



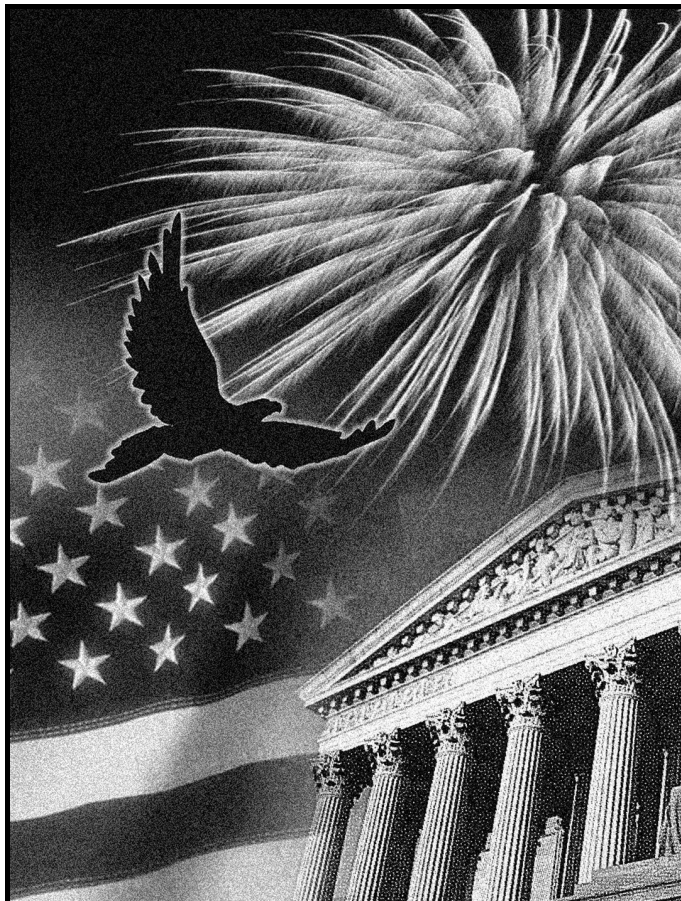
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Credit for the Elderly or the Disabled

For use in preparing
2011 Returns



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Introduction

If you qualify, you may be able to reduce the tax you owe by taking the credit for the elderly or the disabled.

This publication explains:

- Who qualifies for the credit for the elderly or the disabled, and
- How to figure the credit.

You may be able to take the credit for the elderly or the disabled if:

- You are age 65 or older at the end of 2011, or
- You retired on permanent and total disability and have taxable disability income.

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Useful Items

You may want to see:

Publication

- 554** Tax Guide for Seniors

Form (and instruction)

- Schedule R (Form 1040A or 1040)** Credit for the Elderly or the Disabled

See [How To Get Tax Help](#) near the end of this publication, for information about getting this publication and form.

Are You Eligible for the Credit?

You can take the credit for the elderly or the disabled if you meet both of the following requirements.

- You are a qualified individual.
- Your income is not more than certain limits.

You can use *Figures A* and *B* as guides to see if you are eligible for the credit. Use *Figure A* first to see if you are a

qualified individual. If you are, go to *Figure B* to make sure your income is not too high to take the credit.



You can take the credit only if you file Form 1040 or Form 1040A. You cannot take the credit if you file Form 1040EZ or Form 1040NR.

Qualified Individual

You are a qualified individual for this credit if you are a U.S. citizen or resident alien, and either of the following applies.

1. You were age 65 or older at the end of 2011.
2. You were under age 65 at the end of 2011 and all three of the following statements are true.
 - a. You retired on permanent and total disability (explained later).
 - b. You received taxable disability income for 2011.
 - c. On January 1, 2011, you had not reached mandatory retirement age (defined later under [Disability income](#)).

Age 65. You are considered to be age 65 on the day before your 65th birthday. As a result, if you were born on January 1, 1947, you are considered to be age 65 at the end of 2011.

U.S. Citizen or Resident Alien

You must be a U.S. citizen or resident alien (or be treated as a resident alien) to take the credit. Generally, you cannot take the credit if you were a nonresident alien at any time during the tax year.

Exceptions. You may be able to take the credit if you are a nonresident alien who is married to a U.S. citizen or resident alien at the end of the tax year and you and your spouse choose to treat you as a U.S. resident alien. If you make that choice, both you and your spouse are taxed on your worldwide incomes.

If you were a nonresident alien at the beginning of the year and a resident alien at the end of the year, and you were married to a U.S. citizen or resident alien at the end of the year, you may be able to choose to be treated as a U.S. resident alien for the entire year. In that case, you may be allowed to take the credit.

For information on these choices, see chapter 1 of Publication 519, U.S. Tax Guide for Aliens.

Married Persons

Generally, if you are married at the end of the tax year, you and your spouse must file a joint return to take the credit. However, if you and your spouse did not live in the same household at any time during the tax year, you can file either joint or separate returns and still take the credit.

Head of household. You can file as head of household and qualify to take the credit, even if your spouse lived with

you during the first 6 months of the year, if you meet all the following tests.

1. You file a separate return.
2. You paid more than half the cost of keeping up your home during the tax year.
3. Your spouse did not live in your home at any time during the last 6 months of the tax year and the absence was not temporary. (See *Temporary absences* in Publication 501.)
4. Your home was the main home of your child, stepchild, or an eligible foster child for more than half the year. An eligible foster child is a child placed with you by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction.
5. You can claim an exemption for that child, or you cannot claim the exemption only because the non-custodial parent can claim the child using the rules for children of divorced or separated parents.

For more information, see Publication 501, Exemptions, Standard Deduction, and Filing Information.

Under Age 65

If you are under age 65 at the end of 2011, you can qualify for the credit only if you are retired on permanent and total disability (discussed next) and have taxable disability income (discussed later under [Disability income](#)). You are retired on permanent and total disability if:

- You were permanently and totally disabled when you retired, and
- You retired on disability before the close of the tax year.

Even if you do not retire formally, you may be considered retired on disability when you have stopped working because of your disability.

If you retired on disability before 1977, and were not permanently and totally disabled at the time, you can qualify for the credit if you were permanently and totally disabled on January 1, 1976, or January 1, 1977.



You are considered to be under age 65 at the end of 2011 if you were born after January 1, 1947.

Permanent and total disability. You are permanently and totally disabled if you cannot engage in any substantial gainful activity because of your physical or mental condition. A qualified physician must certify that the condition has lasted or can be expected to last continuously for 12

months or more, or that the condition can be expected to result in death. See [Physician's statement](#), later.

Substantial gainful activity. Substantial gainful activity is the performance of significant duties over a reasonable period of time while working for pay or profit, or in work generally done for pay or profit. Full-time work (or part-time work done at your employer's convenience) in a competitive work situation for at least the minimum wage conclusively shows that you are able to engage in substantial gainful activity.

Substantial gainful activity is not work you do to take care of yourself or your home. It is not unpaid work on hobbies, institutional therapy or training, school attendance, clubs, social programs, and similar activities. However, doing this kind of work may show that you are able to engage in substantial gainful activity.

The fact that you have not worked for some time is not, of itself, conclusive evidence that you cannot engage in substantial gainful activity.

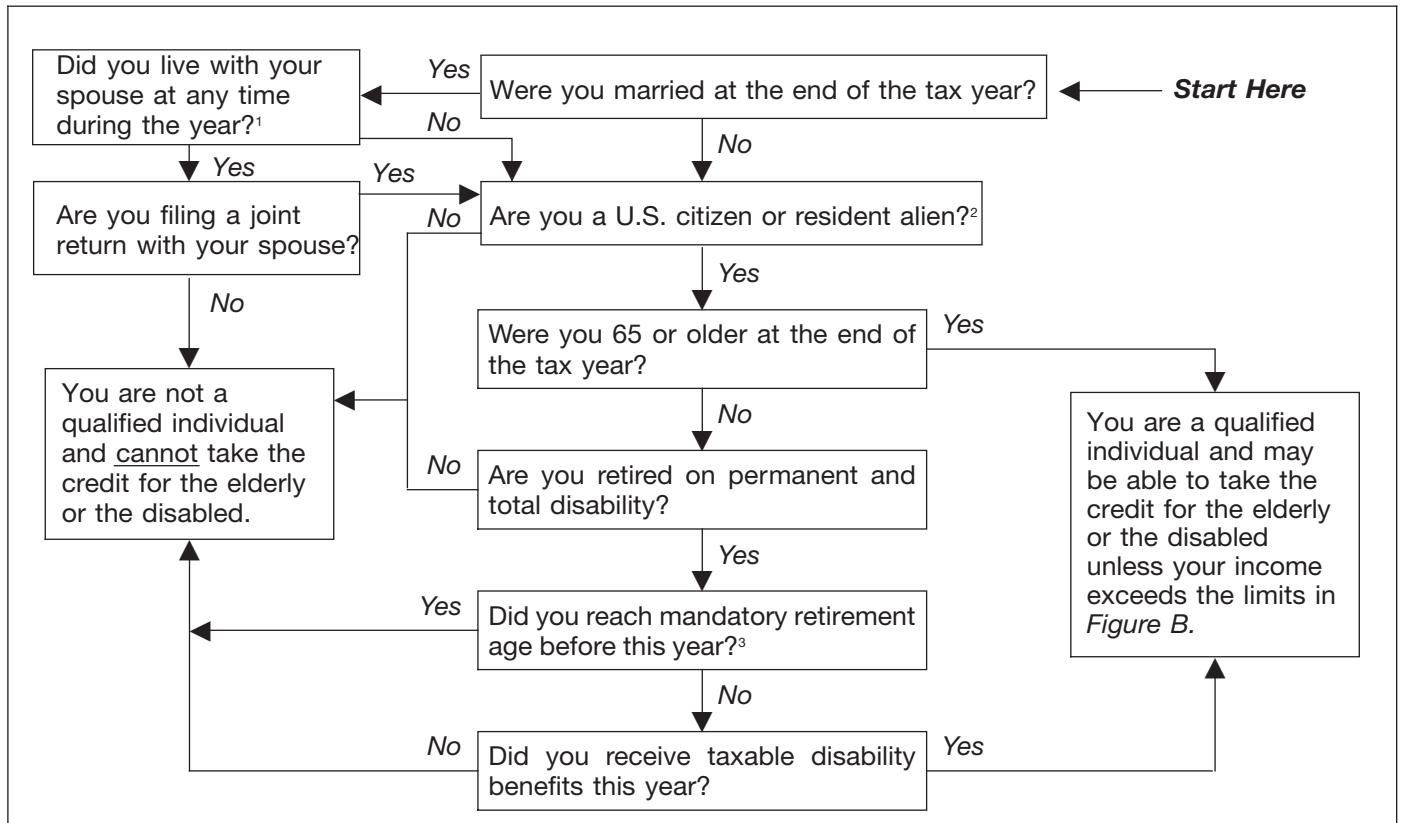
The following examples illustrate the tests of substantial gainful activity.

Example 1. Trisha, a sales clerk, retired on disability. She is 53 years old and now works as a full-time babysitter for the minimum wage. Even though Trisha is doing different work, she is able to do the duties of her new job in a full-time competitive work situation for the minimum wage. She cannot take the credit because she is able to engage in substantial gainful activity.

Example 2. Tom, a bookkeeper, retired on disability. He is 59 years old and now drives a truck for a charitable organization. He sets his own hours and is not paid. Duties of this nature generally are performed for pay or profit. Some weeks he works 10 hours, and some weeks he works 40 hours. Over the year he averages 20 hours a week. The kind of work and his average hours a week conclusively show that Tom is able to engage in substantial gainful activity. This is true even though Tom is not paid and he sets his own hours. He cannot take the credit.

Example 3. John, who retired on disability, took a job with a former employer on a trial basis. The purpose of the job was to see if John could do the work. The trial period lasted for 6 months during which John was paid the minimum wage. Because of John's disability, he was assigned only light duties of a nonproductive "make-work" nature. The activity was gainful because John was paid at least the minimum wage. But the activity was not substantial because his duties were nonproductive. These facts do not, by themselves, show that John is able to engage in substantial gainful activity.

Figure A. Are You a Qualified Individual?



¹ However, you may be able to claim this credit if you lived with your spouse during the first 6 months of the year and you qualify to file as head of household. You qualify to file as head of household if you are considered unmarried and meet certain other conditions. See Publication 501 for more information.

² If you were a nonresident alien at any time during the tax year and were married to a U.S. citizen or resident alien at the end of the tax year, see *U.S. Citizen or Resident Alien* under *Qualified Individual*. If you and your spouse choose to treat you as a U.S. resident alien, answer “Yes” to this question.

³ Mandatory retirement age is the age set by your employer at which you would have been required to retire, had you not become disabled.

Figure B. Income Limits

IF your filing status is . . .	THEN, even if you qualify (see <i>Figure A</i>), you CANNOT take the credit if . . .	
	Your adjusted gross income (AGI)* is equal to or more than . . .	OR the total of your nontaxable social security and other nontaxable pension(s), annuities, or disability income is equal to or more than . . .
single, head of household, or qualifying widow(er) with dependent child	\$17,500	\$5,000
married filing jointly and only one spouse qualifies in <i>Figure A</i>	\$20,000	\$5,000
married filing jointly and both spouses qualify in <i>Figure A</i>	\$25,000	\$7,500
married filing separately and you lived apart from your spouse for all of 2011	\$12,500	\$3,750

* AGI is the amount on Form 1040A, line 22, or Form 1040, line 38.

Example 4. Joan, who retired on disability from a job as a bookkeeper, lives with her sister who manages several motel units. Joan helps her sister for 1 or 2 hours a day by performing duties such as washing dishes, answering phones, registering guests, and bookkeeping. Joan can select the time of day when she feels most fit to work. Work of this nature, performed off and on during the day at Joan's convenience, is not activity of a "substantial and gainful" nature even if she is paid for the work. The performance of these duties does not, of itself, show that Joan is able to engage in substantial gainful activity.

Sheltered employment. Certain work offered at qualified locations to physically or mentally impaired persons is considered sheltered employment. These qualified locations are in sheltered workshops, hospitals and similar institutions, homebound programs, and Department of Veterans Affairs (VA) sponsored homes.

Compared to commercial employment, pay is lower for sheltered employment. Therefore, one usually does not look for sheltered employment if he or she can get other employment. The fact that one has accepted sheltered employment is not proof of the person's ability to engage in substantial gainful activity.

Physician's statement. If you are under age 65, you must have your physician complete a statement certifying that you were permanently and totally disabled on the date you retired. You can use the statement in the Instructions for Schedule R.

You do not have to file this statement with your Form 1040 or Form 1040A, but you must keep it for your records.

Veterans. If the Department of Veterans Affairs (VA) certifies that you are permanently and totally disabled, you can substitute VA Form 21-0172, Certification of Permanent and Total Disability, for the physician's statement you are required to keep. VA Form 21-0172 must be signed by a person authorized by the VA to do so. You can get this form from your local VA regional office.

Physician's statement obtained in earlier year. If you got a physician's statement in an earlier year and, due to your continued disabled condition, you were unable to engage in any substantial gainful activity during 2011, you may not need to get another physician's statement for 2011. For a detailed explanation of the conditions you must meet, see the instructions for Part II of Schedule R. If you meet the required conditions, check the box on your Schedule R, Part II, line 2.

If you checked box 4, 5, or 6 in Part I of Schedule R, enter in the space above the box on line 2 in Part II the first name(s) of the spouse(s) for whom the box is checked.

Disability income. If you are under age 65, you must also have taxable disability income to qualify for the credit. Disability income must meet both of the following requirements.

1. It must be paid under your employer's accident or health plan or pension plan.

2. It must be included in your income as wages (or payments instead of wages) for the time you are absent from work because of permanent and total disability.



Social security disability benefits may be taxable income.

Payments that are not disability income. Any payment you receive from a plan that does not provide for disability retirement is not disability income. Any lump-sum payment for accrued annual leave that you receive when you retire on disability is a salary payment and is not disability income.

For purposes of the credit for the elderly or the disabled, disability income does not include amounts you receive after you reach mandatory retirement age. Mandatory retirement age is the age set by your employer at which you would have had to retire, had you not become disabled.

Income Limits

To determine if you can claim the credit, you must consider two income limits. The first limit is the amount of your adjusted gross income (AGI). The second limit is the amount of nontaxable social security and other nontaxable pensions, annuities, or disability income you received. The limits are shown in *Figure B*.

If your AGI and your nontaxable pensions, annuities, or disability income are less than the income limits, you may be able to claim the credit. See [Figuring the Credit Yourself](#), later.



If your AGI or your nontaxable pensions, annuities, or disability income are equal to or more than the income limits, you cannot take the credit.

Credit Figured for You

You can figure the credit yourself, or the Internal Revenue Service (IRS) will figure it for you. See [Figuring the Credit Yourself](#), next.

If you can take the credit and you want the IRS to figure the credit for you, attach Schedule R to your return. Check the appropriate box in Part I of Schedule R and fill in Part II and lines 11, 13a, and 13b of Part III, if they apply to you.

If you file Form 1040A, enter "CFE" in the space to the left of Form 1040A, line 30. If you file Form 1040, check box **c** on Form 1040, line 53, and enter "CFE" on the line next to that box. Attach Schedule R to your return.

Table 1. Initial Amounts

IF your filing status is...	THEN enter on line 10 of Schedule R...
single, head of household, or qualifying widow(er) with dependent child and, by the end of 2011, you were	
• 65 or older	\$5,000
• under 65 and retired on permanent and total disability ¹	\$5,000
married filing a joint return and by the end of 2011	
• both of you were 65 or older	\$7,500
• both of you were under 65 and one of you retired on permanent and total disability ¹	\$5,000
• both of you were under 65 and both of you retired on permanent and total disability ²	\$7,500
• one of you was 65 or older, and the other was under 65 and retired on permanent and total disability ³	\$7,500
• one of you was 65 or older, and the other was under 65 and not retired on permanent and total disability	\$5,000
married filing a separate return and you did not live with your spouse at any time during the year and, by the end of 2011, you were	
• 65 or older	\$3,750
• under 65 and retired on permanent and total disability ¹	\$3,750

¹ Amount cannot be more than the taxable disability income.

² Amount cannot be more than your combined taxable disability income.

³ Amount is \$5,000 plus the taxable disability income of the spouse under age 65, but not more than \$7,500.

Figuring the Credit Yourself

If you figure the credit yourself, fill out the front of Schedule R. Next, fill out Part III of Schedule R. If you file Form 1040A, enter the amount from Schedule R, line 22 on line 30. If you file Form 1040, include the amount from Schedule R, line 22 on line 53, check box **c**, and enter "Sch R" on the line next to that box.



There are five steps in Part III to determine the amount of your credit:

1. Determine your initial amount (lines 10–12).
2. Determine the total of any nontaxable social security and certain other nontaxable pensions, annuities, and disability benefits you received (lines 13a, 13b, and 13c).
3. Determine your excess adjusted gross income (lines 14–17).
4. Determine the total of steps 2 and 3 (line 18).
5. Determine your credit (lines 19–22).

These steps are discussed in more detail next.

Step 1. Determine Initial Amount

To figure the credit, you must first determine your initial amount using lines 10 through 12. See [Table 1](#). Your initial amount is on line 12.

Initial amounts for persons under age 65. If you are a qualified individual under age 65, your initial amount cannot be more than your taxable disability income.

Special rules for joint returns. If you are a qualified individual under age 65, and your spouse is also a qualified individual, your initial amount is your taxable disability income plus \$5,000.

If you are a qualified individual, and both you and your spouse are under age 65, your initial amount cannot be more than your combined taxable disability income.

Step 2. Total Certain Nontaxable Pensions and Benefits

Step 2 is to figure the total amount of nontaxable social security and certain other nontaxable payments you received during the year. You must reduce your initial amount by these payments.

Enter these nontaxable payments on lines 13a or 13b and total them on line 13c. If you are married filing jointly, you must enter the combined amount of nontaxable payments both you and your spouse received.



Worksheets are provided in the instructions for Forms 1040 and 1040A to help you determine if any of your social security benefits (or equivalent railroad retirement benefits) are taxable.

Include the following nontaxable payments in the amounts you enter on lines 13a and 13b.

- Nontaxable social security payments. This is the nontaxable part of the benefits shown in box 5 of Form SSA-1099, Social Security Benefit Statement, before deducting any amounts withheld to pay premiums on supplementary Medicare insurance, and before any reduction because of benefits received under workers' compensation. (Do not include a lump-sum death benefit payment you may receive as a surviving spouse, or a surviving child's insurance benefit payments you may receive as a guardian.)
- Nontaxable railroad retirement pension payments treated as social security. This is the nontaxable part of the benefits shown in box 5 of Form RRB-1099, Payments by the Railroad Retirement Board.
- Nontaxable pension or annuity payments or disability benefits that are paid under a law administered by the Department of Veterans Affairs (VA). (Do not include amounts received as a pension, annuity, or similar allowance for personal injuries or sickness resulting from active service in the armed forces of any country or in the National Oceanic and Atmospheric Administration or the Public Health Service, or as a disability annuity under section 808 of the Foreign Service Act of 1980.)
- Pension or annuity payments or disability benefits that are excluded from income under any provision of federal law other than the Internal Revenue Code. (Do not include amounts that are a return of your cost of a pension or annuity. These amounts do not reduce your initial amount.)



You should be sure to take into account all of the nontaxable amounts you receive. These amounts are verified by the IRS through information supplied by other government agencies.

Step 3. Determine Excess Adjusted Gross Income

You also must reduce your initial amount by your excess adjusted gross income. Figure your excess adjusted gross income on lines 14–17.

You figure your excess adjusted gross income as follows:

1. Subtract from your adjusted gross income (Form 1040A, line 22 or Form 1040, line 38) the amount shown for your filing status.
 - a. \$7,500 if you are single, a head of household, or a qualifying widow(er) with dependent child,

- b. \$10,000 if you are married filing jointly, or
- c. \$5,000 if you are married filing separately and you and your spouse did not live in the same household at any time during the tax year.

2. Divide the result of (1) by 2.

Step 4. Determine the Total of Steps 2 and 3

To determine if you can take the credit, you must add (on line 18) the amounts you figured in Step 2 (line 13c) and Step 3 (line 17).

Step 5. Determine Your Credit

Subtract the amount determined in Step 4 (line 18) from the amount determined in Step 1 (line 12), and multiply the result by 15% (.15).

In certain cases, the amount of your credit may be limited. See [Limit on credit](#), later.

Example. You are 66 years old and your spouse is 64. Your spouse is not disabled. You file a joint return on Form 1040. Your adjusted gross income is \$14,630. Together you received \$3,200 from social security, which was nontaxable. You figure the credit as follows:

Example applying the 5 step process (Line references (shown in parentheses) are to the Schedule R)	Amount
1. Initial amount (line 12)	\$5,000
2. Total nontaxable social security and other nontaxable pensions (line 13c)	\$3,200
3. Excess adjusted gross income (\$14,630–\$10,000) ÷ 2 (line 17)	<u>2,315</u>
4. Add (2) and (3) (line 18)	<u>5,515</u>
5. Subtract (4) from (1) (line 12 – line 18 = line 19) (Do not enter less than (-0-))	<u>\$ -0-</u>

You cannot take the credit because your nontaxable social security plus your excess adjusted gross income is more than your initial amount.

Limit on credit. The amount of credit you can claim is generally limited to the amount of your tax. Use the Credit Limit Worksheet in the Instructions for Schedule R to determine if your credit is limited.

Examples

The following examples illustrate the credit for the elderly or the disabled. The initial amounts are taken from [Table 1. Initial Amounts](#).

Example 1. James Davis is 58 years old, single, and files Form 1040A. In 2009 he retired on permanent and total disability, and he is still permanently and totally disabled. He got the required physician's statement in 2009 and kept it with his tax records. His physician signed on line B of the statement. This year James checks the box in Part II of Schedule R. He does not need to get another statement for 2011.

He received the following income for the year:

Nontaxable social security	\$1,500
Interest (taxable)	100
Taxable disability pension	11,400

James' adjusted gross income is \$11,500 (\$11,400 + \$100). He figures the credit on Schedule R as follows:

1. Initial amount	\$5,000
2. Taxable disability pension	11,400
3. Smaller of line 1 or line 2	<u>5,000</u>
4. Nontaxable social security benefits	\$1,500
5. Excess adjusted gross income (\$11,500 - \$7,500) ÷ 2	<u>2,000</u>
6. Add lines 4 and 5	<u>3,500</u>
7. Subtract line 6 from line 3 (Do not enter less than (-0-))	<u>1,500</u>
8. Multiply line 7 by 15% (.15)	<u>225</u>
9. Enter the amount from the Credit Limit Worksheet in the Instructions for Schedule R, line 21	<u>201</u>
10. Credit (Enter the smaller of line 8 or line 9)	<u>\$ 201</u>

He enters \$201 on line 30 of Form 1040A. The Schedule R for James Davis is not shown.

Example 2. William White is 53. His wife Helen is 49. William had a stroke 3 years ago and retired on permanent and total disability. He is still permanently and totally disabled because of the stroke. In November, Helen was injured in an accident at work and retired on permanent and total disability.

William received nontaxable social security disability benefits of \$2,800 during the year and a taxable disability pension of \$6,200. Helen earned \$11,250 from her job and received a taxable disability pension of \$1,700. Their joint return on Form 1040 shows adjusted gross income of \$19,150 (\$6,200 + \$11,250 + \$1,700). They do not itemize deductions. They do not have any amounts that would increase their standard deduction.

Helen's doctor completed the physician's statement in the Instructions for Schedule R. Helen is not required to include the statement with their return, but she must keep it for her records.

William got a physician's statement for the year he had the stroke. His doctor had signed on line B of that physician's statement to certify that William was permanently and totally disabled. William has kept the physician's statement with his records. He checks the box in Part II of Schedule R and writes his first name in the space above the box on line 2.

William and Helen use Schedule R to figure their \$16 credit for the elderly or the disabled. They attach Schedule R to their Form 1040 and enter \$16 on line 53. They check box c on line 53 and enter "Sch R" on the line next to that box. See their filled-in [Schedule R](#) and Helen's filled-in physician's statement, later.

Instructions for Physician's Statement

Keep for Your Records



Taxpayer

If you retired after 1976, enter the date you retired in the space provided on the statement below.

Physician

A person is permanently and totally disabled if both of the following apply:

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

Physician's Statement

I certify that _____ *Helen A. White* _____
Name of disabled person

was permanently and totally disabled on January 1, 1976, or January 1, 1977, or was permanently and totally disabled on the date he or she retired. If retired after 1976, enter the date retired ► _____ *November 1, 2011* _____

Physician: Sign your name on either A or B below.

A The disability has lasted or can be expected to last continuously for at least a year

Physician's signature Date

B There is no reasonable probability that the disabled condition will ever improve

Ayden D. Doctor *2/8/12*
Physician's signature Date

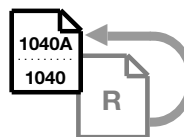
**Schedule R
(Form 1040A
or 1040)**

Department of the Treasury
Internal Revenue Service (99)

Name(s) shown on Form 1040A or 1040

Credit for the Elderly or the Disabled

Complete and attach to Form 1040A or 1040.



OMB No. 1545-0074

2011

Attachment
Sequence No. **16**

Your social security number

220-00-3333

William M. White and Helen A. White

You may be able to take this credit and reduce your tax if by the end of 2011:

- You were age 65 or older **or**
- You were under age 65, you retired on **permanent and total** disability, and you received taxable disability income.

But you must also meet other tests. See instructions.



In most cases, the IRS can figure the credit for you. See instructions.

Part I Check the Box for Your Filing Status and Age

If your filing status is: And by the end of 2011: Check only one box:

- Single, Head of household, or Qualifying widow(er)
- 1 You were 65 or older **1**
- 2 You were under 65 and you retired on permanent and total disability **2**

- 3 Both spouses were 65 or older **3**
- 4 Both spouses were under 65, but only one spouse retired on permanent and total disability **4**

- Married filing jointly
- 5 Both spouses were under 65, and both retired on permanent and total disability **5**

- 6 One spouse was 65 or older, and the other spouse was under 65 and retired on permanent and total disability **6**

- 7 One spouse was 65 or older, and the other spouse was under 65 and **not** retired on permanent and total disability **7**

- Married filing separately
- 8 You were 65 or older and you lived apart from your spouse for all of 2011 **8**

- 9 You were under 65, you retired on permanent and total disability, and you lived apart from your spouse for all of 2011 **9**

Did you check box 1, 3, 7, or 8?

Yes —> Skip Part II and complete Part III on the back.

No —> Complete Parts II and III.

Part II Statement of Permanent and Total Disability (Complete **only** if you checked box 2, 4, 5, 6, or 9 above.)

If: 1 You filed a physician's statement for this disability for 1983 or an earlier year, or you filed or got a statement for tax years after 1983 and your physician signed line B on the statement, **and** William

2 Due to your continued disabled condition, you were unable to engage in any substantial gainful activity in 2011, check this box

- If you checked this box, you do not have to get another statement for 2011.
- If you **did not** check this box, have your physician complete the statement in the instructions. You **must** keep the statement for your records.

Part III Figure Your Credit

10 If you checked (in Part I):		Enter:		
Box 1, 2, 4, or 7		\$5,000	}	10 7,500
Box 3, 5, or 6		\$7,500		
Box 8 or 9		\$3,750		
Did you check box 2, 4, 5, 6, or 9 in Part I?		Yes → You must complete line 11.		
		No → Enter the amount from line 10 on line 12 and go to line 13.		
11 If you checked (in Part I):				
• Box 6, add \$5,000 to the taxable disability income of the spouse who was under age 65. Enter the total.	}		11 7,900	
• Box 2, 4, or 9, enter your taxable disability income.				
• Box 5, add your taxable disability income to your spouse's taxable disability income. Enter the total.				
TIP For more details on what to include on line 11, see <i>Figure Your Credit</i> in the instructions.				
12 If you completed line 11, enter the smaller of line 10 or line 11. All others , enter the amount from line 10				12 7,500
13 Enter the following pensions, annuities, or disability income that you (and your spouse if filing jointly) received in 2011.				
a Nontaxable part of social security benefits and nontaxable part of railroad retirement benefits treated as social security (see instructions).		13a 2,800		
b Nontaxable veterans' pensions and any other pension, annuity, or disability benefit that is excluded from income under any other provision of law (see instructions).		13b		
c Add lines 13a and 13b. (Even though these income items are not taxable, they must be included here to figure your credit.) If you did not receive any of the types of nontaxable income listed on line 13a or 13b, enter -0- on line 13c		13c 2,800		
14 Enter the amount from Form 1040A, line 22, or Form 1040, line 38	14 19,150			
15 If you checked (in Part I):		Enter:		
Box 1 or 2		\$7,500	}	15 10,000
Box 3, 4, 5, 6, or 7		\$10,000		
Box 8 or 9		\$5,000		
16 Subtract line 15 from line 14. If zero or less, enter -0-	16 9,150			
17 Enter one-half of line 16		17 4,575		
18 Add lines 13c and 17			18 7,375	
19 Subtract line 18 from line 12. If zero or less, stop ; you cannot take the credit. Otherwise, go to line 20			19 125	
20 Multiply line 19 by 15% (.15).			20 19	
21 Tax liability limit. Enter the amount from the Credit Limit Worksheet in the instructions			21 16	
22 Credit for the elderly or the disabled. Enter the smaller of line 20 or line 21. Also enter this amount on Form 1040A, line 30, or include on Form 1040, line 53 (check box c and enter "Sch R" on the line next to that box)			22 16	

How To Get Tax Help

You can get help with unresolved tax issues, order free publications and forms, ask tax questions, and get information from the IRS in several ways. By selecting the method that is best for you, you will have quick and easy access to tax help.

Free help with your return. Free help in preparing your return is available nationwide from IRS-certified volunteers. The Volunteer Income Tax Assistance (VITA) program is designed to help low-moderate income taxpayers and the Tax Counseling for the Elderly (TCE) program is designed to assist taxpayers age 60 and older with their tax returns. Most VITA and TCE sites offer free electronic filing and all volunteers will let you know about credits and deductions you may be entitled to claim. To find the nearest VITA or TCE site, visit IRS.gov or call 1-800-906-9887 or 1-800-829-1040.

As part of the TCE program, AARP offers the Tax-Aide counseling program. To find the nearest AARP Tax-Aide site, call 1-888-227-7669 or visit AARP's website at www.aarp.org/money/taxaide.

For more information on these programs, go to IRS.gov and enter keyword "VITA" in the upper right-hand corner.



Internet. You can access the IRS website at IRS.gov 24 hours a day, 7 days a week to:

- Check the status of your 2011 refund. Go to IRS.gov and click on *Where's My Refund*. Wait at least 72 hours after the IRS acknowledges receipt of your e-filed return, or 3 to 4 weeks after mailing a paper return. If you filed Form 8379 with your return, wait 14 weeks (11 weeks if you filed electronically). Have your 2011 tax return available so you can provide your social security number, your filing status, and the exact whole dollar amount of your refund.
- *E-file* your return. Find out about commercial tax preparation and *e-file* services available free to eligible taxpayers.
- Download forms, including talking tax forms, instructions, and publications.
- Order IRS products online.
- Research your tax questions online.
- Search publications online by topic or keyword.
- Use the online Internal Revenue Code, regulations, or other official guidance.
- View Internal Revenue Bulletins (IRBs) published in the last few years.
- Figure your withholding allowances using the withholding calculator online at www.irs.gov/individuals.
- Determine if Form 6251 must be filed by using our Alternative Minimum Tax (AMT) Assistant available online at www.irs.gov/individuals

- Sign up to receive local and national tax news by email.
- Get information on starting and operating a small business.



Phone. Many services are available by phone.

- *Ordering forms, instructions, and publications.* Call 1-800-TAX-FORM (1-800-829-3676) to order current-year forms, instructions, and publications, and prior-year forms and instructions. You should receive your order within 10 days.
- *Asking tax questions.* Call the IRS with your tax questions at 1-800-829-1040.
- *Solving problems.* You can get face-to-face help solving tax problems every business day in IRS Taxpayer Assistance Centers. An employee can explain IRS letters, request adjustments to your account, or help you set up a payment plan. Call your local Taxpayer Assistance Center for an appointment. To find the number, go to www.irs.gov/localcontacts or look in the phone book under *United States Government, Internal Revenue Service*.
- *TTY/TDD equipment.* If you have access to TTY/TDD equipment, call 1-800-829-4059 to ask tax questions or to order forms and publications.
- *TeleTax topics.* Call 1-800-829-4477 to listen to pre-recorded messages covering various tax topics.
- *Refund information.* You can check the status of your refund on the new IRS phone app. Download the free IRS2Go app by visiting the iTunes app store or the Android Marketplace. IRS2Go is a new way to provide you with information and tools. To check the status of your refund by phone, call 1-800-829-4477 (automated refund information 24 hours a day, 7 days a week). Wait at least 72 hours after the IRS acknowledges receipt of your e-filed return, or 3 to 4 weeks after mailing a paper return. If you filed Form 8379 with your return, wait 14 weeks (11 weeks if you filed electronically). Have your 2011 tax return available so you can provide your social security number, your filing status, and the exact whole dollar amount of your refund. If you check the status of your refund and are not given the date it will be issued, please wait until the next week before checking back.
- *Other refund information.* To check the status of a prior-year refund or amended return refund, call 1-800-829-1040.

Evaluating the quality of our telephone services. To ensure IRS representatives give accurate, courteous, and professional answers, we use several methods to evaluate the quality of our telephone services. One method is for a

second IRS representative to listen in on or record random telephone calls. Another is to ask some callers to complete a short survey at the end of the call.



Walk-in. Many products and services are available on a walk-in basis.

- **Products.** You can walk in to many post offices, libraries, and IRS offices to pick up certain forms, instructions, and publications. Some IRS offices, libraries, grocery stores, copy centers, city and county government offices, credit unions, and office supply stores have a collection of products available to print from a CD or photocopy from reproducible proofs. Also, some IRS offices and libraries have the Internal Revenue Code, regulations, Internal Revenue Bulletins, and Cumulative Bulletins available for research purposes.
- **Services.** You can walk in to your local Taxpayer Assistance Center every business day for personal, face-to-face tax help. An employee can explain IRS letters, request adjustments to your tax account, or help you set up a payment plan. If you need to resolve a tax problem, have questions about how the tax law applies to your individual tax return, or you are more comfortable talking with someone in person, visit your local Taxpayer Assistance Center where you can spread out your records and talk with an IRS representative face-to-face. No appointment is necessary—just walk in. If you prefer, you can call your local Center and leave a message requesting an appointment to resolve a tax account issue. A representative will call you back within 2 business days to schedule an in-person appointment at your convenience. If you have an ongoing, complex tax account problem or a special need, such as a disability, an appointment can be requested. All other issues will be handled without an appointment. To find the number of your local office, go to www.irs.gov/localcontacts or look in the phone book under *United States Government, Internal Revenue Service*.



Mail. You can send your order for forms, instructions, and publications to the address below. You should receive a response within 10 days after your request is received.

Internal Revenue Service
1201 N. Mitsubishi Motorway
Bloomington, IL 61705-6613

Taxpayer Advocate Service. The Taxpayer Advocate Service (TAS) is your voice at the IRS. Our job is to ensure that every taxpayer is treated fairly, and that you know and understand your rights. We offer free help to guide you through the often-confusing process of resolving tax problems that you haven't been able to solve on your own. Remember, the worst thing you can do is nothing at all.

TAS can help if you can't resolve your problem with the IRS and:

- Your problem is causing financial difficulties for you, your family, or your business.
- You face (or your business is facing) an immediate threat of adverse action.
- You have tried repeatedly to contact the IRS but no one has responded, or the IRS has not responded to you by the date promised.

If you qualify for our help, we'll do everything we can to get your problem resolved. You will be assigned to one advocate who will be with you at every turn. We have offices in every state, the District of Columbia, and Puerto Rico. Although TAS is independent within the IRS, our advocates know how to work with the IRS to get your problems resolved. And our services are always free.

As a taxpayer, you have rights that the IRS must abide by in its dealings with you. Our tax toolkit at www.TaxpayerAdvocate.irs.gov can help you understand these rights.

If you think TAS might be able to help you, call your local advocate, whose number is in your phone book and on our website at www.irs.gov/advocate. You can also call our toll-free number at 1-877-777-4778.

TAS also handles large-scale or systemic problems that affect many taxpayers. If you know of one of these broad issues, please report it to us through our Systemic Advocacy Management System at www.irs.gov/advocate.

Low Income Taxpayer Clinics (LITCs). Low Income Taxpayer Clinics (LITCs) are independent from the IRS. Some clinics serve individuals whose income is below a certain level and who need to resolve a tax problem. These clinics provide professional representation before the IRS or in court on audits, appeals, tax collection disputes, and other issues for free or for a small fee. Some clinics can provide information about taxpayer rights and responsibilities in many different languages for individuals who speak English as a second language. For more information and to find a clinic near you, see the LITC page on www.irs.gov/advocate or IRS Publication 4134, *Low Income Taxpayer Clinic List*. This publication is also available by calling 1-800-829-3676 or at your local IRS office.

Free tax services. Publication 910, *IRS Guide to Free Tax Services*, is your guide to IRS services and resources. Learn about free tax information from the IRS, including publications, services, and education and assistance programs. The publication also has an index of over 100 TeleTax topics (recorded tax information) you can listen to on the telephone. The majority of the information and services listed in this publication are available to you free of charge. If there is a fee associated with a resource or service, it is listed in the publication.

Accessible versions of IRS published products are available on request in a variety of alternative formats for people with disabilities.



DVD for tax products. You can order Publication 1796, IRS Tax Products DVD, and obtain:

- Current-year forms, instructions, and publications.
 - Prior-year forms, instructions, and publications.
 - Tax Map: an electronic research tool and finding aid.
 - Tax law frequently asked questions.
 - Tax Topics from the IRS telephone response system.
 - Internal Revenue Code—Title 26 of the U.S. Code.
 - Links to other Internet based Tax Research materials.
- Fill-in, print, and save features for most tax forms.
 - Internal Revenue Bulletins.
 - Toll-free and email technical support.
 - Two releases during the year.
 - The first release will ship the beginning of January 2012.
 - The final release will ship the beginning of March 2012.

Purchase the DVD from National Technical Information Service (NTIS) at www.irs.gov/cdorders for \$30 (no handling fee) or call 1-877-233-6767 toll free to buy the DVD for \$30 (plus a \$6 handling fee).

Tax Publications for Individual Taxpayers

See *How To Get Tax Help* for a variety of ways to get publications, including by computer, phone, and mail.

General Guides	
1	Your Rights as a Taxpayer
17	Your Federal Income Tax For Individuals
334	Tax Guide for Small Business (For Individuals Who Use Schedule C or C-EZ)
509	Tax Calendars for 2012
910	IRS Guide to Free Tax Services
Specialized Publications	
3	Armed Forces' Tax Guide
54	Tax Guide for U.S. Citizens and Resident Aliens Abroad
225	Farmer's Tax Guide
463	Travel, Entertainment, Gift, and Car Expenses
501	Exemptions, Standard Deduction, and Filing Information
502	Medical and Dental Expenses (Including the Health Coverage Tax Credit)
503	Child and Dependent Care Expenses
504	Divorced or Separated Individuals
505	Tax Withholding and Estimated Tax
514	Foreign Tax Credit for Individuals
516	U.S. Government Civilian Employees Stationed Abroad
517	Social Security and Other Information for Members of the Clergy and Religious Workers
519	U.S. Tax Guide for Aliens
521	Moving Expenses
523	Selling Your Home
524	Credit for the Elderly or the Disabled
525	Taxable and Nontaxable Income
526	Charitable Contributions
527	Residential Rental Property (Including Rental of Vacation Homes)
529	Miscellaneous Deductions
530	Tax Information for Homeowners
531	Reporting Tip Income
535	Business Expenses
536	Net Operating Losses (NOLs) for Individuals, Estates, and Trusts
537	Installment Sales
541	Partnerships
544	Sales and Other Dispositions of Assets
547	Casualties, Disasters, and Thefts
550	Investment Income and Expenses (Including Capital Gains and Losses)
551	Basis of Assets
554	Tax Guide for Seniors
555	Community Property
556	Examination of Returns, Appeal Rights, and Claims for Refund
559	Survivors, Executors, and Administrators
561	Determining the Value of Donated Property
570	Tax Guide for Individuals With Income From U.S. Possessions
571	Tax-Sheltered Annuity Plans (403(b) Plans) For Employees of Public Schools and Certain Tax-Exempt Organizations
575	Pension and Annuity Income
584	Casualty, Disaster, and Theft Loss Workbook (Personal-Use Property)
587	Business Use of Your Home (Including Use by Daycare Providers)
590	Individual Retirement Arrangements (IRAs)
594	The IRS Collection Process
596	Earned Income Credit (EIC)
721	Tax Guide to U.S. Civil Service Retirement Benefits
901	U.S. Tax Treaties
907	Tax Highlights for Persons with Disabilities
908	Bankruptcy Tax Guide
915	Social Security and Equivalent Railroad Retirement Benefits
925	Passive Activity and At-Risk Rules
926	Household Employer's Tax Guide For Wages Paid in 2012
929	Tax Rules for Children and Dependents
936	Home Mortgage Interest Deduction
946	How To Depreciate Property
947	Practice Before the IRS and Power of Attorney
950	Introduction to Estate and Gift Taxes
969	Health Savings Accounts and Other Tax-Favored Health Plans
970	Tax Benefits for Education
971	Innocent Spouse Relief
972	Child Tax Credit
1542	Per Diem Rates (For Travel Within the Continental United States)
1544	Reporting Cash Payments of Over \$10,000 (Received in a Trade or Business)
1546	Taxpayer Advocate Service – Your Voice at the IRS
Spanish Language Publications	
1SP	Derechos del Contribuyente
17(SP)	El Impuesto Federal sobre los Ingresos Para Personas Físicas
547(SP)	Hechos Fortuitos Desastres y Robos
584(SP)	Registro de Pérdidas por Hechos Fortuitos (Imprevistos), Desastres y Robos (Propiedad de Uso Personal)
594SP	El Proceso de Cobro del IRS
596SP	Crédito por Ingreso del Trabajo
850(EN/SP)	English-Spanish Glossary of Words and Phrases Used in Publications Issued by the Internal Revenue Service
1544 (SP)	Informe de Pagos en Efectivo en Exceso de \$10,000 (Recibidos en una Ocupación o Negocio)

Commonly Used Tax Forms

See *How To Get Tax Help* for a variety of ways to get forms, including by computer, phone, and mail.

Form Number and Title	
1040	U.S. Individual Income Tax Return
Sch A	Itemized Deductions
Sch B	Interest and Ordinary Dividends
Sch C	Profit or Loss From Business
Sch C-EZ	Net Profit From Business
Sch D	Capital Gains and Losses
Sch E	Supplemental Income and Loss
Sch EIC	Earned Income Credit
Sch F	Profit or Loss From Farming
Sch H	Household Employment Taxes
Sch J	Income Averaging for Farmers and Fishermen
Sch R	Credit for the Elderly or the Disabled
Sch SE	Self-Employment Tax
1040A	U.S. Individual Income Tax Return
Sch B	Interest and Ordinary Dividends
1040EZ	Income Tax Return for Single and Joint Filers With No Dependents
1040-ES	Estimated Tax for Individuals
1040X	Amended U.S. Individual Income Tax Return
2106	Employee Business Expenses
2106-EZ	Unreimbursed Employee Business Expenses
2210	Underpayment of Estimated Tax by Individuals, Estates, and Trusts
2441	Child and Dependent Care Expenses
2848	Power of Attorney and Declaration of Representative
2848(SP)	Poder Legal y Declaración del Representante
3903	Moving Expenses
4562	Depreciation and Amortization
4868	Application for Automatic Extension of Time To File U.S. Individual Income Tax Return
4868(SP)	Solicitud de Prórroga Automática para Presentar la Declaración del Impuesto sobre el Ingreso Personal de los Estados Unidos
4952	Investment Interest Expense Deduction
5329	Additional Taxes on Qualified Plans (Including IRAs) and Other Tax-Favored Accounts
6251	Alternative Minimum Tax—Individuals
8283	Noncash Charitable Contributions
8582	Passive Activity Loss Limitations
8606	Nondeductible IRAs
8812	Additional Child Tax Credit
8822	Change of Address
8829	Expenses for Business Use of Your Home
8863	Education Credits (American Opportunity, and Lifetime Learning Credits)
8949	Sales and Other Dispositions of Capital Assets
9465	Installment Agreement Request
9465(SP)	Solicitud para un Plan de Pagos a Plazos



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