



Form 1040-ES

Estimated Tax for Individuals

Purpose of This Package

Use this package to figure and pay your estimated tax. If you are not required to make estimated tax payments for 2008, you can discard this package.

Estimated tax is the method used to pay tax on income that is not subject to withholding (for example, earnings from self-employment, interest, dividends, rents, alimony, etc.). In addition, if you do not elect voluntary withholding, you should make estimated tax payments on other taxable income, such as unemployment compensation and the taxable part of your social security benefits. See the 2007 instructions for your tax return for details on income that is taxable.

The estimated tax worksheet on page 4 will help you figure the correct amount to pay. If you are paying by check or money order, use the estimated tax payment vouchers in this package to ensure your estimated tax payments are credited correctly to your account. Use the Record of Estimated Tax Payments on page 6 to keep track of the payments you have made and the due dates and amounts of your remaining payments.

Change of address. File these payment vouchers using your current address. If this is a new mailing address, file Form 8822, Change of Address, to update your record.

Preprinted vouchers. Because you are making estimated tax payments for 2008, estimated tax payment vouchers for 2009 will be sent to you preprinted with your name, address, and social security number, along with return envelopes and a copy of the instructions.

TIP If you do not want to receive the vouchers and envelopes, simply begin making your estimated tax payments electronically or file your return electronically.

Who Must Make Estimated Tax Payments

The estimated tax rules apply to:

- U.S. citizens and resident aliens,
- Residents of Puerto Rico, the U.S. Virgin Islands, Guam, the Commonwealth of the Northern Mariana Islands, and American Samoa, and
- Nonresident aliens (use Form 1040-ES (NR)).

General rule. In most cases, you must make estimated tax payments if you expect to owe at least \$1,000 in tax for 2008 (after subtracting your withholding and credits) and you expect your withholding and credits to be less than the smaller of:

1. 90% of the tax shown on your 2008 tax return, or

2. 100% of the tax shown on your 2007 tax return (but see *Higher income taxpayers* below).

However, if you did not file a 2007 tax return or if your 2007 return did not cover 12 months, item (2) above does not apply.

Exception. You do not have to pay estimated tax for 2008 if you were a U.S. citizen or resident alien for all of 2007 and you had no tax liability for the full 12-month 2007 tax year. You had no tax liability for 2007 if your total tax was zero or you did not have to file an income tax return.

Special rules. There are special rules for farmers, fishermen, certain household employers, and certain higher income taxpayers.

Farmers and fishermen. If at least two-thirds of your gross income for 2007 or 2008 is from farming or fishing, substitute 66⅔% for 90% in (1) under *General rule*, earlier.

Household employers. When estimating the tax on your 2008 tax return, include your household employment taxes if either of the following applies.

- You will have federal income tax withheld from wages, pensions, annuities, gambling winnings, or other income.
- You would be required to make estimated tax payments to avoid a penalty even if you did not include household employment taxes when figuring your estimated tax.

Higher income taxpayers. If your adjusted gross income for 2007 was more than \$150,000 (\$75,000 if your filing status for 2008 is married filing separately), substitute 110% for 100% in (2) under *General rule*, above. This rule does not apply to farmers or fishermen.

Increase your withholding. If you also receive salaries and wages, you may be able to avoid having to make estimated tax payments on your other income by asking your employer to take more tax out of your earnings. To do this, file a new Form W-4, Employee's Withholding Allowance Certificate, with your employer.

Generally, if you receive a pension or annuity you can use Form W-4P, Withholding Certificate for Pension or Annuity Payments, to start or change your withholding from these payments.

You can also choose to have federal income tax withheld from certain government payments. For details, see Form W-4V, Voluntary Withholding Request.

Additional Information You May Need

You can find most of the information you will need in Pub. 505, Tax Withholding and Estimated Tax.

Other available information:

- Pub. 553, Highlights of 2007 Tax Changes.
- Instructions for the 2007 Form 1040 or 1040A.
- What's Hot. Go to www.irs.gov, click on *More Forms and Publications*, and then on *What's Hot in forms and publications*.

For details on how to get forms and publications, see page 82 of the instructions for Form 1040 or page 73 of the Form 1040A instructions.

If you have tax questions, call 1-800-829-1040 for assistance. For TTY/TDD help, call 1-800-829-4059.

What's New

Use your 2007 tax return as a guide in figuring your 2008 estimated tax, but be sure to consider the following changes. For more information on these changes and other changes that may affect your 2008 estimated tax, see Pub. 553.

Forgiveness of mortgage debt. A law was just passed that may allow you to exclude from income part or all of the mortgage debt forgiven on your principal residence. This applies for debt forgiven in 2007 through 2009. See Pub. 553 for more details.

Volunteer firefighters and emergency medical responders. Certain qualified payments and other State and local tax benefits are not included in taxable income. For more information, see Pub. 553.

Special rule for sales of principal residences by surviving spouses. A surviving spouse who sells his or her principal residence within 2 years after the spouse's date of death may be allowed to exclude up to \$500,000 of qualified gain instead of \$250,000. See Pub. 553 for more information.

Standard deduction. If you do not itemize your deductions, you can take the 2008 standard deduction listed below for your filing status.

IF your 2008 filing status is...	THEN your standard deduction is...
Married filing jointly or Qualifying widow(er)	\$10,900
Head of household	\$8,000
Single or Married filing separately	\$5,450

However, if you can be claimed as a dependent on another person's 2008 return, your standard deduction is the greater of:

- \$900, or

- Your earned income plus \$300 (up to the standard deduction amount).

Your standard deduction is increased by the following amount if, at the end of 2008, you are:

- An unmarried individual (single or head of household) and are:

65 or older or blind	\$1,350
65 or older and blind	\$2,700

- A married individual (filing jointly or separately) or a qualifying widow(er) and are:

65 or older or blind	\$1,050
65 or older and blind	\$2,100
Both spouses 65 or older	\$2,100*
Both spouses 65 or older and blind	\$4,200*

* If married filing separately, these amounts apply only if you can claim an exemption for your spouse.



Your standard deduction is zero if (a) your spouse itemizes on a separate return, or (b) you were a dual-status alien and you do not elect to be taxed as a resident alien for 2008.

Credit or exclusion for adoption benefits increased. The maximum adoption credit has increased to \$11,650. The maximum exclusion from income for benefits received under an employer's adoption assistance program has increased to \$11,650. These amounts are phased out if your modified adjusted gross income (AGI) is between \$174,730 and \$214,730. You cannot claim the credit or exclusion if your modified AGI is \$214,730 or more.

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

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

The maximum investment income you can have and still get the credit has increased to \$2,950.

For more information, see Publication 596, Earned Income Credit (EIC).

Retirement savings plans. The following paragraphs highlight changes that affect individual retirement arrangements (IRAs) and pension plans. For more information, see Publication 590, Individual Retirement Arrangements (IRAs).

Traditional IRA deduction limits increased. You and your spouse, if filing jointly, each may be able to deduct up to \$5,000 (\$6,000 if age 50 or older at the end of the year). You may be able to take an IRA deduction if you were covered by a retirement plan at work and your 2008 modified adjusted gross income (AGI) is less than \$63,000 (\$105,000 if married filing jointly or a qualifying widow(er)).

Income limits increased for retirement savings contributions credit. You may be able to claim this credit if your modified AGI is not more than \$26,500 (\$53,000 if married filing jointly, \$39,750 if head of household).

Personal exemption and itemized deduction phaseouts reduced.

Taxpayers with adjusted gross income above a certain amount may lose part of their deduction for personal exemptions and itemized deductions. The amount by which these deductions are reduced in 2008 will

be one-half of the reduction that applied in 2007.

Standard mileage rates. Beginning in 2008, the standard mileage rate for the cost of operating your car is:

- 50½ cents a mile for all business miles driven,
- 19 cents a mile for the use of your car for medical reasons,
- 19 cents a mile for the use of your car for a deductible move, and
- 14 cents a mile for the use of your car for charitable reasons.

Capital gain tax rate reduced. The 5% capital gain tax rate is reduced to zero.

Tax on child's investment income. Form 8615 will be required to figure the tax for the following children with investment income of more than \$1,800.

1. Children under age 18 at the end of 2008.
2. The following children if their earned income is not more than half their support.
 - a. Children age 18 at the end of 2008.
 - b. Children over age 18 and under age 24 at the end of 2008 who are full-time students.

The election to report a child's investment income on a parent's return and the special rule for when a child must file Form 6251, Alternative Minimum Tax—Individuals, also will apply to the children listed above.

Extended Tax Benefits

- Deduction for qualified mortgage insurance premiums.

Expired Tax Benefits



Legislation pending when this form went to print may extend one or more of the following benefits. For the latest information, see Highlights of Recent Tax Changes at www.irs.gov.

- The following tax benefits were scheduled to expire at the end of 2007.
- Deduction for state and local sales taxes.
 - Tuition and fees deduction.
 - Tax-free distributions from individual retirement plans for charitable purposes.
 - Deduction for educator expenses in figuring AGI.
 - Election to include nontaxable combat pay as earned income for purposes of the EIC.
 - Penalty-free withdrawals from retirement plans for individuals called to active duty.
 - DC first-time homebuyer credit (for homes purchased after 2007).
 - Credit for nonbusiness energy property.
 - Tax credit for research and experimentation expenses.
 - Indian employment tax credit.
 - Credit for energy efficient appliances.

How To Figure Your Estimated Tax

You will need:

- The 2008 Estimated Tax Worksheet on page 4,
- The *Instructions for the 2008 Estimated Tax Worksheet* on page 4,
- The 2008 Tax Rate Schedules on page 5, and
- Your 2007 tax return and instructions to use as a guide to figuring your income,

deductions, and credits (but be sure to consider the items listed under *What's New* that begins on page 1).

Matching estimated tax payments to income. If you receive your income unevenly throughout the year (for example, because you operate your business on a seasonal basis), you may be able to lower or eliminate the amount of your required estimated tax payment for one or more periods by using the annualized income installment method. See chapter 2 of Pub. 505 for details.

Changing your estimated tax. To amend or correct your estimated tax, see *How To Amend Estimated Tax Payments* on page 3.



You cannot make joint estimated tax payments if you or your spouse is a nonresident alien, you are separated under a decree of divorce or separate maintenance, or you and your spouse have different tax years.

Payment Due Dates

You may pay all of your estimated tax by April 15, 2008, or in four equal amounts by the dates shown below.

1st payment	April 15, 2008
2nd payment	June 16, 2008
3rd payment	Sept. 15, 2008
4th payment	Jan. 15, 2009*

* You do not have to make the payment due January 15, 2009, if you file your 2008 tax return by February 2, 2009, and pay the entire balance due with your return.



Payments are due by the dates indicated whether or not you are outside the United States and Puerto Rico.

If your payments are late or you did not pay enough, you may be charged a penalty for underpaying your tax. See *When a Penalty Is Applied* on page 3.

No income subject to estimated tax during first payment period. If, after March 31, 2008, you have a large change in income, deductions, additional taxes, or credits that requires you to start making estimated tax payments, you should figure the amount of your estimated tax payments by using the annualized income installment method, explained in chapter 2 of Pub. 505. Although your payment due dates will be the same as shown above, the payment amounts will vary based on your income, deductions, additional taxes, and credits for the months ending before each payment due date. As a result, this method may allow you to skip or lower the amount due for one or more payments. If you use the annualized income installment method, file Form 2210, Underpayment of Estimated Tax by Individuals, Estates, and Trusts, with your 2008 tax return, even if no penalty is owed.

Farmers and fishermen. If at least two-thirds of your gross income for 2007 or 2008 is from farming or fishing, you can do one of the following.

- Pay all of your estimated tax by January 15, 2009.
- File your 2008 Form 1040 by March 2, 2009, and pay the total tax due. In this case, 2008 estimated tax payments are not required to avoid a penalty.

Fiscal year taxpayers. You are on a fiscal year if your 12-month tax period ends on

any day except December 31. Due dates for fiscal year taxpayers are the 15th day of the 4th, 6th, and 9th months of your current fiscal year and the 1st month of the following fiscal year. If any payment date falls on a Saturday, Sunday, or legal holiday, use the next business day.

Name Change

If you changed your name because of marriage, divorce, etc., and you made estimated tax payments using your former name, attach a statement to the front of your 2008 tax return. On the statement, show all of the estimated tax payments you (and your spouse, if filing jointly) made for 2008 and the name(s) and SSN(s) under which you made the payments.

Be sure to report the change to your local Social Security Administration office before filing your 2008 tax return. This prevents delays in processing your return and issuing refunds. It also safeguards your future social security benefits. For more details, call the Social Security Administration at 1-800-772-1213.

How To Amend Estimated Tax Payments

To change or amend your estimated tax payments, refigure your total estimated tax payments due (line 16a of the worksheet on page 4). Then, to figure the payment due for each remaining payment period, see *Amended estimated tax under Regular Installment Method* in chapter 2 of Pub. 505. If an estimated tax payment for a previous period is less than one-fourth of your amended estimated tax, you may owe a penalty when you file your return.

When a Penalty Is Applied

In some cases, you may owe a penalty when you file your return. The penalty is imposed on each underpayment for the number of days it remains unpaid. A penalty may be applied if you did not pay enough estimated tax for the year or you did not make the payments on time or in the required amount. A penalty may apply even if you have an overpayment on your tax return.

The penalty may be waived under certain conditions. See chapter 4 of Pub. 505 for details.

How To Pay Estimated Tax

Pay by Check or Money Order Using the Estimated Tax Payment Voucher

There is a separate estimated tax payment voucher for each due date. The due date is shown in the upper right corner. Be sure to use the voucher with the correct due date for each payment you make. Complete and send in the voucher only if you are making a

payment by check or money order. If you and your spouse plan to file separate returns, file separate vouchers instead of a joint voucher.

To complete the voucher, do the following.

- Print or type your name, address, and SSN in the space provided on the estimated tax payment voucher. If filing a joint voucher, also enter your spouse's name and SSN. List the names and SSNs in the same order on the joint voucher as you will list them on your joint return.
- Enter in the box provided on the estimated tax payment voucher only the amount you are sending in by check or money order. When making payments of estimated tax, be sure to take into account any 2007 overpayment that you choose to credit against your 2008 tax, but do not include the overpayment amount in this box.
- Make your check or money order payable to the "United States Treasury." Do not send cash. To help process your payment accurately, enter the amount on the right side of the check like this: \$ XXX.XX. Do not use dashes or lines (for example, do not enter "\$ XXX-" or "\$ XXX $\frac{XX}{100}$ ").
- Enter "2008 Form 1040-ES" and your SSN on your check or money order. If you are filing a joint estimated tax payment voucher, enter the SSN that you will show first on your joint return.
- Enclose, but do not staple or attach, your payment with the estimated tax payment voucher.
- Mail your voucher and check or money order to the address shown on page 6 for the place where you live.
- Fill in the Record of Estimated Tax Payments on page 6 for your files.

Pay Electronically

Paying electronically helps to ensure timely receipt of your estimated tax payment. You can pay electronically using the following convenient, safe, and secure electronic payment options.

- Electronic Federal Tax Payment System (EFTPS).
- Electronic funds withdrawal.
- Credit card.

When you pay taxes electronically, there is no check to write and no voucher to mail. Payments can be made 24 hours a day, 7 days a week. You will receive a confirmation number or electronic acknowledgment of the payment. See below for details.

Pay by Electronic Federal Tax Payment System (EFTPS)

EFTPS is a free tax payment system designed with all taxpayers in mind. Online or by phone, you input your tax payment information electronically and you are done. EFTPS offers you convenience. Through EFTPS, you can schedule one-time or recurring payments for withdrawal from your checking or savings account up to 365 days

in advance. You can also modify or cancel payments up to 2 business days before the scheduled withdrawal date. To use EFTPS, you must enroll. Enroll online at www.eftps.gov or call 1-800-555-4477 (for business accounts) or 1-800-316-6541 (for individual accounts) to receive an enrollment form and instructions by mail. TTY/TDD help is available by calling 1-800-733-4829. Call 1-800-244-4829 for help in Spanish.

Pay by Electronic Funds Withdrawal

If you electronically file your 2007 tax return, you can make up to four (4) 2008 estimated tax payments by electronic funds withdrawal. This is a free option. The payments can be withdrawn from either a checking or savings account. At the same time you file your return, you may schedule estimated tax payments for any or all of the following dates: April 15, 2008, June 16, 2008, September 15, 2008, and January 15, 2009.

Check with your tax return preparer or tax preparation software for details. Your scheduled payments will be acknowledged when you file your tax return.

Payments scheduled through electronic funds withdrawal can be cancelled up to 8 p.m. Eastern time, 2 business days before the scheduled payment date, by contacting the U.S. Treasury Financial Agent at 1-888-353-4537.

Pay by Credit Card

You can use your American Express® Card, Discover® Card, MasterCard® card, or Visa® card to make estimated tax payments. Call toll-free or visit the website of either service provider listed below and follow the instructions. A convenience fee will be charged by the service provider based on the amount you are paying. Fees may vary between providers. You will be told what the fee is during the transaction and you will have the option to either continue or cancel the transaction. You can also find out what the fee will be by calling the provider's toll-free automated customer service number or visiting the provider's website shown below.

Link2Gov Corporation
1-888-PAY-1040SM (1-888-729-1040)
1-888-658-5465 (Customer Service)
www.PAY1040.com

Official Payments Corporation
1-800-2PAY-TAXSM (1-800-272-9829)
1-877-754-4413 (Customer Service)
www.officialpayments.com

You will be given a confirmation number at the end of the transaction. Fill in the Record of Estimated Tax Payments on page 6. Enter the confirmation number in column (c), but do not include the amount of the convenience fee in column (d).

2008 Estimated Tax Worksheet

Keep for Your Records



1	Adjusted gross income you expect in 2008 (see instructions below)			1
2	<ul style="list-style-type: none"> If you plan to itemize deductions, enter the estimated total of your itemized deductions. <p>Caution: If line 1 above is over \$159,950 (\$79,975 if married filing separately), your deduction may be reduced. See Pub. 505 for details.</p> <ul style="list-style-type: none"> If you do not plan to itemize deductions, enter your standard deduction from page 1. 			2
3	Subtract line 2 from line 1			3
4	Exemptions. Multiply \$3,500 by the number of personal exemptions. Caution: See Pub. 505 to figure the amount to enter if line 1 above is over: \$239,950 if married filing jointly or qualifying widow(er); \$199,950 if head of household; \$159,950 if single; or \$119,975 if married filing separately			4
5	Subtract line 4 from line 3			5
6	Tax. Figure your tax on the amount on line 5 by using the 2008 Tax Rate Schedules on page 5. Caution: If you will have qualified dividends or a net capital gain, or expect to claim the foreign earned income exclusion or housing exclusion, see Pub. 505 to figure the tax			6
7	Alternative minimum tax from Form 6251			7
8	Add lines 6 and 7. Add to this amount any other taxes you expect to include in the total on Form 1040, line 44, or Form 1040A, line 28			8
9	Credits (see instructions below). Do not include any income tax withholding on this line			9
10	Subtract line 9 from line 8. If zero or less, enter -0-			10
11	Self-employment tax (see instructions below). Estimate of 2008 net earnings from self-employment \$_____ ; if \$102,000 or less , multiply the amount by 15.3%; if more than \$102,000 , multiply the amount by 2.9%, add \$12,648 to the result, and enter the total. Caution: If you also have wages subject to social security tax, see Pub. 505 to figure the amount to enter			11
12	Other taxes (see instructions below)			12
13a	Add lines 10 through 12			13a
b	Earned income credit, additional child tax credit, and credits from Forms 4136, 8801 (line 27), and 8885			13b
c	Total 2008 estimated tax. Subtract line 13b from line 13a. If zero or less, enter -0-			13c
14a	Multiply line 13c by 90% (66% for farmers and fishermen)	14a		
b	Enter the tax shown on your 2007 tax return (110% of that amount if you are not a farmer or fisherman and the adjusted gross income shown on that return is more than \$150,000 or, if married filing separately for 2008, more than \$75,000)	14b		
c	Required annual payment to avoid a penalty. Enter the smaller of line 14a or 14b			14c
	Caution: Generally, if you do not prepay (through income tax withholding and estimated tax payments) at least the amount on line 14c, you may owe a penalty for not paying enough estimated tax. To avoid a penalty, make sure your estimate on line 13c is as accurate as possible. Even if you pay the required annual payment, you may still owe tax when you file your return. If you prefer, you can pay the amount shown on line 13c. For details, see Pub. 505.			
15	Income tax withheld and estimated to be withheld during 2008 (including income tax withholding on pensions, annuities, certain deferred income, etc.)			15
16a	Subtract line 15 from line 14c	16a		
	Is the result zero or less?			
	<input type="checkbox"/> Yes. Stop here. You are not required to make estimated tax payments.			
	<input type="checkbox"/> No. Go to line 16b.			
b	Subtract line 15 from line 13c	16b		
	Is the result less than \$1,000?			
	<input type="checkbox"/> Yes. Stop here. You are not required to make estimated tax payments.			
	<input type="checkbox"/> No. Go to line 17 to figure your required payment.			
17	If the first payment you are required to make is due April 15, 2008, enter 1/4 of line 16a (minus any 2007 overpayment that you are applying to this installment) here, and on your estimated tax payment voucher(s) if you are paying by check or money order. (Note: Household employers, see instructions below.)			17

Instructions for the 2008 Estimated Tax Worksheet

Line 1. Adjusted gross income. Use your 2007 tax return and instructions as a guide to figuring the adjusted gross income you expect in 2008 (but be sure to consider the items listed under *What's New* that begins on page 1). For more details on figuring your adjusted gross income, see *Expected AGI—Line 1* in chapter 2 of Pub. 505. If you are self-employed, be sure to take into account the deduction for one-half of your self-employment tax (2007 Form 1040, line 27).

Line 9. Credits. See the 2007 Form 1040, lines 47 through 55, or Form 1040A, lines 29 through 33, and the related instructions.

Line 11. Self-employment tax. If you and your spouse make joint estimated tax payments and you both have self-employment income, figure the self-employment tax for each of you separately. Enter the total on line 11. When figuring your estimate

of 2008 net earnings from self-employment, be sure to use only 92.35% (.9235) of your total net profit from self-employment.

Line 12. Other taxes. Use the instructions for the 2007 Form 1040 to determine if you expect to owe, for 2008, any of the taxes that would have been entered on your 2007 Form 1040, lines 60 (additional tax on early distributions only), 61, and 62, and any write-ins on line 63, or any amount from Form 1040A, line 36. On line 12, enter the total of those taxes, subject to the following two exceptions.

Exception 1. Include household employment taxes Form 1040, line 62, on this line only if:

- You will have federal income tax withheld from wages, pensions, annuities, gambling winnings, or other income, or
- You would be required to make estimated tax payments (to avoid a penalty) even if you did not include household employment taxes when figuring your estimated tax.

If you meet one or both of the above, include in the amount on line 12 the total of your household employment taxes before subtracting advance EIC payments made to your employee(s).

Exception 2. Of the amounts for other taxes that may be entered on Form 1040, line 63, do not include on line 12: tax on recapture of a federal mortgage subsidy, uncollected employee social security and Medicare tax or RRTA tax on tips or group-term life insurance, tax on golden parachute payments, or excise tax on insider stock compensation from an expatriated corporation. These taxes are not required to be paid until the due date of your income tax return (not including extensions).

Line 17. If you are a household employer and you make advance EIC payments to your employee(s), reduce your required estimated tax payment for each period by the amount of advance EIC payments paid during the period.

Privacy Act and Paperwork Reduction Act Notice. We ask for tax return information to carry out the tax laws of the United States. We need it to figure and collect the right amount of tax.

Our legal right to ask for information is Internal Revenue Code sections 6001, 6011, and 6012(a), and their regulations. They say that you must file a return or statement with us for any tax for which you are liable. Your response is mandatory under these sections. Code section 6109 and its regulations say that you must provide your taxpayer identification number on what you file. This is so we know who you are, and can process your return and other papers.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as stated in Code section 6103.

We may disclose the information to the Department of Justice and to other federal agencies, as provided by law. We may disclose it to cities, states, the District of Columbia, and U.S.

commonwealths or possessions to carry out their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

If you do not file a return, do not give the information asked for, or give fraudulent information, you may be charged penalties and be subject to criminal prosecution.

Please keep this notice with your records. It may help you if we ask you for other information. If you have any questions about the rules for filing and giving information, please call or visit any Internal Revenue Service office.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For the estimated averages, see the instructions for your income tax return.

If you have suggestions for making this package simpler, we would be happy to hear from you. See the instructions for your income tax return.

2008 Tax Rate Schedules

Caution. Do not use these Tax Rate Schedules to figure your 2007 taxes. Use only to figure your 2008 estimated taxes.

Schedule X—Use if your 2008 filing status is Single

If line 5 is:	But not over—	The tax is:	of the amount over—
Over—			
\$0	\$8,025	----- 10%	\$0
8,025	32,550	\$802.50 + 15%	8,025
32,550	78,850	4,481.25 + 25%	32,550
78,850	164,550	16,056.25 + 28%	78,850
164,550	357,700	40,052.25 + 33%	164,550
357,700	-----	103,791.75 + 35%	357,700

Schedule Z—Use if your 2008 filing status is Head of household

If line 5 is:	But not over—	The tax is:	of the amount over—
Over—			
\$0	\$11,450	----- 10%	\$0
11,450	43,650	\$1,145.00 + 15%	11,450
43,650	112,650	5,975.00 + 25%	43,650
112,650	182,400	23,225.00 + 28%	112,650
182,400	357,700	42,755.00 + 33%	182,400
357,700	-----	100,604.00 + 35%	357,700

Schedule Y-1—Use if your 2008 filing status is Married filing jointly or Qualifying widow(er)

If line 5 is:	But not over—	The tax is:	of the amount over—
Over—			
\$0	\$16,050	----- 10%	\$0
16,050	65,100	\$1,605.00 + 15%	16,050
65,100	131,450	8,962.50 + 25%	65,100
131,450	200,300	25,550.00 + 28%	131,450
200,300	357,700	44,828.00 + 33%	200,300
357,700	-----	96,770.00 + 35%	357,700

Schedule Y-2—Use if your 2008 filing status is Married filing separately

If line 5 is:	But not over—	The tax is:	of the amount over—
Over—			
\$0	\$8,025	----- 10%	\$0
8,025	32,550	\$802.50 + 15%	8,025
32,550	65,725	4,481.25 + 25%	32,550
65,725	100,150	12,775.00 + 28%	65,725
100,150	178,850	22,414.00 + 33%	100,150
178,850	-----	48,385.00 + 35%	178,850

Tear off here

Form **1040-ES**
Department of the Treasury
Internal Revenue Service

2008 Estimated Tax

Payment
Voucher **4**

OMB No. 1545-0074

File only if you are making a payment of estimated tax by check or money order. Mail this voucher with your check or money order payable to the "United States Treasury." Write your social security number and "2008 Form 1040-ES" on your check or money order. Do not send cash. Enclose, but do not staple or attach, your payment with this voucher.

Calendar year—Due Jan. 15, 2009

Amount of estimated tax you are paying by check or money order.

Dollars	Cents
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Print or type	Your first name and initial	Your last name	Your social security number
	If joint payment, complete for spouse		
	Spouse's first name and initial	Spouse's last name	Spouse's social security number
	Address (number, street, and apt. no.)		
City, state, and ZIP code. (If a foreign address, enter city, province or state, postal code, and country.)			

For Privacy Act and Paperwork Reduction Act Notice, see instructions above.

Record of Estimated Tax Payments (Farmers, fishermen, and fiscal year taxpayers, see pages 2 and 3 for payment due dates.)

Payment number	Payment due date	(a) Amount due	(b) Date paid	(c) Check or money order number or credit card confirmation number	(d) Amount paid (do not include any credit card convenience fee)	(e) 2007 overpayment credit applied	(f) Total amount paid and credited (add (d) and (e))
1	4/15/2008						
2	6/16/2008						
3	9/15/2008						
4	1/15/2009*						
Total							

* You do not have to make this payment if you file your 2008 tax return by February 2, 2009, and pay the entire balance due with your return.

Where To File Your Estimated Tax Payment Voucher if Paying by Check or Money Order

Mail your estimated tax payment voucher and check or money order to the address shown below for the place where you live. Do not mail your tax return to this address or send an estimated tax payment without a payment voucher. Also, do not mail your estimated tax payments to the address shown in the Form 1040 or 1040A instructions. If you need more payment vouchers, use another Form 1040-ES package.

Note. For proper delivery of your estimated tax payment to a P.O. box, you must include the box number in the address. Also, note that only the U.S. Postal Service can deliver to P.O. boxes.

THEN send it to "Internal Revenue Service" at . . .

IF you live in . . .

District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New York, Vermont	P.O. Box 37001 Hartford, CT 06176-0001
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New Jersey, Pennsylvania	P.O. Box 37007 Hartford, CT 06176-0007
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Alabama, Delaware, Florida, Georgia, North Carolina, Rhode Island, South Carolina, Virginia	P.O. Box 105225 Atlanta, GA 30348-5225
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Alaska, Arizona, California, Hawaii, Nevada, New Mexico, Oregon, Utah	P.O. Box 510000 San Francisco, CA 94151-5100
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Arkansas, Connecticut, Illinois, Indiana, Michigan, Missouri, Ohio, West Virginia	P.O. Box 970006 St. Louis, MO 63197-0006
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Kentucky, Louisiana, Mississippi, Tennessee, Texas	P.O. Box 660406 Dallas, TX 75266-0406
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Colorado, Idaho, Iowa, Kansas, Minnesota, Montana, Nebraska, North Dakota, Oklahoma, South Dakota, Washington, Wisconsin, Wyoming	P.O. Box 802502 Cincinnati, OH 45280-2502
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All APO and FPO addresses, U.S. citizens or tax residents in a foreign country, and those filing Form 2555 or 2555-EZ	P.O. Box 660406 Dallas, TX 75266-0406 USA
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American Samoa, anyone filing Form 4563, the Commonwealth of the Northern Mariana Islands, nonpermanent residents of Guam or the U.S. Virgin Islands, Puerto Rico (or if excluding income under Internal Revenue Code section 933), dual-status aliens	P.O. Box 660406 Dallas, TX 75266-0406 USA
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Permanent residents of Guam*	Department of Revenue and Taxation Government of Guam P.O. Box 23607 GMF, GU 96921
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Permanent residents of the U.S. Virgin Islands*	V.I. Bureau of Internal Revenue 9601 Estate Thomas Charlotte Amalie St. Thomas, VI 00802
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* Permanent residents must prepare separate vouchers for estimated income tax and self-employment tax payments. Send the income tax vouchers to the address for permanent residents and the self-employment tax vouchers to the address for nonpermanent residents.

2008 Estimated Tax

Payment Voucher 3

OMB No. 1545-0074

File only if you are making a payment of estimated tax by check or money order. Mail this voucher with your check or money order payable to the **"United States Treasury."** Write your social security number and "2008 Form 1040-ES" on your check or money order. Do not send cash. Enclose, but do not staple or attach, your payment with this voucher.

Calendar year—Due Sept. 15, 2008

Amount of estimated tax you are paying by check or money order.	Dollars	Cents

Print or type	Your first name and initial	Your last name	Your social security number
	If joint payment, complete for spouse		
	Spouse's first name and initial	Spouse's last name	Spouse's social security number
	Address (number, street, and apt. no.)		
	City, state, and ZIP code. (If a foreign address, enter city, province or state, postal code, and country.)		

For Privacy Act and Paperwork Reduction Act Notice, see instructions on page 5.

Tear off here

2008 Estimated Tax

Payment Voucher 2

OMB No. 1545-0074

File only if you are making a payment of estimated tax by check or money order. Mail this voucher with your check or money order payable to the **"United States Treasury."** Write your social security number and "2008 Form 1040-ES" on your check or money order. Do not send cash. Enclose, but do not staple or attach, your payment with this voucher.

Calendar year—Due June 16, 2008

Amount of estimated tax you are paying by check or money order.	Dollars	Cents

Print or type	Your first name and initial	Your last name	Your social security number
	If joint payment, complete for spouse		
	Spouse's first name and initial	Spouse's last name	Spouse's social security number
	Address (number, street, and apt. no.)		
	City, state, and ZIP code. (If a foreign address, enter city, province or state, postal code, and country.)		

For Privacy Act and Paperwork Reduction Act Notice, see instructions on page 5.

Tear off here

2008 Estimated Tax

Payment Voucher 1

OMB No. 1545-0074

File only if you are making a payment of estimated tax by check or money order. Mail this voucher with your check or money order payable to the **"United States Treasury."** Write your social security number and "2008 Form 1040-ES" on your check or money order. Do not send cash. Enclose, but do not staple or attach, your payment with this voucher.

Calendar year—Due April 15, 2008

Amount of estimated tax you are paying by check or money order.	Dollars	Cents

Print or type	Your first name and initial	Your last name	Your social security number
	If joint payment, complete for spouse		
	Spouse's first name and initial	Spouse's last name	Spouse's social security number
	Address (number, street, and apt. no.)		
	City, state, and ZIP code. (If a foreign address, enter city, province or state, postal code, and country.)		

For Privacy Act and Paperwork Reduction Act Notice, see instructions on page 5.