

# Oklahoma Resident Income Tax Return

Form 511  
2019



**Your Social Security Number**  Place an 'X' in this box if this taxpayer is deceased →

**Spouse's Social Security Number** (joint return only)  Place an 'X' in this box if this taxpayer is deceased →

**AMENDED RETURN!** Place an 'X' in this box if this is an amended 511. See Schedule 511-I. →

**Name and Address Please Print or Type**

Your first name Middle initial Last name

If a joint return, spouse's first name Middle initial Last name

Mailing address (number and street, including apartment number, rural route or PO Box)

City State ZIP

**Filing Status**

1  Single

2  Married filing joint return (even if only one had income)

3  Married filing separate

• If spouse is also filing, list name and SSN in the boxes

Name:

SSN:

4  Head of household with qualifying person

5  Qualifying widow(er) with dependent child

• Please list the year spouse died in box at right:

**\* NOTE: If claiming Special Exemption, see instructions on page 6 of 511 Packet.**

<b>Exemptions</b>	Yourself	Regular	* Special	Blind	=	<input type="text"/>	(a)
			+	+			
Spouse		+	+		=	<input type="text"/>	(b)
	<b>Number of dependents</b>				=	<input type="text"/>	(c)
<b>Add the Totals from boxes (a), (b) and (c). Enter the TOTAL here:</b>						=	<input type="text"/>

**Note: If you may be claimed as a dependent on another return, enter "0" in the Total box for your regular exemption.**

**Age 65 or Over?** (Please see instructions)  Yourself  Spouse

**PART ONE: TO ARRIVE AT OKLAHOMA ADJUSTED GROSS INCOME**

		Round to Nearest Whole Dollar
1	Federal adjusted gross income (from Federal 1040 or 1040-SR).....	1 <input type="text"/> .00
2	Oklahoma Subtractions (provide Schedule 511-A).....	2 <input type="text"/> .00
3	Line 1 minus line 2.....	3 <input type="text"/> .00
4	Out-of-state income, except wages. Describe (4a) (Provide Federal schedule with detailed description; see instructions).....	4b <input type="text"/> .00
5	Line 3 minus line 4b.....	5 <input type="text"/> .00
6	Oklahoma Additions (provide Schedule 511-B).....	6 <input type="text"/> .00
7	<b>Oklahoma adjusted gross income</b> (line 5 plus line 6)..... (If line 7 is different than line 1, provide a copy of your Federal return.)	7 <input type="text"/> .00

**PART TWO: OKLAHOMA TAXABLE INCOME, TAX AND CREDITS**

8	Oklahoma Adjustments (provide Schedule 511-C).....	8 <input type="text"/> .00
9	Oklahoma income after adjustments (line 7 minus line 8).....	9 <input type="text"/> .00
<b>STOP AND READ: If line 4b is zero, complete lines 10-11. If line 4b is more than zero, see Schedule 511-E and do not complete lines 10-11.</b>		
10	Oklahoma itemized deductions (from Schedule 511-D, line 11) or Oklahoma standard deduction (Single or Married Filing Separate: \$6,350 • Married Filing Joint or Qualifying Widow(er): \$12,700 • Head of Household: \$9,350).....	10 <input type="text"/> .00
11	Exemptions: Enter the total number of exemptions claimed above..... <input type="text"/> X \$1,000.....	11 <input type="text"/> .00
12	Total deductions and exemptions (add lines 10 and 11 or amount from Sch. 511-E, line 5).....	12 <input type="text"/> .00
13	Oklahoma Taxable Income (line 9 minus line 12).....	13 <input type="text"/> .00
14	(a) Oklahoma Income Tax from Tax Table (see pages 21-32 of instructions) or if using Farm Income Averaging, enter tax from Form 573, line 22 and enter a "1" in box on line 14..... <input type="text"/> .00	14a <input type="text"/> .00
	(b) If paying the Health Savings Account additional 10% tax, add additional tax here and enter a "2" in box on line 14. If recapturing the Oklahoma Affordable Housing Tax Credit, add recaptured credit here and enter a "3" in box on line 14. If making an Oklahoma installment payment pursuant to IRC Section 965(h) and 68 O.S. Sec. 2368(K), add the installment payment here and enter a "4" in the box on line 14..... <input type="text"/> .00	14b <input type="text"/> .00
	Oklahoma Income Tax (line 14a plus line 14b).....	14 <input type="text"/> .00
<b>STOP AND READ: If line 7 is equal to or larger than line 1, complete lines 15 and 16. If line 7 is smaller than line 1, complete Schedules 511-F and 511-G.</b>		
15	Oklahoma child care/child tax credit (see instructions).....	15 <input type="text"/> .00
16	Oklahoma earned income credit (see instructions).....	16 <input type="text"/> .00
17	Credit for taxes paid to another state (provide Form 511TX).....	17 <input type="text"/> .00
18	Form 511CR - Other Credits Form. List 511CR line number claimed here:..... <input type="text"/>	18 <input type="text"/> .00
19	<b>Income Tax</b> (line 14 minus lines 15-18) Do not enter less than zero.....	19 <input type="text"/> .00

**DO NOT PAY THIS AMOUNT. PAYMENT IS FIGURED ON LINE 43.**

The Oklahoma Tax Commission is not required to give actual notice to taxpayers of changes in any state tax law.



Name(s) shown on Form 511:	Your Social Security Number:
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**PART THREE: TAX, CREDITS AND PAYMENTS**

20	Total from line 19.....	20	.00
21	Use tax due on Internet, mail order, or other out-of-state purchases ..... (For use tax table, see page 11 of the Packet) If you certify that no use tax is due, place an 'X' here: <input type="checkbox"/>	21	.00
22	Balance (add lines 20 and 21).....	22	.00
23	Oklahoma withholding (provide all W-2s, 1099s or other withholding statements).....	23	.00
24	2019 estimated tax payments..... (qualified farmer <input type="checkbox"/> )	24	.00
25	2019 payment with extension.....	25	.00
26	Low Income Property Tax Credit (provide Form 538-H).....	26	.00
27	Sales Tax Relief Credit (provide Form 538-S).....	27	.00
28	Natural Disaster Tax Credit (provide Form 576).....	28	.00
29	Credits from Form..... a) <input type="checkbox"/> 577 ..... b) <input type="checkbox"/> 578.....	29	.00
30	Amount paid with original return plus additional paid after it was filed (amended return only).....	30	.00
31	<b>Payments and credits</b> (add lines 23-30).....	31	.00
32	Overpayment, if any, as shown on original return and/or prior amended return(s) or as previously adjusted by Oklahoma (amended return only).....	32	.00
33	<b>Total payments and credits</b> (line 31 minus 32).....	33	.00

**PART FOUR: REFUND**

34	If line 33 is more than line 22, subtract line 22 from line 33. This is your overpayment .....	34	.00
35	Amount of line 34 to be applied to 2020 estimated tax (original return only) (For further information regarding estimated tax, see page 4 of the 511 Packet.) ..	35	.00

**Schedule 511-H provides you with the opportunity to make a financial gift from your refund to a variety of Oklahoma organizations. Please place the line number of the organization from Schedule 511-H in the box below. If you give to more than one organization, put a "99" in the box. Provide Schedule 511-H .....**

36	Donations from your refund (total from Schedule 511-H).....	36	.00
37	Total deductions from refund (add lines 35 and 36).....	37	.00
38	Amount to be refunded to you (line 34 minus line 37).....	38	.00

<p><b>Direct Deposit Note:</b> →</p> <p>Verify your account and routing numbers are correct. If your direct deposit fails to process or you do not choose direct deposit, you will receive a <b>debit card</b>. See the 511 Packet for direct deposit and debit card information.</p>	<p>Is this refund going to or through an account that is located outside of the United States? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><b>Deposit my refund in my:</b></p> <p><input type="checkbox"/> <b>checking account</b>      Routing Number: <input style="width: 150px;" type="text"/></p> <p><input type="checkbox"/> <b>savings account</b>      Account Number: <input style="width: 350px;" type="text"/></p>
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**PART FIVE: AMOUNT YOU OWE**

39	If line 22 is more than line 33, subtract line 33 from line 22. This is your tax due .....	39	.00
40	a) Donation: Support the Oklahoma General Revenue Fund ( <b>original return only</b> ).....	40a	.00
	b) Donation: Public School Classroom Support Fund ( <b>original return only</b> ).....	40b	.00
41	Underpayment of estimated tax interest (annualized installment method ..... <input type="checkbox"/> )..... (If you have an underpayment of estimated tax (line 41) & overpayment (line 34), see instructions.)	41	.00
42	For delinquent payment add penalty of 5% ..... \$ _____ plus interest of 1.25% per month ..... \$ _____	42	.00
43	<b>Total tax, donation, penalty and interest</b> (add lines 39-42).....	43	.00

Under penalty of perjury, I declare the information contained in this document, and all attachments and schedules, is true and correct to the best of my knowledge and belief. Place an 'X' in this box if the Oklahoma Tax Commission may discuss this return with your tax preparer.....

Taxpayer's signature  Date	Spouse's signature  Date	Paid Preparer's signature  Date
Taxpayer's occupation	Spouse's occupation	Paid Preparer's address and phone number
Daytime Phone (optional)	Daytime Phone (optional)	Paid Preparer's PTIN

**Do not staple documentation to this form. To attach items, please use a paper clip.**  
**Mailing Address for this form: P.O. Box 26800, Oklahoma City, OK 73126-0800**

NOTE: Provide this page ONLY if you have an amount shown on a schedule.



Name(s) shown on Form 511:

Your Social Security Number:

### Schedule 511-A: Oklahoma Subtractions

See instructions for details on qualifications and required documents.

1	Interest on U.S. government obligations .....	1	.00
2	Social Security benefits taxed on your Federal Form 1040 or 1040-SR .....	2	.00
3	Federal civil service retirement in lieu of social security .....	3	.00
<input type="checkbox"/> Retirement Claim Number: Taxpayer <input type="text"/> Spouse <input type="text"/>			
4	Military Retirement (see instructions for limitation) .....	4	.00
5	Oklahoma government or Federal civil service retirement (see instructions for limitation) .....	5	.00
6	Other retirement income (see instructions for limitation) .....	6	.00
7	U.S. Railroad Retirement Board benefits .....	7	.00
8	Oklahoma depletion .....	8	.00
9	Oklahoma net operating loss (provide schedules)..... Loss Year(s) <input type="text"/> .....	9	.00
10	Exempt tribal income (see instructions for qualifications) .....	10	.00
11	Gains from the sale of exempt government obligations .....	11	.00
12	Oklahoma Capital Gain Deduction (provide Form 561) .....	12	.00
13	Income Tax Refund (Federal Form 1040 or 1040-SR, Schedule 1, line 1) .....	13	.00
14	Oklahoma income distributed by an electing PTE .....	14	.00
15	Miscellaneous: Other subtractions (enter number in box for type of deduction) .....	<input type="text"/> 15	.00
16	<b>Total subtractions</b> (add lines 1-15, enter total here and on line 2 of Form 511) .....	16	.00

### Schedule 511-B: Oklahoma Additions

See instructions for details on qualifications and required documents.

1	State and municipal bond interest .....	1	.00
2	Out-of-state losses (describe _____) Enter as a positive number .....	2	.00
3	Lump sum distributions (not included in your Federal Adjusted Gross Income) .....	3	.00
4	Federal net operating loss - Enter as a positive number .....	4	.00
5	Recapture of depletion claimed on a lease bonus or add back of excess Federal depletion .....	5	.00
6	Recapture of Contributions to Oklahoma 529 College Savings Plan and OklahomaDream 529 Account(s) .....	6	.00
7	Oklahoma loss distributed by an electing PTE .....	7	.00
8	Miscellaneous: Other additions (enter number in box for type of addition) .....	<input type="text"/> 8	.00
9	<b>Total additions</b> (add lines 1-8, enter total here and on line 6 of Form 511) .....	9	.00

### Schedule 511-C: Oklahoma Adjustments

See instructions for details on qualifications and required documents.

1	Military pay exclusion - Active Duty, Reserve and National Guard (not retirement income) .....	1	.00
2	Qualifying disability deduction .....	2	.00
3	Qualified adoption expense .....	3	.00
4	Contributions to Oklahoma 529 College Savings Plan and OklahomaDream 529 Account(s) .....	4	.00
5	Deduction for providing foster care .....	5	.00
6	Miscellaneous: Other adjustments (enter number in box for type of deduction) .....	<input type="text"/> 6	.00
7	<b>Total adjustments</b> (add lines 1-6, enter total here and on line 8 of Form 511) .....	7	.00

NOTE: Provide this page ONLY if you have an amount shown on a schedule.



Name(s) shown on Form 511:

Your Social Security Number:

**Schedule 511-D: Oklahoma Itemized Deductions** See instructions for details on qualifications and required documents.

If you claimed itemized deductions on your Federal return, you must claim Oklahoma Itemized Deductions.

1	Federal itemized deductions from Federal Sch. A, line 17 .....	1		.00
2	State and local sales or income taxes from Federal Sch. A, line 5a (If Federal Sch A, line 5e is limited, enter that portion of Federal Sch A, line 5a included in line 5e).....	2		.00
3	Line 1 minus line 2 .....	3		.00
4	Medical and Dental expenses from Federal Sch. A, line 4 .....	4		.00
5	Gifts to Charity from Federal Sch. A, line 14 .....	5		.00
6	Line 3 minus lines 4 and 5 .....	6		.00
7	Is line 6 more than \$17,000? <input type="checkbox"/> YES. Your itemized deductions are limited. Complete lines 9-11. <input type="checkbox"/> NO. Your itemized deductions are not limited. Skip lines 9 & 10. Go to line 11.			
8	Maximum amount allowed for itemized deductions. (exception, lines 9 & 10).....	8		17,000.00
9	Medical and Dental expenses from Federal Sch. A, line 4 .....	9		.00
10	Gifts to Charity from Federal Sch. A, line 14 .....	10		.00
11	<b>Oklahoma Itemized Deductions</b> If you responded YES on line 7: Add lines 8, 9 and 10 If you responded NO on line 7: enter the amount from line 3.....	11		.00

Enter your Oklahoma Itemized Deductions on line 10 of Form 511 unless you have income from out-of-state on line 4 of Form 511. If you have an amount on line 4 of Form 511, complete Schedule 511-E "Deductions and Exemptions" to determine the amount to enter on line 12 of Form 511.

**Schedule 511-E: Deductions and Exemptions** See instructions for details on qualifications and required documents.

Use this schedule if you have income from out-of-state (Form 511, line 4). Your exemptions and deductions must be prorated on the ratio of Oklahoma Adjusted Gross Income to Federal Adjusted Gross Income reduced by allowable adjustments except out-of-state income. If you claimed itemized deductions on your federal return, complete Schedule 511-D before completing this schedule.

1	Oklahoma itemized deductions (Schedule 511-D, line 11) or Oklahoma standard deduction .....	1		.00
2	Exemptions (\$1,000 x number of exemptions claimed at top of Form 511).....	2		.00
3	Total (add lines 1 and 2).....	3		.00
4	Divide the amount on line 7 of Form 511 by the amount on line 3 of Form 511  <div style="display: flex; align-items: center; justify-content: center;"> <div style="border: 1px solid black; width: 150px; height: 20px; margin-right: 10px;"></div> <div style="margin: 0 10px;">÷</div> <div style="border: 1px solid black; width: 150px; height: 20px; margin-right: 10px;"></div> </div> Enter the percentage from the above calculation here (do not enter more than 100%).....	4		%
5	<b>Total allowable deductions and exemptions</b> (multiply line 3 by percentage on line 4, enter total here and on line 12 of Form 511) (Leave lines 10 - 11 of Form 511 blank) .....	5		.00



Name(s) shown on Form 511:

Your Social Security Number:

**Schedule 511-F: Child Care/Child Tax Credit** See instructions for details on qualifications and required documents.

If your Federal Adjusted Gross Income is \$100,000 or less and you are allowed either a credit for child care expenses or the child tax credit on your Federal return, you are allowed a credit against your Oklahoma tax. Your Oklahoma credit is the **greater** of:

- 20% of the credit for child care expenses allowed by the IRS Code.  
Your allowed Federal credit cannot exceed the amount of your Federal tax reported on your Federal return.
- or**
- 5% of the child tax credit allowed by the IRS Code.  
This includes both the nonrefundable child tax credit and the refundable additional child tax credit.

The credit must be prorated based on the ratio of Oklahoma Adjusted Gross Income to Federal Adjusted Gross Income. If your Federal Adjusted Gross Income is greater than \$100,000, no credit is allowed. Provide a copy of your Federal return and, if applicable, the Federal child care credit schedule.

1	Enter your Federal child <b>care</b> credit .....	1	<input type="text" value="0.00"/>
2	Multiply line 1 by 20% .....	2	<input type="text" value="0.00"/>
3	Enter your Federal child <b>tax</b> credit (total of child tax credit & additional child tax credit).....	3	<input type="text" value="0.00"/>
4	Multiply line 3 by 5% .....	4	<input type="text" value="0.00"/>
5	Enter the larger of line 2 or line 4 .....	5	<input type="text" value="0.00"/>
6	Divide the amount on line 7 of Form 511 by the amount on line 1 of Form 511 <input type="text"/> ÷ <input type="text"/> Enter the percentage from the above calculation here ( <b>do not enter more than 100%</b> ).....	6	<input type="text" value="0.00"/> %
7	Multiply line 5 by line 6. This is your Oklahoma child care/child tax credit. Enter total here and on line 15 of Form 511 .....	7	<input type="text" value="0.00"/>

**Schedule 511-G: Earned Income Credit** See instructions for details on qualifications and required documents.

You are allowed a credit equal to 5% of the Earned Income Credit allowed on your Federal return. The credit must be prorated on the ratio of Oklahoma Adjusted Gross Income to Federal Adjusted Gross Income. Provide a copy of your Federal return.

1	Federal earned income credit .....	1	<input type="text" value="0.00"/>
2	Multiply line 1 by 5% .....	2	<input type="text" value="0.00"/>
3	Divide the amount on line 7 of Form 511 by the amount on line 1 of Form 511 <input type="text"/> ÷ <input type="text"/> Enter the percentage from the above calculation here ( <b>do not enter more than 100%</b> ).....	3	<input type="text" value="0.00"/> %
4	Oklahoma earned income credit (multiply line 2 by line 3, enter total here and on line 16 of Form 511) .....	4	<input type="text" value="0.00"/>

NOTE: Provide this page ONLY if you have an amount shown on a schedule or are filing an amended return.



Name(s) shown on Form 511:

Your Social Security Number:

## Schedule 511-H: Donations from Refund (Original return only)

This schedule allows you to make a donation from your refund to a variety of Oklahoma organizations. Information regarding each program, its mission, how funds are utilized, and mailing addresses are shown in Schedule 511-H Information. If you are not receiving a refund, but would like to make a donation to one of these organizations, Schedule 511-H Information lists the mailing address to mail your donation to the organization. If you are not receiving a refund and wish to donate to Support the Oklahoma General Revenue Fund or Public School Classroom Support Fund, see line 40a or 40b of Form 511.

Place an 'X' in the box associated with the dollar amount you wish to have deducted from your refund and donated to that organization. Then carry that figure over into the column at the right. When you carry your figure back to line 36 of Form 511, please list the line number of the organization to which you donated. If you donate to more than one organization, please write a "99" in the box at line 36 of Form 511.

See Packet 511, pages 19 and 20 for Schedule 511-H Information.

1	Support of Programs for Volunteers to Act as Court Appointed Special Advocates for Abused or Neglected Children .....	\$2	\$5	\$	....1	.00
2	Indigent Veteran Burial Program .....	\$2	\$5	\$	....2	.00
3	Support the Oklahoma General Revenue Fund .....	\$2	\$5	\$	....3	.00
4	Oklahoma Emergency Responders Assistance Program .....	\$2	\$5	\$	....4	.00
5	Support of Folds of Honor Scholarship Program .....	\$2	\$5	\$	....5	.00
6	Support Wildlife Diversity Fund .....	\$2	\$5	\$	....6	.00
7	Support of Programs for Regional Food Banks in Oklahoma .....	\$2	\$5	\$	....7	.00
8	Public School Classroom Support Fund .....	\$2	\$5	\$	....8	.00
9	Oklahoma Pet Overpopulation Fund .....	\$2	\$5	\$	....9	.00
10	Support the Oklahoma AIDS Care Fund .....	\$2	\$5	\$	.. 10	.00
11	<b>Total donations</b> (add lines 1-10, enter total here and on line 36 of Form 511) .....				11	.00

## Schedule 511-I: Amended Return Information

Did you file an amended Federal return? Yes  No

If Yes, provide a copy of the IRS Form 1040X or 1045 AND proof of IRS acceptance, such as a copy of the IRS "Statement of Adjustment," IRS check or deposit slip. IRS documents submitted after filing this Oklahoma amended return may delay processing.

Explain the changes to income, deductions, and/or credits below. Enter the line reference number for which you are reporting a change and give the reason. If more space is needed, provide a separate schedule.

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# State of Oklahoma Claim for Credit/Refund of Sales Tax

Taxpayer's Social Security Number:	<input type="text"/>	If died in 2019 or 2020, enter date of death:	<input type="text"/>
Spouse's Social Security Number:	<input type="text"/>	If died in 2019 or 2020, enter date of death:	<input type="text"/>

Instructions on page 2. Please read carefully as an incomplete form may delay your refund.

FORM

# 538-S

2019

Taxpayer's first name, middle initial and last name	
Spouse's first name, middle initial and last name (if a joint return)	
Mailing address (number and street, including apartment number, or rural route)	
City, State and ZIP	

**PART 1: TAXPAYER INFORMATION**

Physical address in 2019 (if different than shown in mailing address section)

Place an 'X' if you or your spouse have a physical disability constituting a substantial handicap to employment (submit proof)

Place an 'X' if you or your spouse are 65 years of age or over

Oklahoma resident for the entire year?  yes  no

**PART 2: DEPENDENT** Note: Do not enter the taxpayer or spouse as a dependent.

1. Dependents (first name, middle initial, last name) If you have additional dependents, please attach schedule.	See Instructions			5. Yearly Income
	2. Age	3. Social Security Number	4. Relationship	

**EXEMPTION INFORMATION**

**QUALIFIED EXEMPTIONS...**

A. Yourself .....	<input type="text"/>
B. Spouse .....	<input type="text"/>
C. Number of dependents .....	<input type="text"/>
D. Total exemptions claimed (add A-C)...	<input type="text"/>

**PART 3: GROSS INCOME:** Enter taxable and nontaxable gross income and assistance received by ALL members of your household in the year 2019.

See "Total gross household income" definition on page 2 for examples of income.

		YEARLY INCOME
		You may not enter negative amounts.
1	Enter total wages, salaries, fees, commissions, bonuses, and tips (including <b>nontaxable</b> income from your W-2s) .....	.00
2	Enter total interest and dividend income received .....	.00
3	Total of all dependents' income (from Part 2, column 5).....	.00
4	Social Security payments (total including Medicare) .....	.00
5	Railroad Retirement benefits .....	.00
6	Other pensions, annuities and IRAs .....	.00
7	Alimony .....	.00
8	Unemployment benefits .....	.00
9	Earned Income Credit (EIC) received in 2019 .....	.00
10	Nontaxable sources of income (specify) .....	.00
11	Enter <b>gross</b> (positive) income from rentals, royalties, partnerships, estates & trusts, and gains from the sale or exchange of property (taxable & nontaxable) (provide Federal return including schedules)....	.00
12	Enter <b>gross</b> (positive) income from business and farm (provide Federal return including schedules) .....	.00
13	Other income-including income of others living in your household (specify) .....	.00
14	<b>Total gross household income</b> (Add lines 1-13).....	.00

If line 14 is over income limits shown in steps 2 and 3 on back of this form, no credit is allowed.

**PART 4: SALES TAX CREDIT COMPUTATION** (For households with gross income below allowable limits, see steps 2 and 3 on back of form.)

15 Total qualified exemptions claimed in Box D above  x \$40 (credit claimed) ..... 15  .00

**DIRECT DEPOSIT OPTION:** For those NOT filing a Form 511. See page 2 for Refund Information.

If you are filing a Form 511, carry the credit to Form 511, line 27.

Is this refund going to or through an account that is located outside of the United States? <input type="checkbox"/> Yes <input type="checkbox"/> No	Deposit my refund in my: <input type="checkbox"/> checking account <input type="checkbox"/> savings account	Routing Number: <input type="text"/>
		Account Number: <input type="text"/>

Under penalty of perjury, I declare the information contained in this document and any attachments is true and correct to the best of my knowledge and belief.

If the Oklahoma Tax Commission may discuss this return with your tax preparer, place an 'X' here:

Taxpayer's Signature and Date	Spouse's Signature and Date
Occupation	Occupation

Preparer's Signature and Date



## Notice

- **Persons who have received TANF (Temporary Assistance for Needy Families) for any month in the year of 2019 will not be eligible for the sales tax credit or refund. Your monthly TANF benefit included Sales Tax Relief money.**
- **The Department of Human Services will make sales tax refunds to persons who have continuously received aid to the aged, blind, disabled or Medicaid payment for nursing home care from January 1, 2019 to December 31, 2019.**

## Form 538-S Instructions

Follow the steps below to determine if you (or your spouse) are eligible to claim the Sales Tax Relief/Credit.

**Step 1** Were you a resident of Oklahoma\* (defined below) for the entire year?



**Yes** (go to step 2)



**No** (you do not qualify to file this form)

**Step 2** Is your total gross household income\* (defined below) \$20,000 or less?



**Yes** (File Form 538-S)



**No** (go to step 3)

**Step 3** Is your total gross household income\* (defined below) \$50,000 or less and at least one of the following applies?

- You can claim an exemption for your dependent.
- You and/or your spouse are 65 years of age or older by 12/31/2019.
- You have a physical disability constituting handicap to employment (provide proof\* as defined in the section below)



**Yes** (File Form 538-S)



**No** (you do not qualify to file this form)

### Exceptions:

- A person convicted of a felony and who is an inmate in the custody of the Department of Corrections for any portion of the year is not eligible to file a claim for the sales tax relief.
- Individuals living in Oklahoma under a visa do not qualify for the sales tax relief.
- If a taxpayer or spouse died during the tax year, he/she will not qualify for the sales tax credit. If the death occurred after December 31, 2019, but before this tax form was filed, the sales tax credit or refund for the deceased will be issued to their estate. Enter the date of death in the box next to the taxpayer and/or spouse's Social Security Number.

### Dependents:

To qualify as a dependent for the sales tax credit or refund, your listed dependent must qualify and be claimed as a dependent for Federal income tax purposes. The name, social security number, age, relationship and yearly income (if any) must be entered for all dependents. All of the other sales tax credit or refund requirements listed above must also be met (example: resident of Oklahoma for the entire year). Do not enter the taxpayer or spouse as a dependent.

### Refund Information for those Not Filing a Form 511:

- If you are **not** filing a Form 511, and would like to have the amount shown on line 15 deposited directly into your checking or savings account, complete the "Direct Deposit Option" section. (If you **are** filing a Form 511, you will complete the Direct Deposit section on the Form 511). **If you do not choose direct deposit, you will receive a debit card.**
- **WARNING!** The Oklahoma Tax Commission will not allow direct deposits to or through foreign financial institutions. If you use a foreign financial institution, your refund will be mailed to the address shown on your return.

### \*Definitions for the purpose of this form:

**Resident of Oklahoma** is defined as a person legally domiciled in this state for the entire tax year.

**Household** means any house, dwelling or other type of living quarters.

**Total gross household income** means the total amount of gross income received by ALL persons living in the same household whether the income was taxable or not for income tax purposes. This includes, but is not limited to, public assistance payments, support money (example: child support), workers' compensation, school grants or scholarships, veterans disability compensation, loss-of-time insurance payments and all of the types of income shown on the front of this form. Income that is exempt must be included in the year received, for example: nontaxable sources of income on your W-2 (such as a dependent care reimbursement account), military housing assistance, and the distribution of earnings from a Roth IRA. **Note:** Do not include income deferred for Federal Income Tax purposes, for example: tax deductible contributions to a 401K or to a traditional IRA. This income will be included when distributed and taxed on your Federal return.

**Proof of disability** may be established by certification by an agency of State Government, an insurance company or a physician, or by eligibility to receive disability benefits under the Federal Social Security Act. A veteran certified by the Veterans Administration of the Federal government as having a service-connected disability shall constitute proof.

### Filing instructions and due date:

If you are required to file an Oklahoma Income Tax Return, claim the sales tax refund as a credit on your tax return, Form 511, and provide this signed form. Your return claiming the sales tax credit must be filed no later than **April 15th**. (See note at bottom of page)

If you are **not** required to file an Oklahoma Income Tax Return, this form must be filed no later than **June 30**. If you have withholding or made estimated payments and are filing for a refund on Form 511, you must claim the sales tax credit on your return and provide this signed form. If you are not filing an income tax return, mail this completed and signed form to: Oklahoma Tax Commission, Post Office Box 26800, Oklahoma City, OK 73126-0800.

An **amended return** cannot be filed to claim this credit after the due date. The claim must be filed on or before the due date, including extensions.

### Note:

- If the Internal Revenue Code (IRC) of the IRS provides for a later due date, this form may be filed by the later due date.
- If the due date falls on a weekend or legal holiday when OTC offices are closed, this form is due the next business day.
- Extensions **do** apply to this form. If you have been granted an extension of time in order to file your income tax return (including the April 20th due date for electronically filed returns), file this form with your income tax return on or before the due date granted by the extension. Provide a copy of the extension.



## TOP OF FORM INSTRUCTIONS



### AMENDED RETURN

Place an 'X' in the box if you are filing an amended return. Use lines 30 and 32 to report tax previously paid and/or previous overpayments. Complete Schedule 511-I.



### NAME AND ADDRESS

Print or type the first name, middle initial and last name for both yourself and spouse, if applicable. Complete the address portion including an apartment number and/or rural route, if applicable.

### WHAT ABOUT DECEASED TAXPAYERS?

If a taxpayer died before filing a return, the executor, administrator or surviving spouse may have to file a return for the decedent. Place an 'X' in the appropriate box in the SSN area.



### FILING STATUS

The filing status for Oklahoma purposes is the same as on the federal income tax return, with one exception. This exception applies to married taxpayers who file a joint federal return where one spouse is a full-year Oklahoma resident (either civilian or military), and the other is a full-year nonresident civilian (non-military). In this case, the taxpayers must either:

1. File as Oklahoma married filing separate. The Oklahoma resident, filing a joint federal return with a nonresident civilian spouse, may file an Oklahoma return as married filing separate. The resident will file on Form 511 using the married filing separate rates and reporting only his/her income and deductions. If the nonresident civilian also has an Oklahoma filing requirement, he/she will file on Form 511NR, using married filing separate rates and reporting his/her income and deductions. Form 574 "Allocation of Income and Deductions" must be filed with the return(s). You can obtain this form from our website at [www.tax.ok.gov](http://www.tax.ok.gov).

-OR-

2. File as if both the resident and the nonresident civilian were Oklahoma residents on Form 511. Use the "married filing joint" filing status, and report all income. A tax credit (Form 511TX) may be used to claim credit for taxes paid to another state, if applicable. A statement should be attached to the return stating the nonresident is filing as a resident for tax purposes only.

If an Oklahoma resident (either civilian or military) files a joint federal return with a nonresident **military** spouse, they shall use the same filing status as on the federal return. If they file a joint federal return, they shall complete Form 511NR and include in the Oklahoma amount column, all Oklahoma source income of both the resident and the nonresident.



### SIXTY-FIVE OR OVER

Place an 'X' in the box(es) if your, or your spouse's, age is 65 on or before December 31, 2019. If you turned age 65 on January 1, 2020, you are considered to be age 65 at the end of 2019.



### EXEMPTIONS

To the right of the word "Yourself" place a number "1" in all the boxes that apply to you. Next total the boxes. Then do the same for your spouse if applicable.

#### Exemption Terms

##### Regular:

Yourself - You may claim an exemption for yourself if you can't be claimed as a dependent on another person's return. If you can be claimed as a dependent on another return, enter zero for your exemption. You still qualify for the Oklahoma Standard Deduction.

Spouse - You may claim an exemption for your spouse if either of the following applies:

1. Your filing status is married filing jointly and your spouse can't be claimed as a dependent on another person's return.  
-OR-
2. You were married at the end of the tax year, your filing status is married filing separately or head of household, and both of the following apply.
  - a. Your spouse had no income and isn't filing a return.
  - b. Your spouse can't be claimed as a dependent on another person's return.

If your filing status is head of household and you claimed an exemption for your spouse, enter your spouse's name and social security number in the Filing Status section under '3. Married filing separate'. If you became divorced or legally separated during the tax year, you can't take an exemption for your former spouse.

If your spouse died during the tax year and you didn't remarry by the end of the tax year, you may claim an exemption for your spouse if you could have taken an exemption for your spouse on the date of death.

**Special:** An additional exemption may be claimed for each taxpayer or spouse who meets the qualifications based on filing status and Federal Adjusted Gross Income limits\*\* below and who is 65 years of age or over at the close of the tax year:

- (1) Single return with line 1 equal to \$15,000 or less.
- (2) Joint return with line 1 equal to \$25,000 or less.
- (3) Married filing separate return with line 1 equal to \$12,500 or less.
- (4) Head of household return with line 1 equal to \$19,000 or less.

**\*\*Note:** *If your Federal Adjusted Gross Income includes income from the conversion of a traditional individual retirement account to a Roth individual retirement account this income shall be excluded in determining the Federal Adjusted Gross Income limits. Provide a copy of your federal return and Form 8606.*

**Blind:** An additional exemption may be claimed for each taxpayer or spouse who is legally blind.

**Dependents:** You may claim an exemption for each individual who is your dependent, as defined in IRC Sec. 152. Enter the number of dependents claimed; this usually equals the number of dependents listed on your federal return. If claiming an individual who qualifies as your dependent under IRC Sec. 152 but who is not listed as a dependent on your federal return, include a statement showing the dependent's name, SSN/ITIN and the reason the individual is not on your federal return.

**Note for those filing Form 574 "Resident/Nonresident Allocation":** If the nonresident spouse also has an Oklahoma filing requirement and is filing separately on Form 511NR, the dependency exemptions will be allocated between the resident's and nonresident's returns.

## SELECT LINE INSTRUCTIONS

### 1 Federal Adjusted Gross Income

Enter your Federal Adjusted Gross Income from your federal return Form 1040 or 1040-SR.

### 2 Subtractions

Enter the total from Schedule 511-A, line 16. See Schedule 511-A instructions on pages 13-15.

### 4 Out-of-State Income

This is income from real or tangible personal property or business income in another state. This includes partnership gains and gains sustained by S corporations attributable to other states. It is **not** non-business interest or dividends, installment sale interest, **salary/wages**, pensions, unemployment compensation, gambling or income from personal services. (See instructions for line 17.) On line 4a, enter a brief description of the type of out-of-state income deducted on 4b. Furnish detailed schedule showing the type, nature and source of the income and copy of federal return. Documents submitted should reflect to which state(s) the income is attributable. **Provide** the other state's return and/or Schedule K-1, if applicable.

### 6 Additions

Enter the total from Schedule 511-B, line 9. See Schedule 511-B instructions on pages 15-16.

### 8 Adjustments

Enter the total from Schedule 511-C, line 7. See Schedule 511-C instructions on pages 16-18.

### 10 Deductions

Complete line 10 unless you have out-of-state income (Form 511, line 4). If you have out-of-state income, complete Schedule 511-E instead of line 10.

If you claimed the standard deduction on your federal return, you must claim the Oklahoma standard deduction. If you claimed itemized deductions on your federal return, you must claim Oklahoma itemized deductions.

#### • Standard Deduction:

If you did not claim itemized deductions on your federal return, enter the Oklahoma standard deduction on line 10.

If your filing status is **“single”** or **“married filing separate”**, your Oklahoma standard deduction is \$6,350.

If your filing status is **“head of household”**, your Oklahoma standard deduction is \$9,350.

If your filing status is **“married filing joint”** or **“qualifying widow(er)”**, your Oklahoma standard deduction is \$12,700.

**Note:** You qualify for the Oklahoma standard deduction even when claimed as a dependent on another return.

-OR-

#### • Itemized Deductions:

If you claimed itemized deductions on your federal return (Form 1040 or 1040-SR, Schedule A), complete Schedule 511-D to determine your Oklahoma itemized deductions. Schedule 511-D begins with federal itemized deductions from your Federal Schedule A. State and local sales or income tax included on your Federal Schedule A may not be used to calculate Oklahoma itemized deductions and must be added back. Oklahoma itemized deductions are limited to, and may not exceed, \$17,000. Charitable contributions and medical expenses are not subject to the \$17,000 limit. (**Provide** a copy of your Federal Schedule A.)

## Find Us On Social Media!



**Ok Tax Commission**



**@oktaxcommission**



**ok.tax**

**www.tax.ok.gov**

View FAQs or Email the OTC a Question

## HOW TO CONTACT THE OKLAHOMA TAX COMMISSION

Whether you need a tax form, have a question or need further information, there are many ways to reach us.

### Visit Us on the Web!

You'll find a wealth of information on our website, including:

- Downloadable tax forms
- Answers to common questions
- Online filing options for both income and business taxes

**www.tax.ok.gov**

### Office Locations!

**Oklahoma City:** 2501 North Lincoln Boulevard

**Tulsa:** 440 South Houston, 5th Floor  
(This location accepts online electronic payments only)

### Give Us a Call!

Taxpayer Service Center  
**(405) 521-3160.**

## SELECT LINE INSTRUCTIONS

### 11 Exemptions

Complete line 11 unless you have out-of-state income (Form 511, line 4). If you have out-of-state income, complete Schedule 511-E instead of line 11.

Oklahoma allows \$1,000 for each exemption claimed on the top of the return.

### 12 Total Deductions and Exemptions

If you completed lines 10 and 11, enter the total on line 12. If you instead completed Schedule 511-E, enter the total from line 5 of Schedule 511-E.

### 14 Oklahoma Income Tax

#### (14a)

Using Form 511, line 13, find your tax in the Tax Table (pages 21-32). Enter the result here unless you used Form 573 "Farm Income Averaging". If you used Form 573, enter the amount from Form 573, line 22, and enter a "1" in the box.

#### (14b)

Amounts withdrawn from a Health Savings Account for any purpose other than those described in 36 OS Sec. 6060.17 and which are included in your Federal Adjusted Gross Income are subject to an additional 10% tax. Enter the additional 10% tax and enter a "2" in the box.

Recapture of the Oklahoma Affordable Housing Tax Credit - If under IRC Section 42, a portion of any federal low-income housing credits taken on a qualified project is required to be recaptured during the first 10 years after a project is placed in service, the taxpayer claiming Oklahoma Affordable Housing Tax Credits with respect to such project shall also be required to recapture a portion of such credits. The amount of Oklahoma Affordable Housing Tax Credits subject to recapture is proportionally equal to the amount of federal low-income housing credits subject to recapture. Enter the recaptured credit and enter a "3" in the box.

Making an Oklahoma installment payment pursuant to IRC Section 965(h) - If a taxpayer elected to make installment payments of tax due pursuant to the provisions of subsection (h) of Section 965 of the IRC, such election may also apply to the payment of Oklahoma income tax, attributable to the income upon which such installment payments are based. Enter the installment payment and enter a "4" in the box. **Provide** a schedule of the tax computation. 68 O.S. Sec. 2368(K)

### 15 Child Care/Child Tax Credit

Complete line 15 unless your Oklahoma Adjusted Gross Income (Form 511, line 7) is less than your Federal Adjusted Gross Income (Form 511, line 1). If your Oklahoma Adjusted Gross Income is less than your Federal Adjusted Gross Income, complete Schedule 511-F to determine the amount to enter on line 15.

If your Federal Adjusted Gross Income is \$100,000 or less and you are allowed either a credit for child care expenses or the child tax credit on your federal return, you are allowed a credit against your Oklahoma tax. Your Oklahoma credit is the **greater** of:

- 20% of the credit for child care expenses allowed by the IRC. Your allowed federal credit cannot exceed the amount of your federal tax reported on your federal return.

-OR-

- 5% of the child tax credit allowed by the IRC. This includes both the nonrefundable child tax credit and the refundable additional child tax credit.

If your Federal Adjusted Gross Income is greater than \$100,000 no credit is allowed.

### 16 Earned Income Credit

Complete line 16 unless your Oklahoma Adjusted Gross Income (Form 511, line 7) is less than your Federal Adjusted Gross Income (Form 511, line 1). If your Oklahoma Adjusted Gross Income is less than your Federal Adjusted Gross Income, complete Schedule 511-G to determine the amount to enter on line 16.

You are allowed a credit equal to 5% of the earned income credit allowed on your federal return. **Provide** a copy of your federal return.

### 17 Credit for Tax Paid to Another State

If you receive income for personal services from another state, you must report the full amount of such income on your Oklahoma return. If the other state also taxes the income, a credit is allowed on Form 511. Complete Oklahoma Form 511TX and furnish a copy of the other state(s) return, or Form W-2G if the taxing state does not allow a return to be filed for gambling winnings (example: Mississippi).

**Note:** Taxpayers who have claimed credit for taxes paid to another state on the other state's income tax return do not qualify to claim this credit based on the same income.

### 18 Other Credits

The amount of other credits as claimed on Form 511CR should be entered on this line. Enter in the box the number that corresponds with the credit to which you are entitled. If you qualify for more than one type of credit, enter "99" in the box. See below for a list of the credits available on Form 511CR. You can obtain this form from our website at [www.tax.ok.gov](http://www.tax.ok.gov).

Tax credits transferred or allocated must be reported on OTC Form 569. Failure to file Form 569 will result in the affected credits being denied by the OTC pursuant to 68 OS Sec. 2357.1A-2.

- Oklahoma Investment/New Jobs Credit  
**Provide Form 506.**  
68 OS Sec. 2357.4 and Rule 710:50-15-74.
- Coal Credit  
68 OS Sec. 2357.11 and Rule 710:50-15-76.
- Credit for Investment in a Clean-Burning Motor Vehicle Fuel Property  
**Provide Form 567-A.**  
68 OS Sec. 2357.22 and Rule 710:50-15-81.
- Credit for Entities in the Business of Providing Child Care Services  
68 OS Sec. 2357.27.
- Credit for Tourism Development or Qualified Media Production Facility  
68 OS Sec. 2357.34 - 2357.40.
- Oklahoma Local Development and Enterprise Zone Incentive Leverage Act Credit  
68 OS Sec. 2357.81.
- Credit for Qualified Rehabilitation Expenditures  
68 OS Sec. 2357.41 and Rule 710:50-15-108.

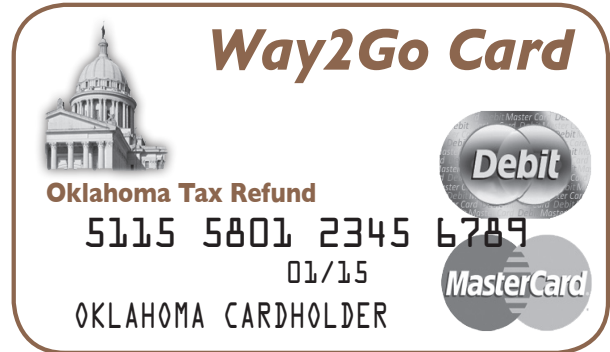
## SELECT LINE INSTRUCTIONS

### Other Credits (continued)

- Credit for Electricity Generated by Zero-Emission Facilities  
68 OS Sec. 2357.32A.
- Credit for Financial Institutions Making Loans under the Rural Economic Development Loan Act  
68 OS Sec. 2370.1.
- Credit for Manufacturers of Small Wind Turbines  
68 OS Sec. 2357.32B and Rule 710:50-15-92.
- Volunteer Firefighter Credit  
**Provide the Firefighter Training Advisory Committee's Form.**  
68 OS Sec. 2385.7 and Rule 710:50-15-94.
- Credit for the Construction of Energy Efficient Homes  
68 OS Sec. 2357.46 and Rule 710:50-15-104.
- Credit for Railroad Modernization  
68 OS Sec. 2357.104 and Rule 710:50-15-103.
- Research and Development New Jobs Credit  
**Provide Form 563.**  
68 OS Sec. 54006 and Rule 710:50-15-105.
- Credit for Biomedical Research Contribution  
68 OS Sec. 2357.45 and Rule 710:50-15-113.
- Credit for Employees in the Aerospace Sector  
**Provide Form 564.**  
68 OS Sec. 2357.301 & 2357.304 and Rule 710:50-15-109.
- Credits for Employers in the Aerospace Sector  
**Provide Form 565.**  
68 OS Sec. 2357.301, 2357.302 and 2357.303 and Rule 710:50-15-109.
- Wire Transfer Fee Credit  
68 OS Sec. 2357.401 and Rule 710:50-15-111.
- Credit for Cancer Research Contribution  
68 OS Sec. 2357.45 and Rule 710:50-15-113.
- Oklahoma Capital Investment Board Tax Credit  
74 OS Sec. 5085.7.
- Credit for Contributions to a Scholarship-Granting Organization  
68 OS Sec. 2357.206 and Rule 710:50-15-114.
- Credit for Contributions to an Educational Improvement Grant Organization  
68 OS Sec. 2357.206 and Rule 710:50-15-115.
- Credit for Venture Capital Investment  
**Provide Form 518-A or 518-B.**  
68 OS Sec. 2357.7 & 8 and Rule 710:50-15-77 & 78.
- Oklahoma Affordable Housing Tax Credit  
68 OS Sec. 2357.403.
- Credit for Employees in the Vehicle Manufacturing Industry  
**Provide Form 584.**  
68 OS Sec. 2357.404 and Rule 710:50-15-116.
- Credits for Employers in the Vehicle Manufacturing Industry  
**Provide Form 585.**  
68 OS Sec. 2357.404 and Rule 710:50-15-116.

## The Oklahoma Tax Refund Debit Card!

If you do not choose direct deposit, you will receive a debit card for your income tax refund.



- Safe, convenient and secure, choose to receive a debit card which can be used at your favorite stores and ATMs that accept MasterCard debit cards. In some cases a fee may apply at ATMs.
- Activating your card is easy, just call 1-888-929-2460. Only you have the information to do it. Detailed information on card activation along with all the information you need for your refund debit card will be included.
- Deposit or cash your debit card free at banks or financial institutions that accept MasterCard; or go online to [www.goprogram.com](http://www.goprogram.com) and transfer your refund to your checking/savings account.

**See pages 20 and 21 for additional information on debit cards.**

Visit [www.tax.ok.gov](http://www.tax.ok.gov) for detailed information and answers to your frequently asked questions on the Oklahoma Tax Refund debit card.

**See page 34 for information on direct deposit.**



## SELECT LINE INSTRUCTIONS

### 21 Oklahoma Use Tax

Every state with a sales tax has a companion tax for purchases made outside the state. In Oklahoma, that tax is called “use tax”. If you have purchased items for use in Oklahoma from retailers who do not collect Oklahoma sales tax whether by mail order, catalog, television shopping networks, radio, Internet, phone or in person, you owe Oklahoma use tax on those items. Use tax is paid by the buyer when the Oklahoma sales tax has not been collected by the seller. Individuals in Oklahoma are responsible for paying use tax on their out-of-state purchases.

Examples of items that are subject to sales tax include books, compact discs, computer equipment, computer software, electronics, clothing, appliances, furniture, sporting goods and jewelry. When an out-of-state retailer does not collect Oklahoma sales tax, the responsibility of paying the tax falls on the purchaser.

Use tax is calculated at the same rate as sales tax, which varies by city and county. The state sales tax rate is 4.5% (.045) plus the applicable city and/or county rates. If you do not know the exact amount of Oklahoma use tax you owe based on your city and county sales tax rate, you can either:

1. Use the tax table on page 11 or multiply your Adjusted Gross Income from line 1 by 0.056% (.00056),  
-OR-
2. Use one of the worksheets below to calculate your Oklahoma use tax. Complete Worksheet One if you kept records of all of your out-of-state purchases. Complete Worksheet Two if you did not keep records of all of your out-of-state purchases.

### Oklahoma Use Tax - Worksheet #2 (continued)

Worksheet Two has two parts. The first part is a calculation of the amount due on items that cost less than \$1,000 each and the second part is a calculation of the amount due on items that cost \$1,000 or more each. The first calculation is based on a Use Tax Table that reflects the estimated amount of use tax due by taxpayers with varying amounts of Federal Adjusted Gross Income. The estimated amount is 0.056% (.00056) of Federal Adjusted Gross Income. If you believe that estimate from the table is too high for your out-of-state purchases, you may estimate what you think you owe.

If you paid another state’s sales or use tax on any purchase, that amount may be credited against the Oklahoma use tax due on that purchase.

**Note:** Your use tax worksheets may be reviewed. If it is determined that you owe more use tax than what is shown on your return, you may be subject to an assessment for the additional use tax.

**See Page 11 for the  
Oklahoma Use Tax Table**

**Remember to sign and make a copy  
of your return before mailing!**

### Use Tax Worksheet One For Taxpayers Who Have Records of All Out-of-State Purchases

1	Enter the total amount of out-of-state purchases for 1/1/2019 through 12/31/2019 .....	1	
2	Multiply line 1 by 7% (.07) or your local rate* and enter the amount .....	2	
3	Enter the tax paid to another state on the purchases. This amount may not exceed the amount on line 2.....	3	
4	Subtract line 3 from line 2 and enter the results, rounded to the nearest whole dollar, here and on Form 511, line 21 .....	4	

### Use Tax Worksheet Two For Taxpayers Who Do Not Have Records of All Out-of-State Purchases

1	<b>Purchases of items costing less than \$1,000:</b> See the Use Tax Table on page 11 to establish the use tax due based on your Federal Adjusted Gross Income from Form 511, line 1 .....	1									
2	<b>Purchases of items costing \$1,000 or more:</b> Complete lines 2a and 2b below to calculate the amount of use tax owed.										
	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">2a</td> <td style="width: 45%;">Enter the total amount of out-of-state purchases of \$1,000 or more for 1/1/2019 through 12/31/2019 ....</td> <td style="width: 5%; text-align: center;">2a</td> <td style="width: 45%;"></td> </tr> <tr> <td style="text-align: center;">2b</td> <td>Multiply line 2a by 7% (.07) or your local rate* and enter the amount .....</td> <td style="text-align: center;">2b</td> <td></td> </tr> </table>	2a	Enter the total amount of out-of-state purchases of \$1,000 or more for 1/1/2019 through 12/31/2019 ....	2a		2b	Multiply line 2a by 7% (.07) or your local rate* and enter the amount .....	2b			
2a	Enter the total amount of out-of-state purchases of \$1,000 or more for 1/1/2019 through 12/31/2019 ....	2a									
2b	Multiply line 2a by 7% (.07) or your local rate* and enter the amount .....	2b									
3	Add lines 1 and 2b and enter the total amount of use tax.....	3									
4	Enter the tax paid to another state on the purchases. This amount may not exceed the amount on line 3 .....	4									
5	Subtract line 4 from line 3 and enter the results, rounded to the nearest whole dollar, here and on Form 511, line 21 .....	5									

\* Use tax is calculated the same as sales tax. Your local rate would be the state sales tax rate of 4.5% (.045) plus the applicable city and/or county rate based on where you lived when the purchase was made. The rate charts can be found on the web at: [www.tax.ok.gov](http://www.tax.ok.gov).

## SELECT LINE INSTRUCTIONS

### USE TAX TABLE

If Federal Adjusted Gross Income (Form 511, line 1) is:		Your Use Tax Amount is:
At least	But less than	
0	2,090	1
2,090	4,670	2
4,670	6,420	3
6,420	8,170	4
8,170	9,920	5
9,920	11,795	6
11,795	13,545	7
13,545	15,295	8
15,295	17,170	9
17,170	18,920	10
18,920	20,670	11
20,670	22,420	12
22,420	24,295	13
24,295	26,045	14
26,045	27,795	15
27,795	29,670	16
29,670	31,420	17
31,420	33,170	18
33,170	34,920	19
34,920	36,795	20
36,795	38,545	21
38,545	40,295	22
40,295	42,170	23
42,170	43,920	24
43,920	45,670	25
45,670	47,420	26
47,420	49,295	27
49,295	51,045	28
51,045	52,795	29
52,795	54,670	30
54,670	and over	multiply Federal AGI times 0.00056

#### 24 Oklahoma Estimated Tax Payments

Enter any payments you made on your estimated Oklahoma income tax for 2019. Include any overpayment from your 2018 return you applied to your 2019 estimated tax.

If at least 66-2/3% of your gross income this year or last year is from farming, estimated payments are not required. If claiming this exception, you must mark the box on this line and **provide** a complete copy of your federal return.

For information regarding who is required to make estimated tax payments, refer to page 4, "Estimated Income Tax".

#### 25 Payment with Extension

If you filed Oklahoma extension Form 504-I for 2019, enter any amount you paid with that form.

#### 26 Credit for Property Tax Relief

Any person 65 years of age or older or any totally disabled person who is head of a household, a resident of and domiciled in this state during the entire preceding calendar year, and whose gross household income for such year does not exceed \$12,000, may file a claim for property tax relief on the amount of property taxes paid on the household they occupied during the preceding calendar year. The credit may not exceed \$200. Claim must be made on Form 538-H.

#### 27 Sales Tax Relief/Credit

If you are required to file an Oklahoma income tax return, your return must be filed by April 15th. An extension of time to file your return, including the April 20th due date for electronically filed returns, does apply to this credit.

To file for sales tax relief, you must be an Oklahoma resident for the entire year. Your total gross household income cannot exceed \$20,000 unless one of the following applies:

- You can claim an exemption for your dependent, or
- You are 65 years of age or older by 12/31/2019, or
- You have a physical disability constituting a substantial handicap to employment (**provide** proof, see Form 538-S).

If any one of the above three items pertains to you, your total gross household income limit is increased to \$50,000. Fill out and **provide** Form 538-S if you qualify for this credit. The Form 538-S is included in this packet.

The Oklahoma Department of Human Services will make the sales tax refund to persons who have continuously received aid to the aged, blind, disabled or Medicaid payments for nursing home care from January 1, 2019 to December 31, 2019. Persons who have received temporary assistance for needy families (TANF) for any month in the year of 2019 are not eligible for the sales tax refund.

A person convicted of a felony shall not be permitted to file a claim for sales tax relief for any year for which that person is an inmate in the custody of the Department of Corrections for any part of that year.

#### 28 Natural Disaster Tax Credit

This credit is for owners of residential real property whose primary residence was damaged or destroyed in a natural disaster for which a Presidential Major Disaster Declaration was issued. The amount of the credit is the difference between the ad valorem property tax paid on such property in the tax year prior to the damage or destruction and the tax paid the first year after the property is rebuilt or repaired. The primary residence must be repaired or rebuilt and used as the primary residence no later than 36 months after any natural disaster. To claim this credit, Form 576 must be provided with your return.

[www.tax.ok.gov](http://www.tax.ok.gov)

**Check on your refund**



## SELECT LINE INSTRUCTIONS

**29 Place an “X” in the box(es)** to report any credit from Form 577 or Form 578.

If claiming the **Refundable Coal Credit**, provide Form 577. Any credits earned, but not used, based upon activity occurring during the tax year will be refunded at 85% of the face amount of the credits. For any credit calculated, the credit allowed is equal to 75% of the amount otherwise provided. A pass-through entity that does not file a claim for a direct refund will allocate the credit to one or more of its shareholders, partners or members.

If claiming the **Refundable Credit for Electricity Generated by Zero-Emission Facilities**, provide Form 578. Any credits earned, but not used, based on electricity generated during the tax year may be refunded to the taxpayer at 85% of the face amount of the credits. A pass-through entity that does not file a claim for a direct refund may allocate the credit to one or more of its shareholders, partners or members.

**36 Donations (Original return only)**

Schedule 511-H provides you with the opportunity to make a financial gift from your refund to a variety of Oklahoma organizations. Note that this reduces your refund if you choose to donate. The donation will be forwarded to the appropriate agency. Information regarding each organization, including the address to mail a donation if you are not receiving a refund, is found under ‘Schedule 511-H’ on pages 19 and 20.

Place the line number of the organization from Schedule 511-H in the box. If giving to more than one organization, put a “99” in the box and attach the Schedule 511-H showing how you wish the donations to be divided.

**38 Amount to be Refunded**

If you do not choose direct deposit or the direct deposit fails to process, you will be issued a debit card. See “All About Refunds” on page 4 for more information.

**40 Support the Oklahoma General Revenue Fund and Public School Classroom Support Fund (Original return only)**

A donation to these funds may be made on a tax due return. For information regarding these funds, see Schedule 511-H on page 19.

**41 Underpayment of Estimated Tax Interest**

You were required to make estimated tax payments if your income tax liability exceeds your withholding by \$500 or more. To avoid the 20% Underpayment of Estimated Tax Interest, timely filed quarterly estimated tax payments and withholding are required to be the smaller of:

- 70% of the current year tax liability, or
- 100% of your prior year tax liability.

The income tax liability is the Oklahoma income tax due less all credits except amounts paid on withholding, estimated tax and extension payments.

**Note:** No Underpayment of Estimated Tax Interest shall be imposed if the income tax liability shown on the return is less than \$1,000.

If you do not meet one of the above exceptions, you may complete Form OW-8-P or the OTC will figure the interest for you and send you a bill.

If you owe underpayment of estimated tax interest and you have an overpayment (line 34), enter the amount of underpayment of

**Underpayment of Estimated Tax Interest (continued)**

estimated tax interest on this line (line 41) and reduce the amount you are applying to estimated tax (line 35) or your refund (line 38) by that same amount (but not less than zero). You will be using your overpayment to pay your underpayment of estimated tax interest. Do not provide a payment unless you still have a balance due after applying all of your overpayment.

If an **amended return** is filed before the due date for filing the original return, including any extensions, the tax shown on the amended return is used to determine the amount of underpayment. If the amended return is filed after the due date, including extension, the tax shown on the amended return will not be used to compute the amount of underpayment.

**42 Delinquent Penalty and Interest**

After the original due date of the return compute 5% penalty on the income tax due (line 39 minus line 21). Compute interest on the income tax due at 1.25% per month from the original due date of the return. An extension does not extend the date for payment of tax.

**Note:** If you have a valid extension of time to file your return, delinquent penalty is not due if 90% of your income tax was paid by the original due date of the return. Delinquent interest is due on any income tax not paid by the original due date of the return.

**Title 68, Oklahoma Statutes, provides that any term used in this Act shall have the same meaning as when used in a comparable context in the Internal Revenue Code, except when specifically provided for in the Oklahoma Statutes or rules.**

### WHEN YOU ARE FINISHED...

- If you owe taxes, provide a check or money order payable to “Oklahoma Tax Commission”. Do not send cash.
- For information regarding electronic payment methods, visit our website at [www.tax.ok.gov](http://www.tax.ok.gov).
- Provide W-2s, 1099s or other withholding statements to substantiate withholding.
- For amended returns, if you marked “yes” on Schedule 511-I, provide a copy of the federal 1040X or 1045, and a copy of the IRS “Statement of Adjustment” or other IRS documentation to verify approval of the federal amendment.
- **Do not staple your return.** Use a paper clip if necessary.
- Math errors are the most common cause of a refund delay. Double check your calculations.
- After filing, if you have any questions regarding your refund, contact us at (405) 521-3160.



Important: If you fill out any portion of the Schedules 511-A through 511-I or Form 538-S, you are required to provide those pages with your return. Failure to include the pages will result in a delay of your refund.

- Do not provide any correspondence other than those documents and schedules required for your return.
- Mail your return, along with any payment due, to:

**Oklahoma Tax Commission - Income Tax**  
**P.O. Box 26800**  
**Oklahoma City, OK 73126-0800**

## SCHEDULE 511-A

### A1 Interest on U.S. Government Obligations

If you report interest on bonds, notes and other obligations of the U.S. government on your federal return, this income may be excluded from your Oklahoma Adjusted Gross Income if a detailed schedule is furnished, accompanied with 1099s showing the amount of interest income and the name of the obligation from which the interest is earned. If the income is from a mutual fund which invests in U.S. government obligations, **provide** documentation from the mutual fund to substantiate the percentage of income derived from obligations exempt from Oklahoma tax. Interest from entities such as FNMA and GNMA does not qualify.

**Note:** The capital gain/loss from the sale of an U.S. Government Obligation is exempt. Enter exempt gains on Schedule 511-A, line 11 and exempt losses on Schedule 511-B, line 8.

### A2 Social Security

Social Security benefits that are included in the Federal Adjusted Gross Income shall be subtracted. **Provide** a copy of your federal return.

### A3 Federal Civil Service Retirement in Lieu of Social Security

Each individual may exclude 100% of their retirement benefits received from the Federal Civil Service Retirement System (CSRS), including survivor benefits, paid in lieu of Social Security to the extent such benefits are included in the Federal Adjusted Gross Income. Enter your Retirement Claim Number from your Form CSA 1099-R or CSF 1099-R in the box on Schedule 511-A, line 3. **Provide** a copy of Form CSA 1099-R or CSF 1099-R with your return. To be eligible, such 1099-R must be in your name.

**Note:** Retirement benefits paid under the Federal Employees Retirement System (FERS) do not qualify for this exclusion, except:

- Retirement benefits containing both a FERS and a CSRS component, the CSRS component will qualify for the exclusion.
- The FERS Annuity Supplement (as authorized by Chapter 84 of Title 5 of the United States Code) paid to certain FERS retirees until eligible for social security at age 62, will qualify for the exclusion.

**Provide** substantiation for the CSRS component or FERS Annuity Supplement, such as a copy of your Notice of Annuity Adjustment.

### A4 Military Retirement

Each individual may exclude the greater of 75% of their retirement benefits or \$10,000, but not to exceed the amount included in the Federal Adjusted Gross Income. The retirement benefits must be from any component of the Armed Forces of the United States.

### A5 Oklahoma Government or Federal Civil Service Retirement

Each individual may exclude their retirement benefits up to \$10,000, but not to exceed the amount included in the Federal Adjusted Gross Income. (To be eligible, you must have retirement income in your name.) The retirement benefits must be received from the following: the civil service of the United States\*, the Oklahoma Public Employees Retirement System of Oklahoma, the Oklahoma Teacher's Retirement System, the Oklahoma Law Enforcement Retirement System, the Oklahoma Firefighters Pension and Retirement System, the Oklahoma Police Pension and Retirement System, the Employee retirement systems created by counties pursuant to 19 OS Sec. 951, the Uniform Retirement System for Justices and Judges, the Oklahoma Wildlife Conservation Department Retirement Fund, the Oklahoma Employment Security Commission Retirement Plan, or the Employee retirement systems created by municipalities pursuant to 11 OS Sec. 48-101. **Provide** a copy of Form 1099-R.

\*Do not include on this line the CSRS retirement benefits already excluded on Schedule 511-A, line 3.

**Note:** An early distribution from a retirement fund due to termination of employment prior to your retirement or disability does not qualify for the \$10,000 retirement income exclusion. Generally, there is a "1" in box 7 of your Form 1099-R for this type of distribution. This distribution may qualify for the "Other Retirement Income" exclusion on Schedule 511-A, line 6.

### A6 Other Retirement Income

Each individual may exclude their retirement benefits, up to \$10,000, but not to exceed the amount included in the Federal Adjusted Gross Income. For any individual who claims the exclusions for government retirees on Schedule 511-A, line 5, the amount of the exclusion on this line cannot exceed \$10,000 minus the amounts already claimed on Schedule 511-A, line 5 (if less than zero, enter zero).

The retirement benefits must be received from the following and satisfy the requirements of the IRC: an employee pension benefit plan under IRC Section 401, an eligible deferred compensation plan under IRC Section 457, an individual retirement account, annuity or trust or simplified employee pension under IRC Section 408, an employee annuity under IRC Section 403 (a) or (b), United States Retirement Bonds under IRC Section 86, or lump-sum distributions from a retirement plan under IRC Section 402 (e). **Provide** a copy of Form 1099-R or other documentation.

# E-file!

The fastest way to get your refund!

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## Oklahoma Use Tax

If you purchased items for use in Oklahoma from retailers who do not collect Oklahoma sales tax, you owe use tax on those items.

For more information on use tax see page 10.

**Pay your use tax!**

## SCHEDULE 511-A CONTINUED

### A7 U.S. Railroad Retirement Board Benefits

All qualified U.S. Railroad Retirement Board benefits that are included in the Federal Adjusted Gross Income may be excluded.

### A8 Oklahoma Depletion

Oklahoma depletion on oil and gas well production, at the option of the taxpayer, may be computed at 22% of gross income derived from each Oklahoma property during the taxable year. Any depletion deduction allowable is the amount so computed minus the federal depletion claimed. If Oklahoma options are exercised, the federal depletion not used due to the 65% limitation may not be carried over for Oklahoma purposes. A complete detailed schedule by property must be furnished.

**Note:** Major oil companies, as defined in 52 OS Sec. 288.2, when computing Oklahoma depletion shall be limited to 50% of the net income (computed without the allowance for depletion) from each property.

Lease bonus received is considered income subject to depletion. If depletion is claimed on a lease bonus and no income is received as a result of non-producing properties, see Schedule 511-B, line 5.

If you have federal depletion being carried over into this year, see Schedule 511-B, line 5.

### A9 Oklahoma Net Operating Loss

Enter carryover(s) from previous years. Also enter the loss year(s). The loss year return must be filed to establish the Oklahoma Net Operating Loss. See the "Net Operating Loss" section on page 4. Also see Schedule 511-B, line 4.

### A10 Exempt Tribal Income

If the tribal member's principal residence is on "Indian country" as defined in 18 U.S.C. Section 1151, the income earned on Indian country may be deducted. Legally acknowledged Indian country must be within the jurisdiction of the tribe of which he or she is a member. All claimants must provide sufficient information to support that these requirements have been satisfied.

Provide the following information for tax year 2019:

- A copy of your tribal membership card or certification by your tribe as to your tribal membership during the tax year; and
- A copy of the trust deed, or other legal document, which describes the real estate upon which you maintained your principal place of residence and which was an Indian allotment, restricted, or held in trust by the United States during the tax year. If your name does not appear on the deed, or other document, provide proof of residence on such property; and
- A copy of the trust deed, or other legal document, which describes the real estate upon which you were employed or performed work or received income and which was held by the United States of America in trust for a tribal member or an Indian tribe or which was allotted or restricted Indian land during the tax year. Also a copy of employment or payroll records which show you are employed on that Indian country or an explanation of your work on Indian country; and
- Any other evidence which you believe supports your claim that you meet all of the criteria for exemption from income tax. All information to support your claim for refund must be provided with your return.

### A11 Gains from the Sale of Exempt Government Obligations

See the "note" for Schedule 511-A, line 1 and Schedule 511-B, line 1 instructions. **Provide** Federal Schedule D and Form 8949.

### A12 Oklahoma Capital Gain Deduction

You can deduct qualifying gains receiving capital treatment which are included in Federal Adjusted Gross Income. "Qualifying gains receiving capital treatment" means the amount of net capital gains, as defined under IRC Section 1222(11). The qualifying gain must:

- Be earned on real or tangible personal property located within Oklahoma that you have owned for at least five uninterrupted years prior to the date of the sale.
- Be earned on the sale of stock or ownership interest in an Oklahoma headquartered company, limited liability company, or partnership where such stock or ownership interest has been owned by you for at least two uninterrupted years prior to the date of the sale.
- Be earned on the sale of real property, tangible personal property or intangible personal property located within Oklahoma as part of the sale of all or substantially all of the assets of an Oklahoma headquartered company, limited liability company, or partnership or an Oklahoma proprietorship business enterprise or owned by the owners of such entity or business enterprise for a period of at least two uninterrupted years prior to the date of the sale.

**Provide** Form 561 and a copy of your Federal Schedule D and Form(s) 8949.

### A13 Income Tax Refund

Beginning tax year 2016, if you itemized your deductions on your federal return, you were required to add back state or local income tax to calculate Oklahoma itemized deductions. The refund of such taxes included on your federal return (Form 1040 or 1040-SR, Schedule 1, line 1) may be deducted.

## 2-D Barcode Information



If your return has a barcode(s), it was prepared using computer software utilizing 2-D barcoding. This means your tax information will be processed faster and more accurately and you will see your refund faster!

The mailing address for 2-D income tax forms is:

Oklahoma Tax Commission  
P.O. Box 269045  
Oklahoma City, OK 73126-9045

**Note: Any handwritten information will not be captured when a return is processed using the 2-D barcode.**

## SCHEDULE 511-A CONTINUED

### **A14** Oklahoma Income Distributed by an Electing PTE

If you are a member, either directly or indirectly, of an electing pass-through entity (PTE) subtract the Oklahoma income covered by the election pursuant to the provisions of the Pass-Through Entity Act of 2019 (68 OS Sec 2355.1P-1 et seq.).

**Provide** a schedule listing the electing PTE, federal identification number, federal taxable income (loss) and Oklahoma taxable income in Form 511, line 1 that is covered by the election pursuant to this Act. **Provide** a copy of the OTC acknowledgement letter.

### **A15** Miscellaneous: Other Subtractions

Enter in the box the appropriate number as listed below which shows the type of deduction. If you are entitled to more than one deduction type, enter the number "99".

#### **Enter the number "1" if the following applies:**

Royalty income earned by an inventor from a product developed and manufactured in this state shall be exempt from income tax for a period of seven years from January 1 of the first year in which such royalty is received as long as the manufacturer remains in this state. To support your deduction furnish:

- 1) copy of the patent.
- 2) copy of the royalty agreement with the manufacturer.
- 3) copy of registration form from OCAST. (74 OS Sec. 5064.7 (A)(1))

#### **Enter the number "2" if the following applies:**

Manufacturer's exclusion. (74 OS Sec. 5064.7 (A)(2))

#### **Enter the number "3" if the following applies:**

Small Business Incubator exclusion: Exemption for income earned by the sponsor (74 OS Sec. 5075). Exemption for income earned by the tenant (74 OS Sec. 5078).

#### **Enter the number "4" if the following applies:**

Payments received as a result of a Military member being killed in a combat zone: Any payment made by the United States Department of Defense as a result of the death of a member of the Armed Forces who has been killed in action in a designated combat zone shall be exempt from Oklahoma income tax during the taxable year in which the individual is declared deceased by the Armed Forces. (68 OS Sec. 2358.1A)

#### **Enter the number "5" if the following applies:**

Income earned by an individual whose Military spouse was killed in a combat zone: Any income earned by the spouse of a member of the Armed Forces of the United States who has been killed in action in a designated combat zone shall be exempt from Oklahoma income tax during the taxable year in which the individual is declared deceased by the Armed Forces. (68 OS Sec. 2358.1A)

#### **Enter the number "99" if the following applies:**

Allowable deductions not included in (1) through (5): Enter any allowable Oklahoma deductions from Federal Adjusted Gross Income to arrive at Oklahoma Adjusted Gross Income that were not previously claimed under this heading "**Miscellaneous: Other Subtractions.**" Specify type of subtraction and Oklahoma Statute authorizing the subtraction. **Provide** a detailed explanation and verifying documents.

## SCHEDULE 511-B

### **B1** State and Municipal Bond Interest

If you received income on bonds issued by any state or political subdivision thereof that is exempt from federal taxation but not exempt from taxation by the laws of the State of Oklahoma, the total of such income shall be added to Federal Adjusted Gross Income.

- 1) Income from all bonds, notes or other obligations issued by the State of Oklahoma, the Oklahoma Capital Improvement Authority, the Oklahoma Municipal Power Authority, the Oklahoma Student Loan Authority, and the Oklahoma Transportation Authority (formerly Turnpike Authority) is exempt from Oklahoma income tax. The profit from the sale of such bond, note or other obligation shall be free from taxation.
- 2) Income from local Oklahoma governmental obligations issued after July 1, 2001, other than those provided for in line 1, is exempt from Oklahoma income tax. The exceptions are those obligations issued for the purpose of providing financing for projects for nonprofit corporations. Local governmental obligations shall include bonds or notes issued by, or on behalf of, or for the benefit of Oklahoma educational institutions, cities, towns, or counties or by public trusts of which any of the foregoing is a beneficiary.
- 3) Income from Oklahoma Municipal Bonds issued prior to July 2, 2001, other than those provided for in line 1, is exempt from Oklahoma income tax only if so provided by the statute authorizing their issuance.
- 4) Income on bonds issued by another state or political subdivision thereof (non-Oklahoma), exempt from federal taxation, is taxable for Oklahoma income tax.

**Provide** a schedule of all municipal interest received by source and amount. If the income is from a mutual fund which invests in state and local government obligations, **provide** documentation from the mutual fund to substantiate the percentage of income derived from obligations exempt from Oklahoma tax.

**Note:** If the interest is exempt, the capital gain/loss from the sale of the bond may also be exempt. The gain/loss from the sale of a state or municipal bond, other than those provided for in line 1, is exempt only if so provided by the statute authorizing its issuance. Enter exempt gains on Schedule 511-A, line 11 and exempt losses on Schedule 511-B, line 8.

### **B2** Out-of-State Losses

If you incurred losses from the operation of an out-of-state business, or from the rental or sale of out-of-state property, any such losses must be added back to Federal Adjusted Gross Income. This includes partnership losses and losses sustained by Subchapter S Corporations attributable to other states.

### **B3** Lump-Sum Distributions

Lump-sum distributions not included in the Federal Adjusted Gross Income shall be added to the Federal AGI. Rollovers and IRA Conversions are taxed in the same year as on the federal return. **Provide** a copy of Form 1099 and a complete copy of the federal return.

**Note:** The lump-sum distribution, added back on this line, may qualify for an exclusion of retirement benefits found on Schedule 511-A. The distribution must be received from a qualified plan and satisfy the requirements of the exclusion.



## SCHEDULE 511-B

### **B4** Federal Net Operating Loss

Enter carryover(s) included on Federal Form 1040 or 1040-SR. See "Net Operating Loss" section on page 4. Also see Schedule 511-A, line 9.

### **B5** Recapture of Depletion Claimed on a Lease Bonus or Add Back of Excess Federal Depletion

Upon the expiration of the lease, depletion claimed must be restored to income in the case of non-producing properties. Enter depletion claimed on a lease bonus if no income was received from the property due to its lease expiration. A complete schedule by property must be furnished.

If the 22% Oklahoma option for computing depletion was used in a previous year and the 65% federal depletion limitation applied in that year, you must add back any unused federal depletion being carried over from such year and used in the current year's federal return. Applicable recapture is determined on a well-by-well basis.

For the Oklahoma option for computing depletion see the instructions for Schedule 511-A, line 8. A complete schedule by property must be furnished.

### **B6** Recapture of Contributions to Oklahoma 529 College Savings Plan and OklahomaDream 529 Account(s)

- If an individual elects to take a rollover on a contribution within one year of the date of the contribution, for which a deduction was taken on the previous year's return, the amount of such rollover is included in income. As used in this paragraph, "rollover" means the transfer of funds from the Oklahoma 529 College Savings Plan or OklahomaDream 529 accounts to any other plan under IRC Section 529.
- An individual who makes a non-qualified withdrawal of contributions for which a deduction was taken in tax year 2005 or later, such non-qualified withdrawal and any earnings thereon are included in income. If any of the earnings have already been included in your Federal Adjusted Gross Income, do not include those earnings again on this line.

### **B7** Oklahoma Loss Distributed by an Electing PTE

If you are a member, either directly or indirectly, of an electing pass-through entity (PTE) add the Oklahoma loss covered by the election pursuant to the provisions of the Pass-Through Entity Act of 2019 (68 OS Sec 2355.1P-1 et seq.). **Provide** a schedule listing the electing PTE, federal identification number, federal taxable income (loss) and Oklahoma taxable loss in Form 511, line 1 that is covered by the election pursuant to this Act. **Provide** a copy of the OTC acknowledgement letter.

### **B8** Miscellaneous: Other Additions

Enter in the box the appropriate number as listed below which shows the type of addition. If you have more than one addition, enter the number "99".

#### **Enter the number "1" if the following applies:**

Losses from the sale of exempt government obligations: See the "note" in Schedule 511-A, line 1 and Schedule 511-B, line 1 instructions. **Provide** Federal Schedule D and Form 8949.

#### **Enter the number "2" if the following applies:**

If you are a swine or poultry producer who has deducted depreciation on an accelerated basis on your Oklahoma tax return in previous tax years (Schedule 511-C), the asset may be fully depreciated for Oklahoma purposes. Any depreciation deducted on this year's federal return, after the date the asset has been fully depreciated on your Oklahoma return, must be added back to avoid a duplication of depreciation. **Provide** a copy of the federal depreciation schedule showing the depreciation taken on the asset.

#### **Enter the number "3" if the following applies:**

If a qualified Oklahoma refinery, of which you are a partner or shareholder, elected to expense the cost of qualified refinery property, such property is fully depreciated for Oklahoma purposes. For Oklahoma purposes no depreciation expense can be taken for this tax year on such property. Enter your pro-rata share of such depreciation. Include the partnership's or corporation's name and ID Number.

#### **Enter the number "4" if the following applies:**

You will have an amount on this line if a pass-through entity, of which you are a member:

- was required to add-back rents and interest expenses paid to a captive real estate investment trust when determining Oklahoma distributable income; or
- was a captive real estate trust that was required to add-back the dividends-paid deduction when determining Oklahoma distributable income.

Enter your pro-rata share of such add-back. Include your pass-through entity's name and ID number.

#### **Enter the number "5" if the following applies:**

Enter any additions not previously claimed. **Provide** a statement of explanation specifying the type of addition and Oklahoma Statute authorizing the addition, and verifying documents.

## SCHEDULE 511-C

### **C1** Military Pay Exclusion

Oklahoma residents who are members of any component of the Armed Services may exclude 100% of their active military pay, including Reserve & National Guard pay, to the extent such pay is included in the Federal Adjusted Gross Income. Retired military see instructions for Schedule 511-A, line 4.

### **C2** Qualifying Disability Deduction

If you have a physical disability constituting a substantial handicap to employment, you may deduct the expense incurred to modify a motor vehicle, home, or work place necessary to compensate for the disability. **Provide** a schedule detailing the expenses incurred and a description of the physical disability with documentation regarding the Social Security Administration recognition and/or allowance of this expense.

**C3 Qualified Adoption Expense**


An Oklahoma resident may deduct “nonrecurring adoption expenses” not to exceed \$20,000 per calendar year. Expenses are to be deducted in the year incurred. “Nonrecurring adoption expenses” means adoption fees, court costs, medical expenses, attorney fees and expenses which are directly related to the legal process of adoption of a child. **Provide** a schedule describing the expenses claimed.

**C4 Contributions to Oklahoma 529 College Savings Plan and OklahomaDream 529 account(s)**

Each individual may deduct contributions made to accounts established pursuant to the Oklahoma College Savings Plan Act. The maximum annual deduction is the amount of contributions to all Oklahoma 529 College Savings Plan or OklahomaDream 529 accounts plus any contributions to such accounts for prior tax years after December 31, 2004, which were not deducted. If a rollover\* or non-qualified withdrawal is taken within the same tax year as a contribution is made, the deduction for such contribution must be reduced by the amount of the rollover or non-qualified withdrawal. In no event can this deduction exceed \$10,000 (\$20,000 on a joint return) per tax year. Any amount of a contribution that is not deducted in the year for which the contribution is made may be carried forward as a deduction from income for the succeeding five years. If a rollover\* or non-qualified withdrawal is taken during the carryover period, the tax deduction otherwise available must be reduced by the amount of the rollover or non-qualified withdrawal. Deductions may be taken for contributions and rollovers made during a taxable year and up to April 15 of the succeeding year, or the due date of a taxpayer’s state income tax return, excluding extensions, whichever is later. A deduction for the same contributions may not be taken for two different tax years. **Provide** proof of your contribution including the name of the beneficiary and the account number.

\*For purposes of reducing the deduction, “rollover” means the transfer of funds from the Oklahoma 529 College Savings Plan or OklahomaDream 529 accounts to any other plan under IRC Section 529.

Contributions must be made to Oklahoma 529 College Savings Plan or OklahomaDream 529 account(s). Contributions made to another state’s college savings plans, the Coverdell Education Savings Account or transfers from one Oklahoma 529 College Savings Plan or OklahomaDream 529 account to another, may not be deducted.

 For information on setting up an Oklahoma 529 College Savings Plan, visit the following website: [www.ok4saving.org](http://www.ok4saving.org) or call (877) 654-7284. For information on setting up an OklahomaDream 529 account, contact your financial advisor.

**C5 Deduction for Providing Foster Care**

If you contract with a child-placing agency, as defined in 10 OS Sec. 402, you may qualify to deduct up to \$5,000 for expenses incurred providing foster care. To qualify to deduct \$5,000, you must have been under contract and providing care for at least 6 months, regardless of the tax year during which the care occurs. If you were under contract and providing care for less than 6 months of the tax year, you may only claim a monthly pro rata share of the \$5,000 deduction. Married persons filing separately in a year in which they could have filed a joint return may each claim only one-half of the deduction that would have been allowed for a joint return.

**C6 Miscellaneous: Other Adjustments**

Enter in the box the appropriate number as listed below which shows the type of deduction. If you are entitled to more than one deduction listed below, enter the number “99”.

**Enter the number “1” if the following applies:**

Qualified Medical Savings Account/Health Savings Account: Contributions made to, and interest earned from, an Oklahoma medical savings account established in this state, pursuant to 63 OS Sec. 2621 through 2623, shall be exempt from taxation. In order to be eligible for this deduction, contributions must be made to a medical savings account program approved by either the State Department of Health or the Insurance Commissioner. **A statement** of the contributions made to, and interest earned on, the account must be provided by the trustee of the plan, and provided as part of the filed return. This is not on your W-2. **Provide** a copy of your federal return.

Contributions made to, and interest earned from, an Oklahoma Health Savings Account established in this state, pursuant to 36 OS Sec. 6060.14 through 6060.18, shall be exempt from taxation. **A statement** of the contributions made to, and interest earned on, the account must be provided by the trustee of the plan, and provided as part of the filed return. This is not on your W-2. **Provide** a copy of your federal return.

**Note:** If you took a Health/Medical Savings Account Deduction to arrive at Federal Adjusted Gross Income, you cannot take a deduction on this line.

**Enter the number “2” if the following applies:**

Agricultural Commodity Processing Facility Exclusion: Owners of agricultural commodity processing facilities may exclude 15% of their investment in a new or expanded agricultural commodity processing facility located within Oklahoma (68 OS Sec. 2358). Agricultural commodity processing facility means buildings, structures, fixtures and improvements used or operated primarily for the processing or production of agricultural commodities to marketable products. The investment is deemed made when the property is placed in service. Under no circumstances shall this exclusion lower your taxable income below zero. In the event the exclusion does exceed income, any unused portion may be carried over for a period not to exceed six years.

**A schedule must be provided** showing the type of investment(s), the date placed in service, and the cost. If the total exclusion available is not used, a copy of the schedule must be provided in the carryover year and show the total exclusion available, the amount previously used and amount available in the carryover year. If the exclusion is through a partnership or S corporation, the schedule must also include the partnership’s or S corporation’s name, Federal ID number and your pro-rata share of the exclusion.

**Enter the number “3” if the following applies:**

Depreciation Adjustment for Swine or Poultry Producers: Individuals who are swine or poultry producers may deduct depreciation on an accelerated basis for new construction or expansion costs. The same depreciation method elected for federal income tax purposes will be used, except the assets will be deemed to have a 7-year life. Any depreciation deduction allowable is the amount so computed minus the federal depreciation claimed. Provide a copy of the federal depreciation schedule and a computation of the accelerated Oklahoma depreciation.

**Note:** Once you have fully depreciated an asset on your Oklahoma return, you must add back any depreciation deducted on your federal return, see Schedule 511-B, line 7.



## SCHEDULE 511-C CONTINUED

### **C6** *Miscellaneous: Other Adjustments (continued)*

#### **Enter the number "4" if the following applies:**

Discharge of Indebtedness for Farmers: An individual, engaged in production of agriculture, may exclude income resulting from the discharge of indebtedness incurred to finance the production of agricultural products. **Provide** Federal Schedule F and Form 1099-C or other substantiating documentation.

#### **Line C6 - Miscellaneous: Other Adjustments (continued)**

#### **Enter the number "5" if the following applies:**

Oklahoma Police Corps Program Scholarship/Stipend: You may deduct any scholarship or stipend, received from participation in the Oklahoma Police Corps Program, that is included in your Federal Adjusted Gross Income. The Oklahoma Police Corps was established under 47 OS Sec. 2-140.1 through 2-140.11. **Provide** documentation to support amount claimed and a copy of your federal return.

#### **Enter the number "6" if the following applies:**

Deduction for Living Organ Donation: You may deduct up to \$10,000 of unreimbursed expenses if you, or your dependent, donates one or more human organs while living. "Human organs" mean all or part of a liver, pancreas, kidney, intestine, lung, or bone marrow. The deduction is allowed only one time and may be claimed only for unreimbursed expenses that are incurred by you and related to the organ donation of you or your dependent. The deduction may only be claimed in the taxable year in which the transplant occurs. **Provide** a detailed schedule of expenses claimed.

#### **Enter the number "7" if the following applies:**

Safety Pays OSHA Consultation Service Exemption: An employer that is eligible for and utilizes the Safety Pays OSHA Consultation Service provided by the Oklahoma Department of Labor shall receive a \$1,000 exemption for the tax year the service is utilized.

If this exemption is through a partnership or corporation, include the partnership's or corporation's name and Federal ID number and your pro-rata share of the exemption.

### *Miscellaneous: Other Adjustments (continued)*

#### **Enter the number "8" if the following applies:**

Qualified Refinery Property: If a qualified Oklahoma refinery elected to expense the cost of qualified refinery property, enter any of such expense allocated to you. **Provide** a copy of the written notice received from the refinery indicating the amount of the allocation. The notice should include the company's name and Federal ID number.

#### **Enter the number "9" if the following applies:**

Cost of Complying with Sulfur Regulations: If a qualified refinery elected to allocate all or a portion of the cost of complying with sulfur regulations to its owners, enter the portion of such cost allocated to you. **Provide** a copy of the written notice received from the refinery indicating the amount of the allocation. Such notice should include the company's name and Federal ID number.

#### **Enter the number "10" if the following applies:**

Emergency Medical Personnel Death Benefit exclusion: The \$5,000 death benefit, provided for in 63 OS Sec. 1-2505.1, paid to the designated beneficiary of an emergency medical technician or a registered emergency medical responder whose death is a result of their official duties performed in the line of duty is exempt. Deduct the \$5,000 death benefit if such death benefit is included in your Federal Adjusted Gross Income.

#### **Enter the number "11" if the following applies:**

Competitive Livestock Show Award: You may deduct any payment of less than \$600 received as an award for participation in a competitive livestock show event if such award is included in your Federal Adjusted Gross Income. You must be able to substantiate this deduction upon request.

## SCHEDULE 511-D

Complete Schedule 511-D to determine your Oklahoma itemized deductions. Schedule 511-D begins with federal itemized deductions from your Federal Schedule A. State and local sales or income tax included on your Federal Schedule A may not be used to calculate Oklahoma itemized deductions and must be added back. Oklahoma itemized deductions are limited to, and may not exceed, \$17,000. Charitable contributions and medical expenses are not subject to the \$17,000 limit. (**Provide** a copy of your Federal Schedule A.)

**Note:** If you claimed itemized deductions on your federal return, you must claim itemized deductions on your Oklahoma return. To claim the Oklahoma standard deduction, you must claim the standard deduction on your federal return.

## SCHEDULE 511-E

Complete Schedule 511-E if you have out-of-state income (Form 511, line 4). Your exemptions and deductions must be prorated on the ratio of Oklahoma Adjusted Gross Income to Federal Adjusted Gross Income reduced by allowable adjustment except out-of-state income. If you claimed itemized deductions on your federal return, complete Schedule 511-D before completing this schedule.

### **E1** Deductions

#### • **Standard Deduction:**

**1** - If you did not claim itemized deductions on your federal return, enter the Oklahoma standard deduction on line 1.

If your filing status is "**single**" or "**married filing separate**", your Oklahoma standard deduction is \$6,350.

### **Standard Deduction (continued)**

If your filing status is "**head of household**", your Oklahoma standard deduction is \$9,350.

If your filing status is "**married filing joint**" or "**qualifying widow(er)**", your Oklahoma standard deduction is \$12,700.

**Note:** You qualify for the Oklahoma standard deduction even when claimed as a dependent on another return.

#### • **Itemized Deductions:**

**1** - If you claimed itemized deductions on your federal return, enter the amount from Schedule 511-D, line 11.

### **E2** Exemptions and Dependents

Oklahoma allows \$1,000 for each exemption claimed on the top of the return.

## SCHEDULE 511-F

Complete Schedule 511-F if your Oklahoma AGI (Form 511, line 7) is less than your Federal AGI (Form 511, line 1). Your Oklahoma child care/child tax credit must be prorated.

### **F1** Child Care/Child Tax Credit

If your Federal Adjusted Gross Income is \$100,000 or less and you are allowed either a credit for child care expenses or the child tax credit on your federal return, you are allowed a credit against your Oklahoma tax. Your Oklahoma credit is the **greater** of:

- 20% of the credit for child care expenses allowed by the IRC. Your allowed federal credit cannot exceed the amount of your federal tax reported on your federal return.

**or**

- 5% of the child tax credit allowed by the IRC. This includes both the nonrefundable child tax credit and the refundable additional child tax credit.

If your Federal Adjusted Gross Income is greater than \$100,000, no credit is allowed.

**Provide** a copy of your federal return and, if applicable, the Federal Child Care Credit schedule.

## SCHEDULE 511-G

Complete Schedule 511-G if your Oklahoma AGI (Form 511, line 7) is less than your Federal AGI (Form 511, line 1). Your Oklahoma earned income credit must be prorated.

### **G1** Earned Income Credit

You are allowed a credit equal to 5% of the earned income credit allowed on your federal return. The credit must be prorated on the ratio of Oklahoma AGI to Federal AGI. **Provide** a copy of your federal return.

## SCHEDULE 511-H (ORIGINAL RETURN ONLY)

Schedule 511-H provides you with the opportunity to make a financial gift from your refund to a variety of Oklahoma organizations.

Place the line number of the organization from Schedule 511-H in the box at line 36 of Form 511. If you give to more than one organization, put a "99" in the box at line 36 of Form 511.

### **1- Support for Programs for Volunteers to Act as Court Appointed Special Advocates for Abused or Neglected Children**

You may donate from your tax refund to support programs for volunteers to act as Court Appointed Special Advocates for abused or neglected children. Donations will be placed in the Income Tax Checkoff Revolving Fund for Court Appointed Special Advocates. Monies will be expended by the Office of the Attorney General for the purpose of providing grants to the Oklahoma CASA Association. If you are not receiving a refund, you may still donate. Mail your contribution to: Oklahoma CASA Association, Inc., P.O. Box 54946, Oklahoma City, OK 73154.

### **2- Indigent Veteran Burial Program**

You may donate from your tax refund for the benefit of the Oklahoma Department of Veterans Affairs Indigent Veteran Burial Program. Monies will be expended by the Oklahoma Department of Veterans Affairs to provide reimbursement to a cemetery or funeral home for costs incurred burying an indigent veteran; provided, the maximum reimbursement shall not exceed \$500 per veteran. If you are not receiving a refund, you may still donate. Mail your contribution to: Oklahoma Department of Veterans Affairs, P.O. Box 53067, Oklahoma City, OK 73152.

## SCHEDULE 511-H (CONTINUED)

### **3- Support the Oklahoma General Revenue Fund**

You may donate for the benefit of the General Revenue Fund of the State of Oklahoma. Appropriation of such funds will be subject to the provisions of Section 23 of Article X of the Oklahoma Constitution. Expenditures from the fund will be made upon warrants issued by the State Treasurer against claims filed as prescribed by law with the Director of the Office of Management and Enterprise Services for approval and payment.

### **4- Oklahoma Emergency Responders Assistance Program**

You may donate from your tax refund for the benefit of the Oklahoma Emergency Responders Assistance Program. Monies will be expended by the Department of Public Safety for the purpose of providing grants to the Program for post critical incident care to all emergency first responders and their families who are experiencing emotional trauma. If you are not receiving a refund, you may still donate. Mail your contribution to: Oklahoma Department of Public Safety, Finance Department, Re: Oklahoma Emergency Responders Assistance Program, P.O. Box 11415, Oklahoma City, OK 73136-0415.

### **5- Support of Folds of Honor Scholarship Program**

You have the opportunity to donate from your tax refund to support the Folds of Honor Foundation. Folds of Honor is a 501(c)(3) charitable organization that provides scholarships for K through 12 and post-secondary education for children and spouses of military service men and women fallen or disabled while serving on active duty. If you are not receiving a refund, you may still donate to Folds of Honor. Mail your contribution to: Folds of Honor Foundation, 5800 North Patriot Drive, Owasso, OK 74055.

### **6- Support the Wildlife Diversity Fund**

Your donation will help conserve rare or declining fish and wildlife along with common species not hunted or fished. Donations to the Oklahoma Department of Wildlife Conservation's Wildlife Diversity program supports field surveys of animals considered to be of greatest conservation need, as well as educational wildlife programs for all Oklahomans. Tax deductible donations to the Wildlife Diversity Fund also can be made at [wildlifedepartment.com](http://wildlifedepartment.com) or by mail: P.O. Box 53465, Oklahoma City, Oklahoma 73152.

### **7- Support of Programs for Regional Food Banks in Oklahoma**

You may donate from your tax refund for the benefit of the Regional Food Bank of Oklahoma and the Community Food Bank of Eastern Oklahoma (Oklahoma Food Banks). The Oklahoma Food Banks are the largest hunger-relief organizations in the state – distributing food to charitable and faith-based feeding programs throughout all 77 counties in Oklahoma. Your donation will be used to help provide food to the more than 500,000 Oklahomans at risk of hunger on a daily basis. If you are not receiving a refund, you may still donate. Mail your contribution to: Oklahoma Department of Human Services, Revenue Processing Unit, Re: Programs for OK Food Banks, P.O. Box 248893, Oklahoma City, OK 73124.

### **8- Public School Classroom Support Fund**

Donations to the Public School Classroom Support Revolving Fund will be used by the State Board of Education to provide one or more grants annually to public school classroom teachers. Grants will be used by the classroom teacher for supplies, materials or equipment for the class or classes taught by the teacher. Grant applications will be considered on a statewide competitive basis. You may also mail a donation to: Oklahoma State Board of Education, Public School Classroom Support Fund, Office of the Comptroller, 2500 North Lincoln Boulevard, Room 415, Oklahoma City, OK 73105-4599.

## SCHEDULE 511-H (CONTINUED)

### 9- Oklahoma Pet Overpopulation Fund

You may donate from your tax refund for the benefit of the Oklahoma Pet Overpopulation Fund. Monies placed in this fund will be expended for the purpose of developing educational programs on pet overpopulation and for implementing spay/neuter efforts in this state. If you are not receiving a refund, you may still donate. Mail your contribution to: Oklahoma Department of Agriculture, Food and Forestry, Animal Industry Division, 2800 North Lincoln Blvd., Oklahoma City, OK 73105.

### 10- Support the Oklahoma AIDS Care Fund

You may donate from your tax refund for the benefit of the Oklahoma AIDS Care Fund. Monies will be expended by the Department of Human Services for the purpose of providing grants to the Fund for purposes of emergency assistance, advocacy, education, prevention and collaboration with other entities. If you are not receiving a refund, you may still donate. Mail your contribution to: Oklahoma Department of Human Services, Revenue Processing Unit, Re: OK Aids Care Fund, PO Box 248893, Oklahoma City, OK 73124.

## SCHEDULE 511-I

Complete Schedule 511-I if you are filing an amended return. If additional space is needed to explain the changes, provide a separate schedule.

Place an "X" in the Amended Return checkbox at the top of Form 511, page 1. Enter any amount(s) paid with the original return plus any amount(s) paid after it was filed on line 30. Enter any refund previously received or overpayment applied on line 32.

**NOTE:** See page 5 for specific instructions on filing amended returns.

[www.tax.ok.gov](http://www.tax.ok.gov)

Latest tax news and notices

## DEBIT CARD INFORMATION

### OTC's statement regarding refund debit cards.

Please be aware that if you do not choose direct deposit, you will receive a debit card for your income tax refund. The Oklahoma Tax Commission does not offer paper checks as a refund option. Your options for receiving your refund are:

1. **Providing direct deposit information.** Make sure the information entered is correct, or a debit card will be issued.
2. **Debit card.** State law requires disbursements from the State Treasury to be in electronic form. If direct deposit information is not provided, or is incorrect, a debit card will be issued. Once you receive and activate your card, the balance can be transferred to your bank account or used anywhere MasterCard is accepted. After a debit card has been issued, the OTC cannot convert the card into a direct deposit or a credit to the taxpayer account.

The disclosure below is provided by the debit card company, Conduent, to all Oklahoma state agencies using Comerica debit cards.

### Oklahoma Tax Refund Prepaid Card issued by Comerica

You have several options to receive your payments: direct deposit to your bank account; direct deposit to your own prepaid account; or this prepaid card. You do not have to accept this prepaid card. Ask about other ways to receive your funds.

Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$0	\$0	\$0 in-network	N/A
		\$0.95 out-of-network	
ATM balance inquiry			\$0
Customer service (automated or live agent)			\$0 or \$0.25 per call
Inactivity (after 12 months with no transactions)			\$2.00 per month
<b>We charge 3 other types of fees.</b> Here are some of them:			
Card replacement fee (regular or expedited delivery)			\$0 or \$15.00
Int'l transaction (excl. ATM withdrawal and balance inquiry fee)			2% of the transaction amount

\* This fee can be lower depending on how and where this card is used. See separate disclosure for ways to access your funds and balance information for no fee.

### No overdraft/credit feature.

Your funds are eligible for FDIC insurance.

For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://cfpb.gov/prepaid).

Find details and conditions for all fees and services in the cardholder agreement.

## DEBIT CARD INFORMATION (CONTINUED)

The disclosure below is provided by the debit card company, Conduent, to all Oklahoma state agencies using Comerica debit cards.

### List of all fees for Oklahoma Tax Refund Way2Go Card Prepaid Card

All Fees	Amount	Details
<b>Get Started</b>		
Card Purchase	\$0.00	There is no fee to obtain a card account.
<b>Spend money</b>		
Point-of-sale (POS)	\$0.00	There is no fee for POS purchase transactions conducted in the U.S. using your signature or PIN number.
<b>Get cash</b>		
ATM withdrawal (in-network)	\$0.00	There is no fee for ATM withdrawals conducted at MoneyPass and Comerica Bank ATM locations. In-network locations can be found at <a href="http://moneypass.com/atm-locator.html">moneypass.com/atm-locator.html</a> and <a href="http://locations.comerica.com/location/atm-x0680021">locations.comerica.com/location/atm-x0680021</a> . When using your card at an ATM, the maximum amount that can be withdrawn from your card account per calendar day is \$500.00.
ATM withdrawal (out-of-network)*	\$0.95	This is our fee. You will be assessed a fee for each ATM withdrawal you conduct at an out of network ATM. Out-of-network refers to any ATMs not in the MoneyPass or Comerica Bank ATM Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction. When using your card at an ATM, the maximum amount that can be withdrawn from your card account per calendar day is \$500.00.
Teller-assisted cash withdrawal (OTC)	\$0.00	There is no fee for cash withdrawals conducted at Mastercard Member Bank or Credit Union teller windows.
<b>Information</b>		
ATM balance inquiry (in-network and out-of-network)	\$0.00	There is no fee for ATM balance inquiries. You may be assessed a fee by ATM operator for out-of-network balance inquiries.
Customer service (automated or live agent)*	\$0.25	This is our fee. You are allowed two (2) calls for no fee each month to the automated customer service number. A fee is charged for each additional call.
<b>Using your card outside the U.S.</b>		
International ATM withdrawals	\$0.95	This is our fee. You will be assessed a fee for each ATM withdrawal conducted outside of the U.S. You may also be charged a fee by the ATM operator, even if you do not complete the transaction. International transaction fee also applies.
International transaction fee	2%	Conversion rate is a Mastercard fee for each transaction amount conducted outside of the U.S.
<b>Other</b>		
Card replacement	\$0.00	There is no fee to replace your card when sent by regular mail. Standard delivery (7 to 10 calendar days).
Expedited card delivery	\$15.00	If you request your replacement card to be expedited rather than receiving it by regular mail, you will be assessed the expedited card delivery fee, in addition to any applicable card replacement fee. Expedited card delivery can be expected within 3 to 5 calendar days.
Funds transfer via Interactive Voice Response (IVR-phone) or web portal	\$0.00	There is no fee for you to transfer funds from your card account to a U.S. bank account owned by you.
Inactivity Fee	\$2.00	This is our fee. After 12 consecutive months of inactivity, following the activation of your card, we will assess the fee in the month following the 12th month period of inactivity, and each consecutive month of inactivity, thereafter. Inactivity is defined as no deposits, purchases, calls to the automated or live customer service, cash withdrawals, ATM balance inquiries, or fund transfers for 12 consecutive months. The inactivity fee will not be charged after the card account balance reaches zero (\$0.00) or after the card account begins to have activity.

\* "No Fee" transactions expire at the end of each calendar month if not used.

- Your funds are eligible for FDIC insurance and will be held at or transferred to Comerica Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Comerica Bank fails, if specific deposit insurance requirements are met. See [fdic.gov/deposit/deposits/prepaid.html](http://fdic.gov/deposit/deposits/prepaid.html) for details.
- No overdraft/credit feature.
- Contact Go Program Customer Service by calling 1-888-929-2460, by mail at P.O. Box 245997, San Antonio, TX 78224-5997 or visit [www.GoProgram.com](http://www.GoProgram.com).
- For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://cfpb.gov/prepaid).
- If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit [cfpb.gov/complaint](http://cfpb.gov/complaint).