



## **Federal IRS Income Tax Form for Tax Year 2004 (1/1/2004-12/31/2004)**

You can no longer efile this tax form for Tax Year 2004 (Jan. 1, 2004 - Dec. 31, 2004)

You can complete your back taxes or tax returns for previous tax years through an efile.com Tax Professional. Please [contact efile.com](http://efile.com) for further information.

efile.com provides a wide range of [IRS Tax Publications and Tax Information](#).

View a complete list of [Federal Tax Forms](#) that can be prepared online and efiled together with [State Tax Forms](#).

[Estimate Federal Income Taxes for Free](#)--for [back taxes](#) or the for current tax year--with the [Federal Income Tax Calculator](#).

Download Federal IRS Tax Forms by Tax Year:

[IRS Tax Forms for Tax Year 2011](#)

[IRS Tax Forms for Tax Year 2010](#)

[IRS Tax Forms for Tax Year 2009](#)

[IRS Tax Forms for Tax Year 2008, 2007, 2006, 2005, 2004](#)

Get [electronic filing support](#) and find [answers to your tax questions](#).

For further help with preparing or efilng your tax return, please [contact an efile.com tax representative](#).

**Label**  
(See page 18.)

**Use the IRS label.**  
Otherwise, please print or type.

LABEL HERE	Your first name and initial	Last name	
	If a joint return, spouse's first name and initial	Last name	
	Home address (number and street). If you have a P.O. box, see page 18.		Apt. no.
	City, town or post office, state, and ZIP code. If you have a foreign address, see page 18.		

OMB No. 1545-0085

Your social security number

Spouse's social security number

**▲ Important! ▲**  
You must enter your SSN(s) above.

**Presidential Election Campaign**  
(See page 18.)

**Note.** Checking "Yes" will not change your tax or reduce your refund. Do you, or your spouse if filing a joint return, want \$3 to go to this fund? . . .

<b>You</b>	<b>Spouse</b>
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

**Filing status**  
Check only one box.

- 1  Single
- 2  Married filing jointly (even if only one had income)
- 3  Married filing separately. Enter spouse's SSN above and full name here. ▶
- 4  Head of household (with qualifying person). (See page 19.) If the qualifying person is a child but not your dependent, enter this child's name here. ▶
- 5  Qualifying widow(er) with dependent child (see page 19)

**Exemptions**

6a  **Yourself.** If someone can claim you as a dependent, **do not check** box 6a.

b  **Spouse**

c **Dependents:**

(1) First name	Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input checked="" type="checkbox"/> if qualifying child for child tax credit (see page 21)
				<input type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>

Boxes checked on 6a and 6b

No. of children on 6c who:

- lived with you
- did not live with you due to divorce or separation (see page 21)

Dependents on 6c not entered above

Add numbers on lines above ▶

If more than six dependents, see page 20.

d Total number of exemptions claimed.

**Income**

**Attach Form(s) W-2 here. Also attach Form(s) 1099-R if tax was withheld.**

If you did not get a W-2, see page 22.

Enclose, but do not attach, any payment.

<b>7</b> Wages, salaries, tips, etc. Attach Form(s) W-2.	7
<b>8a</b> Taxable interest. Attach Schedule 1 if required.	8a
<b>b</b> Tax-exempt interest. Do not include on line 8a.	8b
<b>9a</b> Ordinary dividends. Attach Schedule 1 if required.	9a
<b>b</b> Qualified dividends (see page 23).	9b
<b>10</b> Capital gain distributions (see page 23).	10
<b>11a</b> IRA distributions.	11a
<b>11b</b> Taxable amount (see page 23).	11b
<b>12a</b> Pensions and annuities.	12a
<b>12b</b> Taxable amount (see page 24).	12b
<b>13</b> Unemployment compensation and Alaska Permanent Fund dividends.	13
<b>14a</b> Social security benefits.	14a
<b>14b</b> Taxable amount (see page 26).	14b
<b>15</b> Add lines 7 through 14b (far right column). This is your <b>total income</b> .	15
<b>16</b> Educator expenses (see page 26).	16
<b>17</b> IRA deduction (see page 26).	17
<b>18</b> Student loan interest deduction (see page 29).	18
<b>19</b> Tuition and fees deduction (see page 29).	19
<b>20</b> Add lines 16 through 19. These are your <b>total adjustments</b> .	20
<b>21</b> Subtract line 20 from line 15. This is your <b>adjusted gross income</b> .	21

**Adjusted gross income**

Tax, credits, and payments

Table with 2 columns: Line number and Description. Rows include 22 (Adjusted gross income), 23a (Married filing jointly), 24 (Standard deduction), 25 (Standard deduction minus exemptions), 26 (Exemption worksheet), 27 (Taxable income), 28 (Total tax), 29-34 (Credits), 35 (Total credits), 36 (Total tax minus credits), 37 (Advance earned income credit), 38 (Total tax minus credits and advance EIC), 39 (Federal income tax withheld), 40 (Estimated tax payments), 41a (Earned income credit), 42 (Additional child tax credit), 43 (Total payments), 44 (Overpaid amount), 45a (Refund amount), 46 (Applied to 2005 estimated tax), 47 (Amount you owe), 48 (Estimated tax penalty).

Standard Deduction for—
• People who checked any box on line 23a or 23b or who can be claimed as a dependent, see page 31.
• All others:
Single or Married filing separately, \$4,850
Married filing jointly or Qualifying widow(er), \$9,700
Head of household, \$7,150

If you have a qualifying child, attach Schedule EIC.

Refund

Direct deposit? See page 50 and fill in 45b, 45c, and 45d.

Amount you owe

Third party designee

Do you want to allow another person to discuss this return with the IRS (see page 52)? [ ] Yes. Complete the following. [ ] No
Designee's name, Phone no., Personal identification number (PIN)

Sign here

Joint return? See page 18. Keep a copy for your records.

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and accurately list all amounts and sources of income I received during the tax year. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.
Your signature, Date, Your occupation, Daytime phone number
Spouse's signature, Date, Spouse's occupation

Paid preparer's use only

Preparer's signature, Date, Check if self-employed [ ], Preparer's SSN or PTIN
Firm's name (or yours if self-employed), address, and ZIP code, EIN, Phone no.

# Tax Return Page References

*Questions about what to put on a line? Help is on the page number in the circle.*

Form

Department of the Treasury—Internal Revenue Service

**1040A**

**U.S. Individual Income Tax Return (99) 2004**

IRS Use Only—Do not write or staple in this space.

**Label**

(See page 18.)

**Use the IRS label.**

Otherwise, please print or type.

<p style="writing-mode: vertical-rl; transform: rotate(180deg);"><b>18</b> A B E L  H E R E</p>	Your first name and initial Last name	OMB No. 1545-0085
	If a joint return, spouse's first name and initial Last name	Your social security number <b>18</b> Spouse's social security number <b>18</b>
	FOR REFERENCE ONLY—DO NOT FILE	
	Home address (number and street). If you have a P.O. box, see page 18. Apt. no.	
	City, town or post office, state, and ZIP code. If you have a foreign address, see page 18.	<b>▲ Important! ▲</b> You <b>must</b> enter your SSN(s) above.

**Presidential Election Campaign** **18**  
(See page 18.)

**Note.** Checking "Yes" will not change your tax or reduce your refund.  
 Do you, or your spouse if filing a joint return, want \$3 to go to this fund? . . .

	<b>You</b> <b>Spouse</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
--	---

**Filing status**

Check only one box. **18**

- |  |  |
|--|--|
| 1 <input type="checkbox"/> Single<br>2 <input type="checkbox"/> Married filing jointly (even if only one had income)<br>3 <input type="checkbox"/> Married filing separately. Enter spouse's SSN above and full name here. ▶ | 4 <input type="checkbox"/> Head of household (with qualifying person). (See page 19.)<br>If the qualifying person is a child but not your dependent, enter this child's name here. ▶<br>5 <input type="checkbox"/> Qualifying widow(er) with dependent child (see page 19) |
|--|--|

**Exemptions**

6a  **Yourself.** If someone can claim you as a dependent, **do not** check box 6a.

b  **Spouse**

c **Dependents:**

If more than six dependents, see page 20. **20**

(1) First name	Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input checked="" type="checkbox"/> if qualifying child for child tax credit (see page 21)
		<b>21</b>		<input type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>

Boxes checked on box 6a and 6b

No. of children on 6c who:  
 • lived with you **21**  
 • did not live with you due to divorce or separation (see page 21) **21**

Dependents on 6c not entered above

Add numbers on lines above ▶

d Total number of exemptions claimed.

**Income**

Attach Form(s) W-2 here. Also attach Form(s) 1099-R if tax was withheld. **52**

If you did not get a W-2, see page 22. **22**

Enclose, but do not attach, any payment. **51**

7 Wages, salaries, tips, etc. Attach Form(s) W-2.	7	<b>22</b>
8a Taxable interest. Attach Schedule 1 if required.	8a	<b>22</b>
b Tax-exempt interest. Do not include on line 8a.	8b	<b>23</b>
9a Ordinary dividends. Attach Schedule 1 if required.	9a	<b>23</b>
b Qualified dividends (see page 23).	9b	<b>23</b>
10 Capital gain distributions (see page 23).	10	<b>23</b>
11a IRA distributions.	11a	<b>23</b>
11b Taxable amount (see page 23).	11b	<b>23</b>
12a Pensions and annuities.	12a	<b>24</b>
12b Taxable amount (see page 24).	12b	<b>24</b>
13 Unemployment compensation and Alaska Permanent Fund dividends.	13	<b>26</b>
14a Social security benefits.	14a	<b>26</b>
14b Taxable amount (see page 26).	14b	<b>26</b>
15 Add lines 7 through 14b (far right column). This is your <b>total income</b> .	15	
16 Educator expenses (see page 26).	16	<b>26</b>
17 IRA deduction (see page 26).	17	<b>26</b>
18 Student loan interest deduction (see page 29).	18	<b>29</b>
19 Tuition and fees deduction (see page 29).	19	<b>29</b>
20 Add lines 16 through 19. These are your <b>total adjustments</b> .	20	
21 Subtract line 20 from line 15. This is your <b>adjusted gross income</b> .	21	

**Adjusted gross income**

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see page 57.

Cat. No. 11327A

Form **1040A** (2004)

# Tax Return Page References

Questions about what to put on a line? Help is on the page number in the circle.

<b>Tax, credits, and payments</b>	<b>22</b> Enter the amount from line 21 (adjusted gross income). <span style="float: right;">22</span>	
	<b>23a</b> Check if: <input type="checkbox"/> You were born before January 2, 1940, <input type="checkbox"/> Blind } Total boxes checked ▶ <b>23a</b> <input type="checkbox"/> <input type="checkbox"/> Spouse was born before January 2, 1940, <input type="checkbox"/> Blind }	
	<b>b</b> If you are married filing separately and your spouse itemizes deductions, see page 30 and check here ▶ <b>23b</b> <input type="checkbox"/>	(30)
	<b>24</b> Enter your <b>standard deduction</b> (see left margin). <span style="float: right;">24</span>	(31)
	<b>25</b> Subtract line 24 from line 22. If line 24 is more than line 22, enter -0-. <span style="float: right;">25</span>	
	<b>26</b> If line 22 is \$107,025 or less, multiply \$3,100 by the total number of exemptions claimed on line 6d. If line 22 is over \$107,025, see the worksheet on page 32. <span style="float: right;">26</span>	(32)
	<b>27</b> Subtract line 26 from line 25. If line 26 is more than line 25, enter -0-. This is your <b>taxable income</b> . ▶ <b>27</b>	
	<b>28 Tax</b> , including any alternative minimum tax (see page 31). <span style="float: right;">28</span>	(31)
	<b>29</b> Credit for child and dependent care expenses. Attach Schedule 2. <span style="float: right;">29</span>	(34)
	<b>30</b> Credit for the elderly or the disabled. Attach Schedule 3. <span style="float: right;">30</span>	(34)
	<b>31</b> Education credits. Attach Form 8863. <span style="float: right;">31</span>	(34)
	<b>32</b> Retirement savings contributions credit. Attach Form 8880. <span style="float: right;">32</span>	(35)
	<b>33</b> Child tax credit (see page 36). <span style="float: right;">33</span>	(36)
	<b>34</b> Adoption credit. Attach Form 8839. <span style="float: right;">34</span>	(38)
	<b>35</b> Add lines 29 through 34. These are your <b>total credits</b> . <span style="float: right;">35</span>	
	<b>36</b> Subtract line 35 from line 28. If line 35 is more than line 28, enter -0-. <span style="float: right;">36</span>	
	<b>37</b> Advance earned income credit payments from Form(s) W-2. <span style="float: right;">37</span>	(38)
	<b>38</b> Add lines 36 and 37. This is your <b>total tax</b> . ▶ <b>38</b>	
	<b>39</b> Federal income tax withheld from Forms W-2 and 1099. <span style="float: right;">39</span>	(38)
	<b>40</b> 2004 estimated tax payments and amount applied from 2003 return. <span style="float: right;">40</span>	(38)
	<b>41a Earned income credit (EIC)</b> . <span style="float: right;">41a</span>	(39)
	<b>b</b> Nontaxable combat pay election. <b>41b (NEW)</b> <span style="float: right;">41b</span>	(41)
	<b>42</b> Additional child tax credit. Attach Form 8812. <span style="float: right;">42</span>	(50)
	<b>43</b> Add lines 39, 40, 41a, and 42. These are your <b>total payments</b> . ▶ <b>43</b>	(50)
	<b>44</b> If line 43 is more than line 38, subtract line 38 from line 43. This is the amount you <b>overpaid</b> . <span style="float: right;">44</span>	(50)
	<b>45a</b> Amount of line 44 you want <b>refunded to you</b> . ▶ <b>45a</b>	(50)
	<b>b</b> Routing number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> ▶ <b>c</b> Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings	
	<b>d</b> Account number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
	<b>46</b> Amount of line 44 you want <b>applied to your 2005 estimated tax</b> . <span style="float: right;">46</span>	(51)
	<b>47 Amount you owe</b> . Subtract line 43 from line 38. For details on how to pay, see page 51. ▶ <b>47</b>	(51)
	<b>48</b> Estimated tax penalty (see page 51). <span style="float: right;">48</span>	(51)
	Do you want to allow another person to discuss this return with the IRS (see page 52)? <input type="checkbox"/> <b>Yes</b> . Complete the following. <input type="checkbox"/> <b>No</b>	
	Designee's name ▶ <span style="float: right;">(52)</span>	Phone no. ▶ ( )
	Personal identification number (PIN) ▶ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
<b>Sign here</b>	Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and accurately list all amounts and sources of income I received during the tax year. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.	
Joint return? See page 18. Keep a copy for your records.	Your signature <span style="float: right;">(52)</span>	Date
	Spouse's signature. If a joint return, <b>both</b> must sign.	Spouse's occupation
		Daytime phone number ( )
<b>Paid preparer's use only</b>	Preparer's signature ▶ <span style="float: right;">(52)</span>	Date
	Firm's name (or yours if self-employed), address, and ZIP code ▶	Check if self-employed <input type="checkbox"/>
		Preparer's SSN or PTIN
		EIN
		Phone no. ( )

## IRS Customer Service Standards

At the IRS, our goal is to continually improve the quality of our services. To achieve that goal, we have developed customer service standards in the following areas:

- Easier filing and payment options.
- Access to information.
- Accuracy.

- Prompt refunds.
- Canceling penalties.
- Resolving problems.
- Simpler forms.

If you would like information about the IRS standards and a report of our accomplishments, see Pub. 2183.

## Help With Unresolved Tax Issues

### Office of the Taxpayer Advocate

#### Contacting Your Taxpayer Advocate

If you have attempted to deal with an IRS problem unsuccessfully, you should contact your Taxpayer Advocate.

The Taxpayer Advocate independently represents your interests and concerns within the IRS by protecting your rights and resolving problems that have not been fixed through normal channels.

While Taxpayer Advocates cannot change the tax law or make a technical tax decision, they can clear up problems that resulted from previous contacts and ensure that your case is given a complete and impartial review.

#### Handling Your Tax Problems

Your assigned personal advocate will listen to your point of view and will work with you to address your concerns. You can expect the advocate to provide you with:

- A “fresh look” at your new or on-going problem,
- Timely acknowledgment,
- The name and phone number of the individual assigned to your case,
- Updates on progress,
- Timeframes for action,
- Speedy resolution, and
- Courteous service.

#### Information You Should Be Prepared To Provide

- Your name, address, and social security number (or employer identification number),
- Your telephone number and hours you can be reached,
- The type of tax return and year(s) involved,
- A detailed description of your problem,
- Your previous attempts to solve the problem and the office you contacted, and
- Description of the hardship you are facing and supporting documentation (if applicable).

#### How To Contact Your Taxpayer Advocate

- Call the Taxpayer Advocate’s toll-free number: 1-877-777-4778.
- Call, write, or fax the Taxpayer Advocate office in your area (see Pub. 1546 for addresses and phone numbers).
- TTY/TDD help is available by calling 1-800-829-4059.
- Visit the website at [www.irs.gov/advocate](http://www.irs.gov/advocate).

# Quick and Easy Access to Tax Help and Forms




If you live outside the United States, see Pub. 54 to find out how to get help and forms.



## Internet

You can access the IRS website 24 hours a day, 7 days a week, at [www.irs.gov](http://www.irs.gov) to:

-  Access commercial tax preparation and e-file services available for free to eligible taxpayers;
- Check the status of your 2004 refund;
- Download forms, instructions, and publications;
- Order IRS products online;
- Research your tax questions online;
- Search publications online by topic or keyword;
- Figure your withholding allowances using our W-4 calculator; and
- Sign up to receive local and national tax news by email.



## Fax

You can get over 100 of the most requested forms and instructions 24 hours a day, 7 days a week, by fax. Just call 703-368-9694 from the telephone connected to the fax machine. When you call, you will hear instructions on how to use the service. For help with transmission problems, call 703-487-4608.

Long-distance charges may apply.



## Mail

You can order forms, instructions, and publications by completing the order blank on page 55. You should receive your order within 10 days after we receive your request.



## Walk-In

You can pick up some of the most requested forms, instructions, and publications at many IRS offices, post offices, and libraries. Some grocery stores, copy centers, city and county government offices, credit unions, and office supply stores have a collection of reproducible tax forms available to photocopy or print from a CD-ROM.



## Phone

You can order forms and publications and receive automated information by phone.

**Forms and publications.** Call 1-800-TAX-FORM (1-800-829-3676) during the hours shown on page 10 to order current year forms, instructions, and publications, and prior year forms and instructions. You should receive your order within 10 days.

**TeleTax topics.** Call 1-800-829-4477 24 hours a day, 7 days a week, to listen to pre-recorded messages covering about 150 tax topics. See pages 8 and 9 for a list of the topics.

**Refund information.** You can check the status of your 2004 refund 24 hours a day, 7 days a week. See page 8 for details.



## CD-ROM

Order Pub. 1796, Federal Tax Products CD-ROM, and get:

- Current year forms, instructions, and publications;
- Prior year forms, instructions, and publications;
- Frequently requested tax forms that can be filled in electronically, printed out for submission, and saved for recordkeeping; and
- The Internal Revenue Bulletin.

Buy the CD-ROM on the Internet at [www.irs.gov/cdorders](http://www.irs.gov/cdorders) from the National Technical Information Service (NTIS) for \$22 (no handling fee) or call 1-877-CDFORMS (1-877-233-6767) toll free to buy the CD-ROM for \$22 (plus a \$5 handling fee).

**Other ways to get help.** See page 54 for information.

## Refund Information

You can check on the status of your 2004 refund if it has been at least 6 weeks from the date you filed your return (3 weeks if you filed electronically). But if you filed Form 8379 with your return, allow 14 weeks (11 weeks if you filed electronically).

Be sure to have a copy of your 2004 tax return available because you will need to know the filing status and the exact whole-dollar amount of your refund. Then, do one of the following.

- Go to [www.irs.gov](http://www.irs.gov) and click on *Where's My Refund*.
- Call 1-800-829-4477 24 hours a day, 7 days a week, for automated refund information.
- Call 1-800-829-1954 during the hours shown on page 10.



*Refunds are sent out weekly on Fridays. If you check the status of your refund and are not given the date it will be issued, please wait until the next week before checking back.*

Do not send in a copy of your return unless asked to do so.

To get a refund, you generally must file your return within 3 years from the date the return was due (including extensions).

## What Is TeleTax?

### Recorded Tax Information

Recorded tax information is available 24 hours a day, 7 days a week. Select the number of the topic you want to hear. Then, call 1-800-829-4477. Have paper and pencil handy to take notes.

### Topics by Internet

TeleTax topics are also available through the IRS website at [www.irs.gov](http://www.irs.gov).

### TeleTax Topics

All topics are available in Spanish.

**Topic No.**

**Subject**

#### IRS Help Available

- 101 IRS services—Volunteer tax assistance, toll-free telephone, walk-in assistance, and outreach programs
- 102 Tax assistance for individuals with disabilities and the hearing impaired
- 103 Intro. to federal taxes for small businesses/self-employed
- 104 Taxpayer Advocate Program—Help for problem situations
- #### IRS Procedures
- 151 Your appeal rights
- 152 Refunds—How long they should take
- 153 What to do if you haven't filed your tax return
- 154 2004 Form W-2 and Form 1099-R—What to do if not received
- 155 Forms and publications—How to order
- 156 Copy of your tax return—How to get one
- 157 Change of address—How to notify IRS
- 158 Ensuring proper credit of payments
- 159 Prior year(s) Form W-2—How to get a copy of

#### Collection

- 201 The collection process
- 202 What to do if you can't pay your tax
- 203 Failure to pay child support and federal nontax and state income tax obligations
- 204 Offers in compromise

**Topic No.**

**Subject**

- 205 Innocent spouse relief (and separation of liability and equitable relief)

#### Alternative Filing Methods

- 251 Electronic signatures
- 252 Electronic filing
- 253 Substitute tax forms
- 254 How to choose a paid tax preparer
- 255 TeleFile
- 256 Filing business returns electronically

#### General Information

- 301 When, where, and how to file
- 302 Highlights of tax changes
- 303 Checklist of common errors when preparing your tax return
- 304 Extensions of time to file your tax return
- 305 Recordkeeping
- 306 Penalty for underpayment of estimated tax
- 307 Backup withholding
- 308 Amended returns
- 309 Roth IRA contributions
- 310 Coverdell education savings accounts
- 311 Power of attorney information
- 312 Disclosure authorizations
- 313 Qualified tuition programs (QTPs)

#### Filing Requirements, Filing Status, and Exemptions

- 351 Who must file?
- 352 Which form—1040, 1040A, or 1040EZ?
- 353 What is your filing status?
- 354 Dependents
- 355 Estimated tax
- 356 Decedents
- 357 Tax information for parents of kidnapped children

**Topic No.**

**Subject**

#### Types of Income

- 401 Wages and salaries
- 402 Tips
- 403 Interest received
- 404 Dividends
- 405 Refunds of state and local taxes
- 406 Alimony received
- 407 Business income
- 408 Sole proprietorship
- 409 Capital gains and losses
- 410 Pensions and annuities
- 411 Pensions—The general rule and the simplified method
- 412 Lump-sum distributions
- 413 Rollovers from retirement plans
- 414 Rental income and expenses
- 415 Renting residential and vacation property
- 416 Farming and fishing income
- 417 Earnings for clergy
- 418 Unemployment compensation
- 419 Gambling income and expenses
- 420 Bartering income
- 421 Scholarship and fellowship grants
- 422 Nontaxable income
- 423 Social security and equivalent railroad retirement benefits
- 424 401(k) plans
- 425 Passive activities—Losses and credits
- 426 Other income
- 427 Stock options
- 428 Roth IRA distributions
- 429 Traders in securities (information for Form 1040 filers)
- 430 Exchange of policyholder interest for stock

#### Adjustments to Income

- 451 Individual retirement arrangements (IRAs)
- 452 Alimony paid



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**TeleTax Topics***(Continued)*

<b>Topic No.</b>	<b>Subject</b>
453	Bad debt deduction
454	Tax shelters
455	Moving expenses
456	Student loan interest deduction
457	Tuition and fees deduction
458	Educator expense deduction
<b>Itemized Deductions</b>	
501	Should I itemize?
502	Medical and dental expenses
503	Deductible taxes
504	Home mortgage points
505	Interest expense
506	Contributions
507	Casualty and theft losses
508	Miscellaneous expenses
509	Business use of home
510	Business use of car
511	Business travel expenses
512	Business entertainment expenses
513	Educational expenses
514	Employee business expenses
515	Casualty, disaster, and theft losses
<b>Tax Computation</b>	
551	Standard deduction
552	Tax and credits figured by the IRS
553	Tax on a child's investment income
554	Self-employment tax
555	Ten-year tax option for lump-sum distributions
556	Alternative minimum tax
557	Tax on early distributions from traditional and Roth IRAs
558	Tax on early distributions from retirement plans

<b>Topic No.</b>	<b>Subject</b>
<b>Tax Credits</b>	
601	Earned income credit (EIC)
602	Child and dependent care credit
603	Credit for the elderly or the disabled
604	Advance earned income credit
605	Education credits
606	Child tax credits
607	Adoption credit
608	Excess social security and RRTA tax withheld
610	Retirement savings contributions credit
<b>IRS Notices</b>	
651	Notices—What to do
652	Notice of underreported income—CP 2000
653	IRS notices and bills, penalties, and interest charges
<b>Basis of Assets, Depreciation, and Sale of Assets</b>	
701	Sale of your home
703	Basis of assets
704	Depreciation
705	Installment sales
<b>Employer Tax Information</b>	
751	Social security and Medicare withholding rates
752	Form W-2—Where, when, and how to file
753	Form W-4—Employee's Withholding Allowance Certificate
754	Form W-5—Advance earned income credit
755	Employer identification number (EIN)—How to apply
756	Employment taxes for household employees
757	Form 941—Deposit requirements
758	Form 941—Employer's Quarterly Federal Tax Return
759	Form 940 and 940-EZ—Deposit requirements

<b>Topic No.</b>	<b>Subject</b>
760	Form 940 and Form 940-EZ—Employer's Annual Federal Unemployment Tax Returns
761	Tips—Withholding and reporting
762	Independent contractor vs. employee
<b>Magnetic Media Filers—1099 Series and Related Information Returns</b>	
801	Who must file magnetically
802	Applications, forms, and information
803	Waivers and extensions
804	Test files and combined federal and state filing
805	Electronic filing of information returns
<b>Tax Information for Aliens and U.S. Citizens Living Abroad</b>	
851	Resident and nonresident aliens
852	Dual-status alien
853	Foreign earned income exclusion—General
854	Foreign earned income exclusion—Who qualifies?
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<b>Tax Information for Puerto Rico Residents (in Spanish only)</b>	
901	Who must file a U.S. income tax return in Puerto Rico
902	Deductions and credits for Puerto Rico filers
903	Federal employment taxes in Puerto Rico
904	Tax assistance for Puerto Rico residents

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**Topic numbers are effective January 1, 2005.**

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## Calling the IRS

If you cannot find the answer to your question using one of the methods listed on page 7, please call us for assistance at 1-800-829-1040. You will not be charged for the call unless your phone company charges you for toll-free calls. Our normal hours of operation are Monday through Friday from 7:00 a.m. to 10:00 p.m. local time. Beginning January 29, 2005, through April 9, 2005, assistance will also be available on Saturday from 10:00 a.m. to 3:00 p.m. local time. Assistance provided to callers from Alaska and Hawaii will be based on the hours of operation in the Pacific time zone.



*If you want to check the status of your 2004 refund, see Refund Information on page 8.*

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### Before You Call

IRS representatives care about the quality of the service provided to you, our customer. You can help us provide accurate, complete answers to your questions by having the following information available.

- The tax form, schedule, or notice to which your question relates.
- The facts about your particular situation. The answer to the same question often varies from one taxpayer to another because of differences in their age, income, whether they can be claimed as a dependent, etc.
- The name of any IRS publication or other source of information that you used to look for the answer.

To maintain your account security, you may be asked for the following information, which you should also have available.

- Your social security number.
- The amount of refund and filing status shown on your tax return.
- The “Caller ID Number” shown at the top of any notice you received.
- Your personal identification number (PIN) if you have one.
- Your date of birth.
- The numbers in your street address.
- Your ZIP code.

If you are asking for an installment agreement to pay your tax, you will be asked for the highest amount you can pay each month and the date on which you can pay it.

**Evaluation of services provided.** The IRS uses several methods to evaluate our telephone service. One method is to record telephone calls for quality purposes only. A random sample of recorded calls is selected for review through the quality assurance process. Other methods include listening to live calls in progress and random selection of customers for participation in a customer satisfaction survey.

### Making the Call

Call 1-800-829-1040 (for TTY/TDD help, call 1-800-829-4059). Our menus allow callers with pulse or rotary dial telephones to speak their responses when requested to do so. First, you will be provided a series of options that will request touch-tone responses. If a touch-tone response is not received, you will then hear a series of options and be asked to speak your selections. After your touch-tone or spoken response is received, the system will direct your call to the appropriate assistance. You can do the following within the system.

- Order tax forms and publications.
  - Find out what you owe.
  - Determine if we have adjusted your account or received payments you made.
  - Request a transcript of your tax return or account.
  - Find out where to send your tax return or payment.
  - Request more time to pay or set up a monthly installment agreement.
  - Find out if you qualify for innocent spouse relief.
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### Before You Hang Up

If you do not fully understand the answer you receive, or you feel our representative may not fully understand your question, our representative needs to know this. He or she will be happy to take additional time to be sure your question is answered fully.

By law, you are responsible for paying your share of federal income tax. If we should make an error in answering your question, you are still responsible for the payment of the correct tax. Should this occur, however, you will not be charged any penalty.

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# Before You Fill In Form 1040A

See *How to avoid common mistakes* on page 53.



For details on these and other changes for 2004 and 2005, see Pub. 553.

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## What's New for 2004?

**Tax table expanded.** If your taxable income is less than \$100,000, you may be able to use Form 1040A. See *Who Can Use Form 1040A* on page 17.

**Tuition and fees deduction expanded.** You may be able to deduct up to \$4,000 if your adjusted gross income (AGI) is not more than \$65,000 (\$130,000 if married filing jointly), or deduct up to \$2,000 if your AGI is higher than that limit but not more than \$80,000 (\$160,000 if married filing jointly). See the instructions for line 19 that begin on page 29.

**IRA deduction allowed to more people covered by retirement plans.** You may be able to take an IRA deduction if you were covered by a retirement plan and your modified AGI is less than \$55,000 (\$75,000 if married filing jointly or qualifying widow(er)). See the instructions for line 17 that begin on page 26.

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

- A child lived with you and you earned less than \$34,458 (\$35,458 if married filing jointly), or
- A child did not live with you and you earned less than \$11,490 (\$12,490 if married filing jointly).

If you were a member of the U.S. Armed Forces who served in a combat zone, you may be able to include your nontaxable combat pay in earned income when figuring the EIC.

See the instructions for lines 41a and 41b that begin on page 39.

**Additional child tax credit expanded.** The credit limit based on earned income is increased to 15% of your earned income that ex-

ceeds \$10,750. If you were a member of the U.S. Armed Forces who served in a combat zone, your nontaxable combat pay counts as earned income when figuring this credit limit. See Form 8812 for details.

**Health savings account (HSA) deduction.** You may be able to take a deduction if contributions (other than employer contributions) were made to your HSA for 2004. To claim this deduction, you must use Form 1040.

**Tax-exempt interest from private activity bonds issued after August 7, 1986.** If you have tax-exempt interest from private activity bonds issued after August 7, 1986, you must use Form 1040.

**Incentive stock option.** If you have an alternative minimum tax adjustment on stock you acquired from the exercise of an incentive stock option (see Pub. 525), you must use Form 1040.

**Mailing your return.** You may be mailing your return to a different address this year because the IRS has changed the filing location for several areas. If you received an envelope with your tax package, please use it. Otherwise, see *Where Do You File?* on the back cover.

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## What's New for 2005

**IRA deduction expanded.** You, and your spouse if filing jointly, may be able to deduct up to \$4,000 (\$4,500 if age 50 or older at the end of 2005). If you were covered by a retirement plan, you may be able to take an IRA deduction if your 2005 modified AGI is less than \$60,000 (\$80,000 if married filing jointly or qualifying widow(er)).

**EIC phaseout amount increased for joint filers.** The maximum amount of earned income that joint filers can have and still take the EIC will be \$2,000 more than that for other filers.

# Filing Requirements

These rules apply to all U.S. citizens, regardless of where they live, and resident aliens.

## Do You Have To File?

Use Chart A, B, or C to see if you must file a return.



*Even if you do not otherwise have to file a return, you should file one to get a refund of any federal income tax withheld. You should also file if you are eligible for the earned income credit, the additional child tax credit, or the health coverage tax credit.*



Have you tried IRS e-file? It's the fastest way to get your refund and it's free if you are eligible. Visit [www.irs.gov](http://www.irs.gov) for details.

**Exception for children under age 14.** If you are planning to file a return for your child who was under age 14 at the end of 2004, and certain other conditions apply, you can elect to include your child's income on your return. But you must use Form 1040 and Form 8814 to do so. If you make this election, your child does not have to file a return. For details, use TeleTax topic 553 (see page 8) or see Form 8814.

A child born on January 1, 1991, is considered to be age 14 at the end of 2004. Do not use Form 8814 for such a child.

**Nonresident aliens and dual-status aliens.** These rules also apply to nonresident aliens and dual-status aliens who were married to U.S. citizens or residents at the end of 2004 and who have elected to be taxed as resident aliens. Other nonresident aliens and dual-status aliens have different filing requirements. They may have to file Form 1040NR or Form 1040NR-EZ. Specific rules apply to determine if you are a resident or nonresident alien. See Pub. 519 for details, including the rules for students and scholars who are aliens.

## When Should You File?

Not later than **April 15, 2005**. If you file after this date, you may have to pay interest and penalties. See page 54.



*If you were serving in, or in support of, the U.S. Armed Forces in a designated combat zone, qualified hazardous duty area, or a contingency operation (for example, you were in the Afghanistan, Bosnia, Kosovo, or Persian Gulf area), see Pub. 3.*

## What If You Cannot File on Time?

You can get an automatic 4-month extension if, no later than April 15, 2005, you either file for an extension by phone or you file Form 4868. For details, including how to file by phone, see Form 4868.

However, even if you get an extension, the tax you owe is still due April 15, 2005. If you make a payment with your extension request, see the instructions for line 43 on page 50.

## Where Do You File?

See the back cover for filing instructions and addresses.

**Private delivery services.** You can use certain private delivery services designated by the IRS to meet the "timely mailing as timely filing/paying" rule for tax returns and payments. These private delivery services include only the following:

- DHL Express (DHL): DHL Same Day Service, DHL Next Day 10:30 am, DHL Next Day 12:00 pm, DHL Next Day 3:00 pm, and DHL 2nd Day Service.
- Federal Express (FedEx): FedEx Priority Overnight, FedEx Standard Overnight, FedEx 2Day, FedEx International Priority, and FedEx International First.
- United Parcel Service (UPS): UPS Next Day Air, UPS Next Day Air Saver, UPS 2nd Day Air, UPS 2nd Day Air A.M., UPS Worldwide Express Plus, and UPS Worldwide Express.

The private delivery service can tell you how to get written proof of the mailing date.



*Private delivery services cannot deliver items to P.O. boxes. You must use the U.S. Postal Service to mail any item to an IRS P.O. box address.*

## Chart A—For Most People

IF your filing status is . . .	AND at the end of 2004 you were* . . .	THEN file a return if your gross income** was at least . . .
Single	under 65	\$7,950
	65 or older	9,150
Married filing jointly***	under 65 (both spouses)	\$15,900
	65 or older (one spouse)	16,850
	65 or older (both spouses)	17,800
Married filing separately	any age	\$3,100
Head of household (see page 19)	under 65	\$10,250
	65 or older	11,450
Qualifying widow(er) with dependent child (see page 19)	under 65	\$12,800
	65 or older	13,750

\* If you were born on January 1, 1940, you are considered to be age 65 at the end of 2004.

\*\* **Gross income** means all income you received in the form of money, goods, property, and services that is not exempt from tax, including any income from sources outside the United States (even if you may exclude part or all of it). **Do not** include social security benefits unless you are married filing a separate return and you lived with your spouse at any time in 2004.

\*\*\* If you did not live with your spouse at the end of 2004 (or on the date your spouse died) and your gross income was at least \$3,100, you must file a return regardless of your age.

## Chart B—For Children and Other Dependents

See the instructions for line 6c that begin on page 20 to find out if someone can claim you as a dependent.

If someone can claim you as a dependent, use this chart to see if you must file a return.

In this chart, **unearned income** includes taxable interest, ordinary dividends, and capital gain distributions. **Earned income** includes wages, tips, and taxable scholarship and fellowship grants. **Gross income** is the total of your unearned and earned income.



*If your gross income was \$3,100 or more, you usually cannot be claimed as a dependent unless you were (a) under age 19 at the end of 2004 or (b) under age 24 at the end of 2004 and a student. For details, see Test 4—Income on page 20.*

### Single dependents. Were you **either** age 65 or older **or** blind?

- No.** You must file a return if **any** of the following apply.
- Your **unearned income** was over \$800.
  - Your **earned income** was over \$4,850.
  - Your **gross income** was more than the **larger** of—
    - \$800, or
    - Your earned income (up to \$4,600) plus \$250.
- Yes.** You must file a return if **any** of the following apply.
- Your unearned income was over \$2,000 (\$3,200 if 65 or older **and** blind).
  - Your earned income was over \$6,050 (\$7,250 if 65 or older **and** blind).
  - Your gross income was more than—

The larger of:	Plus	This amount:
<ul style="list-style-type: none"> <li>• \$800, or</li> <li>• Your earned income (up to \$4,600) plus \$250.</li> </ul>	}	\$1,200 (\$2,400 if 65 or older <b>and</b> blind)

### Married dependents. Were you **either** age 65 or older **or** blind?

- No.** You must file a return if **any** of the following apply.
- Your unearned income was over \$800.
  - Your earned income was over \$4,850.
  - Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
  - Your gross income was more than the **larger** of—
    - \$800, or
    - Your earned income (up to \$4,600) plus \$250.
- Yes.** You must file a return if **any** of the following apply.
- Your unearned income was over \$1,750 (\$2,700 if 65 or older **and** blind).
  - Your earned income was over \$5,800 (\$6,750 if 65 or older **and** blind).
  - Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
  - Your gross income was more than—

The larger of:	Plus	This amount:
<ul style="list-style-type: none"> <li>• \$800, or</li> <li>• Your earned income (up to \$4,600) plus \$250.</li> </ul>	}	\$950 (\$1,900 if 65 or older <b>and</b> blind)

## Chart C—Other Situations When You Must File

You must file a return if **either** of the following applies for 2004.

- You received any advance earned income credit (EIC) payments from your employer. These payments are shown in box 9 of your Form W-2.
- You owe tax from the recapture of an education credit or the alternative minimum tax. See the instructions for line 28 that begin on page 31.

You must file a return using Form 1040 if **any** of the following apply for 2004.

- You owe any special taxes, such as social security and Medicare tax on tips you did not report to your employer.
- You owe uncollected social security and Medicare or RRTA tax on tips you reported to your employer or on your group-term life insurance.
- You had net earnings from self-employment of at least \$400.
- You had wages of \$108.28 or more from a church or qualified church-controlled organization that is exempt from employer social security and Medicare taxes.
- You owe additional tax on a qualified plan, including an individual retirement arrangement (IRA), or other tax-favored account. But if you are filing a return only because you owe this tax, you can file **Form 5329** by itself.

## Would It Help You To Itemize Deductions on Form 1040?

You may be able to reduce your tax by itemizing deductions on Schedule A (Form 1040). Itemized deductions include amounts you paid for state and local income taxes, real estate taxes, personal property taxes, and mortgage interest. You may also include gifts to charity and part of the amount you paid for medical and dental expenses. You would usually benefit by itemizing if—

Your filing status is:	AND	Your itemized deductions are more than:
<b>Single</b>		
• Under 65		• \$4,850
• 65 or older <b>or</b> blind		• 6,050
• 65 or older <b>and</b> blind		• 7,250
<b>Married filing jointly</b>		
• Under 65 (both spouses)		• \$9,700
• 65 or older <b>or</b> blind (one spouse)		• 10,650
• 65 or older <b>or</b> blind (both spouses)		• 11,600
• 65 or older <b>and</b> blind (one spouse)		• 11,600
• 65 or older <b>or</b> blind (one spouse) and 65 or older <b>and</b> blind (other spouse)		• 12,550
• 65 or older <b>and</b> blind (both spouses)		• 13,500
<b>Married filing separately*</b>		
• Your spouse itemizes deductions		• \$0
• Under 65		• 4,850
• 65 or older <b>or</b> blind		• 5,800
• 65 or older <b>and</b> blind		• 6,750
<b>Head of household</b>		
• Under 65		• \$7,150
• 65 or older <b>or</b> blind		• 8,350
• 65 or older <b>and</b> blind		• 9,550
<b>Qualifying widow(er) with dependent child</b>		
• Under 65		• \$9,700
• 65 or older <b>or</b> blind		• 10,650
• 65 or older <b>and</b> blind		• 11,600

\* If you can take an exemption for your spouse, see Standard Deduction Chart for People Born Before January 2, 1940, or Who Were Blind on page 31 for the amount that applies to you.

If someone can claim you as a dependent, it would benefit you to itemize deductions if they total more than your standard deduction figured on the Standard Deduction Worksheet for Dependents on page 31.

## Where To Report Certain Items From 2004 Forms W-2, 1098, and 1099



IRS e-file takes the guesswork out of preparing your return. You may also be eligible to use free online commercial tax preparation software to file your federal income tax return. Visit [www.irs.gov/efile](http://www.irs.gov/efile) for details.

If any **federal income tax withheld** is shown on these forms, include the tax withheld on Form 1040A, line 39.

Form	Item and Box in Which it Should Appear	Where To Report on Form 1040A
W-2	Wages, tips, other compensation (box 1) Allocated tips (box 8) Advance EIC payment (box 9) Dependent care benefits (box 10) Adoption benefits (box 12, code T) Employer contributions to an Archer MSA (box 12, code R) Employer contributions to a health savings account (box 12, code W)	Line 7 See Tip income on page 22 Line 37 Schedule 2, line 14 Form 8839, line 22 Must file Form 1040 Must file Form 1040 if required to file Form 8889 (see the instructions for Form 8889)
W-2G	Gambling winnings (box 1)	Must file Form 1040
1098	Mortgage interest (box 1) Points (box 2) Refund of overpaid interest (box 3)	} Must file Form 1040 to deduct See the instructions on Form 1098
1098-E	Student loan interest (box 1)	
1098-T	Qualified tuition and related expenses (box 1)	See the instructions for line 19 that begin on page 29 or line 31 on page 34, but first see the instructions on Form 1098-T
1099-A	Acquisition or abandonment of secured property	See Pub. 544
1099-B	Stocks, bonds, etc. (box 2) Bartering (box 3)	} Must file Form 1040
1099-C	Canceled debt (box 2)	
1099-DIV	Total ordinary dividends (box 1a) Qualified dividends (box 1b) Total capital gain distributions (box 2a) Nontaxable (nondividend) distributions (box 3)  Foreign tax paid (box 6)	Line 9a See the instructions for line 9b on page 23 See the instructions for line 10 on page 23 Must file Form 1040 if required to report as capital gains (see the instructions on Form 1099-DIV) Must file Form 1040 to deduct or take a credit for the tax
1099-G	Unemployment compensation (box 1)  State or local income tax refund (box 2)	Line 13. But if you repaid any unemployment compensation in 2004, see the instructions for line 13 on page 26 See the instructions on page 22
1099-H	HCTC advance payments (box 1)	Must file Form 1040 to take a credit
1099-INT	Interest income (box 1) Early withdrawal penalty (box 2) Interest on U.S. savings bonds and Treasury obligations (box 3) Foreign tax paid (box 6)	See the instructions for line 8a on page 22 Must file Form 1040 to deduct See the instructions for line 8a on page 22  Must file Form 1040 to deduct or take a credit for the tax
1099-LTC	Long-term care and accelerated death benefits	Must file Form 1040 if required to file Form 8853 (see the instructions for Form 8853)
1099-MISC	Miscellaneous income	Must file Form 1040
1099-OID	Original issue discount (box 1) Other periodic interest (box 2) Early withdrawal penalty (box 3) Origin issue discount on U.S. Treasury obligations (box 6) Investment expenses (box 7)	} See the instructions on Form 1099-OID Must file Form 1040 to deduct See the instructions on Form 1099-OID  Must file Form 1040 to deduct
1099-PATR	Patronage dividends and other distributions from a cooperative (boxes 1, 2, 3, and 5)	
1099-Q	Qualified education program payments	Must file Form 1040



Form	Item and Box in Which it Should Appear	Where To Report on Form 1040A
1099-R	Distributions from IRAs* Distributions from pensions, annuities, etc. Capital gain (box 3)	See the instructions for lines 11a and 11b that begin on page 23 See the instructions for lines 12a and 12b that begin on page 24 See the instructions on Form 1099-R
1099-S	Gross proceeds from real estate transactions (box 2) Buyer's part of real estate tax (box 5)	Must file Form 1040 if required to report the sale (see Pub. 523) Must file Form 1040
1099-SA	Distributions from HSAs and MSAs**	Must file Form 1040

\*This includes distributions from Roth, SEP, and SIMPLE IRAs.  
\*\*This includes distributions from Archer and Medicare Advantage MSAs.

## Who Can Use Form 1040A?

You can use Form 1040A if all six of the following apply.

1. You only had income from the following sources:
  - a. Wages, salaries, tips.
  - b. Interest and ordinary dividends.
  - c. Capital gain distributions.
  - d. Taxable scholarship and fellowship grants.
  - e. Pensions, annuities, and IRAs.
  - f. Unemployment compensation.
  - g. Taxable social security and railroad retirement benefits.
  - h. Alaska Permanent Fund dividends.
2. The only adjustments to income you can claim are:
  - a. Educator expenses.
  - b. IRA deduction.
  - c. Student loan interest deduction.
  - d. Tuition and fees deduction.
3. You do not itemize deductions.
4. Your taxable income (line 27) is less than \$100,000.
5. The only tax credits you can claim are:
  - a. Child tax credit.
  - b. Additional child tax credit.
  - c. Education credits.
  - d. Earned income credit.
  - e. Credit for child and dependent care expenses.
  - f. Credit for the elderly or the disabled.
  - g. Adoption credit.
  - h. Retirement savings contributions credit.
6. You did not have an alternative minimum tax adjustment on stock you acquired from the exercise of an incentive stock option (see Pub. 525).

You can also use Form 1040A if you received advance earned income credit (EIC) payments, dependent care benefits, or employer-provided adoption benefits, or if you owe tax from the recapture of an education credit or the alternative minimum tax.

## When Must You Use Form 1040?

You must use Form 1040 if any of the following apply.

1. You received any of the following types of income:
  - a. Income from self-employment (business or farm income).
  - b. Certain tips you did not report to your employer. See the instructions for Form 1040A, line 7, on page 22.
  - c. Nondividend distributions (Form 1099-DIV, box 3) required to be reported as capital gains.
  - d. Income received as a partner in a partnership, shareholder in an S corporation, or a beneficiary of an estate or trust.
  - e. Tax-exempt interest from private activity bonds issued after August 7, 1986.
2. You received or paid interest on securities transferred between interest payment dates.
3. You can exclude either of the following types of income:
  - a. Foreign earned income you received as a U.S. citizen or resident alien.
  - b. Certain income received from sources in a U.S. possession if you were a bona fide resident of American Samoa for all of 2004.
4. You have an alternative minimum tax adjustment on stock you acquired from the exercise of an incentive stock option (see Pub. 525).
5. You had a financial account in a foreign country, such as a bank account or securities account. **Exception.** If the combined value of the accounts was \$10,000 or less during all of 2004 or if the accounts were with a U.S. military banking facility operated by a U.S. financial institution, you may file Form 1040A.
6. You received a distribution from a foreign trust.
7. You owe the excise tax on insider stock compensation from an expatriated corporation.
8. You are reporting original issue discount (OID) in an amount more or less than the amount shown on Form 1099-OID.
9. You owe household employment taxes. See Schedule H (Form 1040) and its instructions to find out if you owe these taxes.
10. You are eligible for the health coverage tax credit. See Form 8885 for details.
11. You claim a credit for excess social security and tier 1 RRTA tax withheld.

# Line Instructions for Form 1040A



IRS e-file takes the guesswork out of preparing your return. You may also be eligible to use free online commercial tax preparation software to file your federal income tax return. Visit [www.irs.gov/efile](http://www.irs.gov/efile) for details.

## Name and Address

### Use the Peel-Off Label

Using your peel-off name and address label on the back cover of this booklet will speed the processing of your return. It also prevents common errors that can delay refunds or result in unnecessary notices. Put the label on your return after you have finished it. Cross out any incorrect information and print the correct information. Add any missing items, such as your apartment number.

**Address change.** If the address on your peel-off label is not your current address, cross out the old address and print your new address. If you plan to move after filing your return, use Form 8822 to notify the IRS of your new address.

**Name change.** If you changed your name because of marriage, divorce, etc., be sure to report the change to your local Social Security Administration office before you file your return. This prevents delays in processing your return and issuing refunds. It also safeguards your future social security benefits. See page 53 for more details. If you received a peel-off label, cross out your former name and print your new name.

**What if you do not have a label?** Print or type the information in the spaces provided. If you are married filing a separate return, enter your husband's or wife's name on line 3 instead of below your name.



*If you filed a joint return for 2003 and you are filing a joint return for 2004 with the same spouse, be sure to enter your names and SSNs in the same order as on your 2003 return.*

**P.O. box.** Enter your box number only if your post office does not deliver mail to your home.

**Foreign address.** Enter the information in the following order: City, province or state, and country. Follow the country's practice for entering the postal code. Do not abbreviate the country name.

**What if a taxpayer died?** See *Death of a taxpayer* beginning on page 53.

## Social Security Number (SSN)

An incorrect or missing SSN may increase your tax or reduce your refund. To apply for an SSN, fill in Form SS-5 and return it to the Social Security Administration (SSA). You can get Form SS-5 online at [www.socialsecurity.gov](http://www.socialsecurity.gov), from your local SSA office, or by calling the SSA at 1-800-772-1213. It usually takes about 2 weeks to get an SSN.

Check that your SSN on your Forms W-2 and 1099 agrees with your social security card. If not, see page 53 for more details.

**IRS individual taxpayer identification numbers (ITINs) for aliens.** If you are a nonresident or resident alien and you do not have and are not eligible to get an SSN, you must apply for an ITIN. For details on how to do so, see Form W-7 and its instructions. It usually takes about 4-6 weeks to get an ITIN.

If you already have an ITIN, enter it wherever your SSN is requested on your tax return.



*An ITIN is for tax use only. It does not entitle you to social security benefits or change your employment or immigration status under U.S. law.*

**Nonresident alien spouse.** If your spouse is a nonresident alien and you file a joint or separate return, your spouse must have either an SSN or an ITIN.

## Presidential Election Campaign Fund

This fund helps pay for Presidential election campaigns. The fund reduces candidates' dependence on large contributions from individuals and groups and places candidates on an equal financial footing in the general election. If you want \$3 to go to this fund, check the "Yes" box. If you are filing a joint return, your spouse may also have \$3 go to the fund. If you check "Yes," your tax or refund will not change.

## Filing Status

Check only the filing status that applies to you. The ones that will usually give you the lowest tax are listed last.

- Married filing separately.
- Single.
- Head of household.
- Married filing jointly or qualifying widow(er) with dependent child.



*More than one filing status can apply to you. Choose the one that will give you the lowest tax.*

### Line 1

#### Single

You can check the box on line 1 if any of the following was true on December 31, 2004.

- You were never married.
- You were legally separated, according to your state law, under a decree of divorce or separate maintenance.
- You were widowed before January 1, 2004, and did not remarry in 2004. But, if you have a dependent child, you may be able to use the qualifying widow(er) filing status. See the instructions for line 5 on page 19.

### Line 2

#### Married Filing Jointly

You can check the box on line 2 if any of the following apply.

- You were married as of December 31, 2004, even if you did not live with your spouse at the end of 2004.
- Your spouse died in 2004 and you did not remarry in 2004.
- You were married as of December 31, 2004, and your spouse died in 2005 before filing a 2004 return.

A husband and wife can file a joint return even if only one had income or if they did not live together all year. However, both persons must sign the return. If you file a joint return for 2004, you

cannot, after the due date for filing that return, amend it to file as married filing separately.

**Joint and several tax liability.** If you file a joint return, both you and your spouse are generally responsible for the tax and any interest or penalties due on the return. This means that if one spouse does not pay the tax due, the other may have to. However, see *Innocent spouse relief* on page 53.

**Nonresident aliens and dual-status aliens.** You may be able to file a joint return. See Pub. 519 for details.

## Line 3

### Married Filing Separately

If you are married and file a separate return, you will usually pay more tax than if you use another filing status that you qualify for. Also, if you file a separate return, you cannot take the student loan interest deduction, the tuition and fees deduction, the education credits, or the earned income credit. You also cannot take the standard deduction if your spouse itemizes deductions.

Generally, you report only your own income, exemptions, deductions, and credits. Different rules apply to people in community property states. See page 22.



*You may be able to file as head of household if you had a child living with you and you lived apart from your spouse during the last 6 months of 2004. See Married persons who live apart on this page.*

## Line 4

### Head of Household

This filing status is for unmarried individuals who provide a home for certain other persons. (Some married persons who live apart may also qualify. See below.) You can check the box on line 4 only if as of December 31, 2004, you were unmarried or legally separated (according to your state law) under a decree of divorce or separate maintenance and either 1 or 2 below applies to you.

1. You paid over half the cost of keeping up a home that was the main home for all of 2004 of your parent whom you can claim as a dependent. Your parent did not have to live with you in your home.

2. You paid over half the cost of keeping up a home in which you lived and in which one of the following also lived for more than half of the year (if half or less, see *Exception* on this page).

a. Your unmarried child, adopted child, grandchild, great-grandchild, etc., or stepchild. It does not matter what age the child was. This child does not have to be your dependent. If the child is not your dependent, enter the child's name in the space provided on line 4. If you do not enter the name, it will take us longer to process your return.

b. Your married child, adopted child, grandchild, great-grandchild, etc., or stepchild. This child must be your dependent. But if your married child's other parent claims him or her as a dependent under the rules for *Children of divorced or separated parents* that begin on page 20, this child does not have to be your dependent. Enter the child's name on line 4. If you do not enter the name, it will take us longer to process your return.

c. Your foster child, who must be your dependent.

d. Any other relative you can claim as a dependent. For the definition of a relative, see *Test 1—Relationship* on page 20.



*You cannot file as head of household if your child, parent, or relative described earlier is your dependent under the rules on page 21 for Person supported by two or more taxpayers.*

**Married persons who live apart.** Even if you were not divorced or legally separated in 2004, you may be able to file as head of household. You can check the box on line 4 if all of the following apply.

- You must have lived apart from your spouse for the last 6 months of 2004. Temporary absences for special circumstances, such as for business, medical care, school, or military service, count as time lived in the home.

- You file a separate return from your spouse.

- You paid over half the cost of keeping up your home for 2004.

- Your home was the main home of your child, adopted child, stepchild, or foster child for more than half of 2004 (if half or less, see *Exception* on this page).

- You claim this child as your dependent or the child's other parent claims him or her under the rules for *Children of divorced or separated parents* that begin on page 20. If this child is not your dependent, be sure to enter the child's name on line 4. If you do not enter the name, it will take us longer to process your return.

**Keeping up a home.** To find out what is included in the cost of keeping up a home, see Pub. 501.

If you used payments you received under Temporary Assistance for Needy Families (TANF) or other public assistance programs to pay part of the cost of keeping up your home, you cannot count them as money you paid. However, you must include them in the total cost of keeping up your home to figure if you paid over half of the cost.

**Dependent.** To find out if someone is your dependent, see the instructions for line 6c that begin on page 20.

**Exception.** You can count temporary absences for special circumstances, such as for school, vacation, medical care, or military service, as time lived in the home. If the person for whom you kept up a home was born or died in 2004, you may still file as head of household as long as the home was that person's main home for the part of the year he or she was alive.

## Line 5

### Qualifying Widow(er) With Dependent Child

You can check the box on line 5 and use joint return tax rates for 2004 if all of the following apply.

- Your spouse died in 2002 or 2003 and you did not remarry in 2004.

- You have a child, adopted child, stepchild, or foster child whom you claim as a dependent.

- This child lived in your home for all of 2004. Temporary absences for special circumstances, such as for school, vacation, medical care, or military service, count as time lived in the home.

- You paid over half the cost of keeping up your home.

- You could have filed a joint return with your spouse the year he or she died, even if you did not actually do so.

If your spouse died in 2004, you cannot file as qualifying widow(er) with dependent child. Instead, see the instructions for line 2.

## Exemptions

You usually can deduct \$3,100 on line 26 for each exemption you can take.

### Line 6b

#### Spouse

Check the box on line 6b if either of the following apply.

1. Your filing status is married filing jointly.
2. You were married as of December 31, 2004, your filing status is married filing separately or head of household, and both of the following apply.
  - a. Your spouse had no income and is not filing a return.
  - b. Your spouse cannot be claimed as a dependent on another person's return.

If your filing status is head of household and you check the box on line 6b, enter the name of your spouse on the dotted line next to line 6b. Also, enter your spouse's social security number in the space provided at the top of your return. If you were divorced or legally separated at the end of 2004, you cannot take an exemption for your former spouse. If, at the end of 2004, your divorce was not final (an interlocutory decree), you are considered married for the whole year.

**Death of your spouse.** If your spouse died in 2004 and you did not remarry by the end of 2004, check the box on line 6b if you could have taken an exemption for your spouse on the date of death. For other filing instructions, see *Death of a taxpayer* beginning on page 53.

### Line 6c

#### Dependents

You can take an exemption for each of your dependents who was alive during some part of 2004. This includes a baby born in 2004 or a person who died in 2004. For more details, see Pub. 501. Any person who meets all five of the following tests qualifies as your dependent.

If you have more than six dependents, attach a statement to your return with the required information.

#### Test 1—Relationship

The person must be either your relative or have lived in your home all year as a member of your household. If the person is not your relative, the relationship must not violate local law.

The following people are considered your relatives.

- Your child, stepchild, adopted child; a child who lived in your home as a family member if placed with you by an authorized placement agency for legal adoption (including any person or court authorized by state law to place children for legal adoption); or a foster child (any child who lived in your home as a family member for the whole year).
  - Your grandchild, great-grandchild, etc.
  - Your son-in-law, daughter-in-law.
  - Your parent, stepparent, parent-in-law.
  - Your grandparent, great-grandparent, etc.
  - Your brother, sister, half brother, half sister, stepbrother, step-sister, brother-in-law, sister-in-law.
  - Your aunt, uncle, nephew, niece, if related by blood.

Any relationships established by marriage are not treated as ended by divorce or death.

#### Test 2—Married Person

If the person is married and files a joint return, you cannot take an exemption for the person.



*If the person and the person's spouse file a joint return only to get a refund and no tax liability would exist for either spouse on separate returns, you may be able to claim him or her if the other four tests are met.*

#### Test 3—Citizen or Resident

The person must be one of the following:

- A U.S. citizen or resident alien, or
- A resident of Canada or Mexico, or
- Your adopted child who is not a U.S. citizen but who lived with you all year in a foreign country.

To find out who is a resident alien, use TeleTax topic 851 (see page 8) or see Pub. 519.

#### Test 4—Income

Generally, the person's gross income must be less than \$3,100. Gross income does not include nontaxable income, such as welfare benefits or nontaxable social security benefits. Income earned by a permanently and totally disabled person for services performed at a sheltered workshop school is generally not included for purposes of the income test. See Pub. 501 for details.

**Exception for your child.** Your child can have gross income of \$3,100 or more if he or she was:

- Under age 19 at the end of 2004, or
- Under age 24 at the end of 2004 and a student.

Your child was a student if during any 5 months of 2004 he or she—

- Was enrolled as a full-time student at a school, or
- Took a full-time, on-farm training course. The course had to be given by a school or a state, county, or local government agency.

A school includes technical, trade, and mechanical schools. It does not include on-the-job training courses, correspondence schools, or night schools.

#### Test 5—Support

The general rule is that you had to provide over half the person's total support in 2004. If you file a joint return, support can come from either spouse. If you remarried, the support provided by your new spouse is treated as support coming from you. For exceptions to the support test, see *Children of divorced or separated parents* on this page and *Person supported by two or more taxpayers* on page 21.

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

- Use the actual cost of these items. But you should figure the cost of a place to live at its fair rental value.
- Include money the person used for his or her own support, even if this money was not taxable. Examples are gifts, savings, social security and welfare benefits, and other public assistance payments. This support is treated as not coming from you.

Support does not include items such as income tax, social security and Medicare tax, life insurance premiums, scholarship grants, or funeral expenses.

If you care for a foster child, see Pub. 501 for special rules that apply.

**Children of divorced or separated parents.** Special rules apply to determine if the support test is met for children of divorced or separated parents. The rules also apply to children of parents who lived apart during the last 6 months of the year, even if they do not

have a separation agreement. For these rules, a custodial parent is the parent who had custody of the child for most of the year. A noncustodial parent is the parent who had custody for the shorter period of time or who did not have custody at all. See Pub. 501 for the definition of custody.

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

But if you are the noncustodial parent, you are treated as having provided over half of the child's support and can claim the child as a dependent if both parents together paid over half of the child's support, the other dependency tests are met, and either 1 or 2 below applies.

1. The custodial parent agrees not to claim the child's exemption for 2004 by signing Form 8332 or a similar statement. You (as the noncustodial parent) must attach this signed Form 8332 or similar statement to your return. Instead of attaching Form 8332, you can attach a copy of certain pages of your divorce decree or separation agreement if it went into effect after 1984 (see *Children Who Did Not Live With You Due to Divorce or Separation* on this page).

2. Your divorce decree or written separation agreement went into effect before 1985 and it states that you (the noncustodial parent) can claim the child as a dependent. You must have given at least \$600 for the child's support in 2004. This rule does not apply if your decree or agreement was changed after 1984 to say that you cannot claim the child as your dependent.

**Person supported by two or more taxpayers.** Even if you did not pay over half of another person's support, you might still be able to claim him or her as a dependent if all of the following apply.

- You and one or more other eligible person(s) (see below) together paid over half of another person's support.
- You paid over 10% of that person's support.
- No one alone paid over half of that person's support.
- Tests 1 through 4 on page 20 are met.
- You have a signed statement from each other eligible person waiving his or her right to claim the person as a dependent and you attach Form 2120 to your return.

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

### Line 6c, Column (2)

You must enter each dependent's social security number (SSN). Be sure the name and SSN entered agree with the dependent's social security card. Otherwise, at the time we process your return, we may disallow the exemption claimed for the dependent and reduce or disallow any other tax benefits (such as the child tax credit) based on that dependent. If the name or SSN on the dependent's social security card is not correct, call the Social Security Administration at 1-800-772-1213.



*For details on how your dependent can get an SSN, see page 18. If your dependent will not have a number by April 15, 2005, see What If You Cannot File on Time? on page 12.*

If your dependent child was born and died in 2004 and you do not have an SSN for the child, attach a copy of the child's birth certificate instead and enter "Died" in column (2).

**Adoption taxpayer identification numbers (ATINs).** If you have a dependent who was placed with you by an authorized placement agency and you do not know his or her SSN, you must get an ATIN

for the dependent from the IRS. An authorized placement agency includes any person or court authorized by state law to place children for legal adoption. See Form W-7A for details.

### Line 6c, Column (4)

Check the box in this column if your dependent is a qualifying child for the child tax credit (defined below). If you have a qualifying child, you may be able to take the child tax credit on line 33 and the additional child tax credit on line 42.

**Qualifying child for child tax credit.** A qualifying child for purposes of the child tax credit is a child who:

1. Is claimed as your dependent on line 6c,
2. Was under age 17 at the end of 2004,
3. Is your (a) son, daughter, adopted child, stepchild, or a descendant of any of them (for example, your grandchild); (b) brother, sister, stepbrother, stepsister, or a descendant of any of them (for example, your niece or nephew), whom you cared for as you would your own child; or (c) foster child (any child placed with you by an authorized placement agency whom you cared for as you would your own child), and
4. Is a U.S. citizen or resident alien.



*The above requirements are not the same as the requirements to be a qualifying child for the earned income credit.*

An adopted child is always treated as your own child. An adopted child includes a child placed with you by an authorized placement agency for legal adoption even if the adoption is not final. An authorized placement agency includes any person or court authorized by state law to place children for legal adoption.

### Children Who Did Not Live With You Due to Divorce or Separation

If you are claiming a child who did not live with you under the rules beginning on page 20 for *Children of divorced or separated parents*, attach Form 8332 or similar statement to your return. But see *Exception* below. If your divorce or separation agreement went into effect after 1984, you can attach certain pages from the decree or agreement instead of Form 8332. To be able to do this, the decree or agreement must state all three of the following.

1. You can claim the child as your dependent without regard to any condition (such as payment of support).
2. The other parent will not claim the child as a dependent.
3. The years for which the claim is released.

Attach all of the following pages from the decree or agreement.

- Cover page (include the other parent's SSN on that page).
- The pages that include all of the information identified in (1) through (3) above.
- Signature page with the other parent's signature and date of agreement.



*You must attach the required information even if you filed it with your return in an earlier year.*

**Exception.** You do not have to attach Form 8332 or similar statement if your divorce decree or written separation agreement went into effect before 1985 and it states that you can claim the child as your dependent.

## Other Dependent Children

Include the total number of children who did not live with you for reasons other than divorce or separation on the line labeled “Dependents on 6c not entered above.” Include dependent children who lived in Canada or Mexico during 2004.

## Income

### Rounding Off to Whole Dollars

You may round off cents to whole dollars on your return and schedules. If you do round to whole dollars, you must round all amounts. To round, drop amounts under 50 cents and increase amounts from 50 to 99 cents to the next dollar. For example, \$1.39 becomes \$1 and \$2.50 becomes \$3.

If you have to add two or more amounts to figure the amount to enter on a line, include cents when adding the amounts and round off only the total.

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

### Refunds of State or Local Income Taxes

If you received a refund, credit, or offset of state or local income taxes in 2004, you may receive a Form 1099-G.

For the year the tax was paid to the state or other taxing authority, did you file Form 1040EZ or Form 1040A, or did you use TeleFile?

- Yes.** None of your refund is taxable.
- No.** You may have to report part or all of the refund as income on Form 1040 for 2004. Use TeleTax topic 405 (see page 8) or see Pub. 525 for details.

### Community Property States

Community property states are Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin. If you and your spouse lived in a community property state, you must usually follow state law to determine what is community income and what is separate income. For details, see Pub. 555.

### Foreign Retirement Plans

If you were a beneficiary of a foreign retirement plan, you may have to report the undistributed income earned in your plan. However, if you were the beneficiary of a Canadian registered retirement plan, see Form 8891 to find out if you can elect to defer tax on the undistributed income.

Report distributions from foreign pension plans on lines 12a and 12b.

## Line 7

### Wages, Salaries, Tips, etc.

Enter the total of your wages, salaries, tips, etc. If a joint return, also include your spouse's income. For most people, the amount to enter

on this line should be shown in Form(s) W-2, box 1. But the following types of income must also be included in the total on line 7.

- Wages received as a household employee for which you did not receive a Form W-2 because your employer paid you less than \$1,400 in 2004. Also, enter “HSH” and the amount not reported on a Form W-2 in the space to the left of line 7.
- Tip income you did not report to your employer. But you must use Form 1040 and Form 4137 if you received tips of \$20 or more in any month and did not report the full amount to your employer, or your Form(s) W-2 shows allocated tips that you must report as income. You must report the allocated tips shown on your Form(s) W-2 unless you can prove that you received less. Allocated tips should be shown in Form(s) W-2, box 8. They are not included as income in box 1. See Pub. 531 for more details.
- Dependent care benefits, which should be shown in Form(s) W-2, box 10. But first complete Schedule 2 to see if you may exclude part or all of the benefits.
- Employer-provided adoption benefits, which should be shown in Form(s) W-2, box 12, with code T. You also may be able to exclude amounts if you adopted a child with special needs and the adoption became final in 2004. But see the Instructions for Form 8839 to find out if you can exclude part or all of the benefits.
- Scholarship and fellowship grants not reported on Form W-2. Also, enter “SCH” and the amount in the space to the left of line 7. However, if you were a degree candidate, include on line 7 only the amounts you used for expenses other than tuition and course-related expenses. For example, amounts used for room, board, and travel must be reported on line 7.
- Disability pensions shown on Form 1099-R if you have not reached the minimum retirement age set by your employer. Disability pensions received after you reach that age and other payments shown on Form 1099-R (other than payments from an IRA\*) are reported on lines 12a and 12b of Form 1040A. Payments from an IRA are reported on lines 11a and 11b.

\* This includes a Roth, SEP, or SIMPLE IRA.

**Missing or incorrect Form W-2?** Your employer is required to provide or send Form W-2 to you no later than January 31, 2005. If you do not receive it by early February, use TeleTax topic 154 (see page 8) to find out what to do. Even if you do not get a Form W-2, you must still report your earnings on line 7. If you lose your Form W-2 or it is incorrect, ask your employer for a new one.

## Line 8a

### Taxable Interest

Each payer should send you a Form 1099-INT or Form 1099-OID. Enter your total taxable interest income on line 8a. But you must fill in and attach Schedule I, Part I, if the total is over \$1,500 or any of the other conditions listed at the beginning of the Schedule I instructions apply to you.

Include taxable interest from seller-financed mortgages, banks, savings and loan associations, money market certificates, credit unions, savings bonds, etc. Interest credited in 2004 on deposits that you could not withdraw because of the bankruptcy or insolvency of the financial institution may not have to be included in your 2004 income. For details, see Pub. 550.



If you get a 2004 Form 1099-INT for U.S. savings bond interest that includes amounts you reported before 2004, see Pub. 550.

**Line 8b****Tax-Exempt Interest**

If you received any tax-exempt interest, such as from municipal bonds, report it on line 8b. Include any exempt-interest dividends from a mutual fund. Do not include interest earned on your IRA or Coverdell education savings account.

If you received tax-exempt interest from private activity bonds issued after August 7, 1986, you must use Form 1040.

**Line 9a****Ordinary Dividends**

Each payer should send you a Form 1099-DIV. Enter your total ordinary dividends on line 9a. This amount should be shown in Form(s) 1099-DIV, box 1a. But you must fill in and attach Schedule 1, Part II, if the total is over \$1,500 or you received, as a nominee, ordinary dividends that actually belong to someone else. You must use Form 1040 if you received nondividend distributions (Form 1099-DIV, box 3) required to be reported as capital gains.

For more details, see Pub. 550.

**Line 9b****Qualified Dividends**

Enter your total qualified dividends on line 9b. Qualified dividends are eligible for a lower tax rate than other ordinary income. Generally, these dividends are shown in Form(s) 1099-DIV, box 1b. See Pub. 550 for the definition of qualified dividends if you received dividends not reported on Form 1099-DIV.

**Exception.** Some dividends may be reported as qualified dividends in box 1b of Form 1099-DIV but are not qualified dividends. These include:

- Dividends you received as a nominee. See the instructions for Schedule 1.
- Dividends you received on any share of stock that you held for less than 61 days during the 121-day period that began 60 days before the ex-dividend date. The ex-dividend date is the first date following the declaration of a dividend on which the purchaser of a stock is not entitled to receive the next dividend payment. When counting the number of days you held the stock, include the day you disposed of the stock but not the day you acquired it. See the examples below. Also, when counting the number of days you held the stock, you cannot count certain days during which your risk of loss was diminished. See Pub. 550 for more details.
- Dividends attributable to periods totaling more than 366 days that you received on any share of preferred stock held for less than 91 days during the 181-day period that began 90 days before the ex-dividend date. When counting the number of days you held the stock, you cannot count certain days during which your risk of loss was diminished. See Pub. 550 for more details. Preferred dividends attributable to periods totaling less than 367 days are subject to the 61-day holding period rule above.
- Dividends on any share of stock to the extent that you are under an obligation (including a short sale) to make related payments with respect to positions in substantially similar or related property.

• Payments in lieu of dividends, but only if you know or have reason to know that the payments are not qualified dividends.

**Example 1.** You bought 5,000 shares of XYZ Corp. common stock on November 30, 2004. XYZ Corp. paid a cash dividend of 10 cents per share. The ex-dividend date was December 8, 2004. Your Form 1099-DIV from XYZ Corp. shows \$500 in box 1a (ordinary

dividends) and in box 1b (qualified dividends). However, you sold the 5,000 shares on January 3, 2005. You held your shares of XYZ Corp. for only 34 days (from December 1, 2004, through January 3, 2005) of the 121-day period. The 121-day period began on October 9, 2004 (60 days before the ex-dividend date) and ended on February 6, 2005. You have no qualified dividends from XYZ Corp. because you held the XYZ stock for less than 61 days.

**Example 2.** Assume the same facts as in Example 1 except that you bought the stock on December 7, 2004 (the day before the ex-dividend date), and you sold the stock on February 8, 2005. You held the stock for 63 days (from December 8, 2004, through February 8, 2005). The \$500 of qualified dividends shown in box 1b of your Form 1099-DIV are all qualified dividends because you held the stock for 61 days of the 121-day period (from October 9, 2004, through February 6, 2005).

**Example 3.** You bought 10,000 shares of ABC Mutual Fund common stock on November 30, 2004. ABC Mutual Fund paid a cash dividend of 10 cents a share. The ex-dividend date was December 8, 2004. The ABC Mutual Fund advises you that the portion of the dividend eligible to be treated as qualified dividends equals 2 cents per share. Your Form 1099-DIV from ABC Mutual Fund shows total ordinary dividends of \$1,000, and qualified dividends of \$200. However, you sold the 10,000 shares on January 3, 2005. You have no qualified dividends from ABC Mutual Fund because you held the ABC Mutual Fund stock for less than 61 days.



*Be sure you use the Qualified Dividends and Capital Gain Tax Worksheet on page 34 to figure your tax. Your tax may be less if you use this worksheet.*

**Line 10****Capital Gain Distributions**

Each payer should send you a Form 1099-DIV. Do any of the Forms 1099-DIV or substitute statements you, or your spouse if filing a joint return, received have an amount in box 2b (unrecaptured section 1250 gain), box 2c (section 1202 gain), or box 2d (collectibles (28%) gain)?

- Yes.** You **must** use Form 1040.
- No.** You may use Form 1040A. Enter your capital gain distributions on line 10. Also, be sure you use the Qualified Dividends and Capital Gain Tax Worksheet on page 34 to figure your tax. Your tax may be less if you use this worksheet.

If you received capital gain distributions as a nominee (that is, they were paid to you but actually belong to someone else), report on line 10 only the amount that belongs to you. Attach a statement showing the full amount you received and the amount you received as a nominee. See the Schedule 1 instructions for filing requirements for Forms 1099-DIV and 1096.

**Lines 11a and 11b**

*You may have to pay an additional tax if (a) you received an early distribution from your IRA and the total was not rolled over, or (b) you were born before July 1, 1933, and received less than the minimum required distribution from your traditional, SEP, and SIMPLE IRAs. To find out if you owe this tax, see Pub. 590. If you do owe this tax, you must use Form 1040.*

**IRA Distributions**

You should receive a Form 1099-R showing the amount of any distribution from your IRA. Unless otherwise noted in the line 11a and 11b instructions, an IRA includes a traditional IRA, Roth IRA,

simplified employee pension (SEP) IRA, and a savings incentive match plan for employees (SIMPLE) IRA. Except as provided below, leave line 11a blank and enter the total distribution on line 11b.

**Exception 1.** Enter the total distribution on line 11a if you rolled over part or all of the distribution from one (a) IRA to another IRA of the same type (for example, from one traditional IRA to another traditional IRA), or (b) SEP or SIMPLE IRA to a traditional IRA.

Also, put “Rollover” next to line 11b. If the total distribution was rolled over in a qualified rollover, enter -0- on line 11b. If the total distribution was not rolled over in a qualified rollover, enter the part not rolled over on line 11b unless *Exception 2* below applies to the part not rolled over. Generally, a qualified rollover must be made within 60 days after the day you received the distribution. For more details on rollovers, see Pub. 590.

If you rolled over the distribution (a) in 2005, or (b) from an IRA into a qualified plan (other than an IRA), attach a statement explaining what you did.

**Exception 2.** If any of the following apply, enter the total distribution on line 11a and see Form 8606 and its instructions to figure the amount to enter on line 11b.

1. You received a distribution from an IRA (other than a Roth IRA) and you made nondeductible contributions to any of your traditional or SEP IRAs for 2004 or an earlier year. If you made nondeductible contributions to these IRAs for 2004, also see Pub. 590.

2. You received a distribution from a Roth IRA. But if either (a) or (b) below applies, enter -0- on line 11b; you do not have to see Form 8606 or its instructions.

a. Distribution code T is shown in Form 1099-R, box 7, and you made a contribution (including a conversion) to a Roth IRA for 1998 or 1999.

b. Distribution code Q is shown in Form 1099-R, box 7.

3. You converted part or all of a traditional, SEP, or SIMPLE IRA to a Roth IRA in 2004.

4. You had a 2003 or 2004 IRA contribution returned to you, with the related earnings or less any loss, by the due date (including extensions) of your tax return for that year.

5. You made excess contributions to your IRA for an earlier year and had them returned to you in 2004.

6. You recharacterized part or all of a contribution to a Roth IRA as a traditional IRA contribution, or vice versa.



*If you (or your spouse if filing jointly) received more than one distribution, figure the taxable amount of each distribution and enter the total of the taxable amounts on line 11b. Enter the total amount of those distributions on line 11a.*

## Lines 12a and 12b

### Pensions and Annuities

You should receive a Form 1099-R showing the amount of your pension and annuity payments. See this page for details on rollovers and lump-sum distributions.

Do not report on lines 12a and 12b disability pensions received before you reach the minimum retirement age set by your employer. Instead, report them on line 7.



*Attach Form(s) 1099-R to Form 1040A if any federal income tax was withheld.*

**Fully taxable pensions and annuities.** If your pension or annuity is fully taxable, enter it on line 12b; do not make an entry on line 12a. Your payments are fully taxable if (a) you did not contribute to the cost (see this page) of your pension or annuity, or (b) you got back your entire cost tax free before 2004.

Fully taxable pensions and annuities also include military retirement pay shown on Form 1099-R. For details on military disability pensions, see Pub. 525. If you received a Form RRB-1099-R, see Pub. 575 to find out how to report your benefits.

**Partially taxable pensions and annuities.** Enter the total pension or annuity payments you received in 2004 on line 12a. If your Form 1099-R does not show the taxable amount, you must use the General Rule explained in Pub. 939 to figure the taxable part to enter on line 12b. But if your annuity starting date (defined below) was after July 1, 1986, see this page to find out if you must use the Simplified Method to figure the taxable part.

You can ask the IRS to figure the taxable part for you for a \$95 fee. For details, see Pub. 939.

If your Form 1099-R shows a taxable amount, you may report that amount on line 12b. But you may be able to report a lower taxable amount by using the General Rule or the Simplified Method.

**Annuity starting date.** Your annuity starting date is the later of the first day of the first period for which you received a payment or the date the plan’s obligations became fixed.

**Simplified method.** You must use the Simplified Method if either of the following applies.

1. Your annuity starting date (defined above) was after July 1, 1986, and you used this method last year to figure the taxable part.

2. Your annuity starting date was after November 18, 1996, and both of the following apply.

a. The payments are from a qualified employee plan, a qualified employee annuity, or a tax-sheltered annuity.

b. On your annuity starting date, either you were under age 75 or the number of years of guaranteed payments was fewer than 5. See Pub. 575 for the definition of guaranteed payments.

If you must use the Simplified Method, complete the worksheet on page 25 to figure the taxable part of your pension or annuity. For more details on the Simplified Method, see Pub. 575 or Pub. 721 for U.S. Civil Service retirement benefits.



*If you received U.S. Civil Service retirement benefits and you chose the alternative annuity option, see Pub. 721 to figure the taxable part of your annuity. Do not use the worksheet on page 25.*

**Age (or combined ages) at annuity starting date.** If you are the retiree, use your age on the annuity starting date. If you are the survivor of a retiree, use the retiree’s age on his or her annuity starting date. But if your annuity starting date was after 1997 and the payments are for your life and that of your beneficiary, use your combined ages on the annuity starting date.

If you are the beneficiary of an employee who died, see Pub. 575. If there is more than one beneficiary, see Pub. 575 or Pub. 721 to figure each beneficiary’s taxable amount.

**Cost.** Your cost is generally your net investment in the plan as of the annuity starting date. It does not include pre-tax contributions. Your net investment should be shown in Form 1099-R, box 9b, for the first year you received payments from the plan.

**Rollovers.** Generally, a qualified rollover is a tax-free distribution of cash or other assets from one retirement plan that is contributed to another plan within 60 days of receiving the distribution. Use lines 12a and 12b to report a qualified rollover, including a direct rollover, from one qualified employer’s plan to another or to an IRA or SEP.



Enter on line 12a the total distribution before income tax or other deductions were withheld. This amount should be shown in Form 1099-R, box 1. From the total on line 12a, subtract any contributions (usually shown in box 5) that were taxable to you when made. From that result, subtract the amount of the qualified rollover. Enter the remaining amount, even if zero, on line 12b. Also, enter "Rollover" next to line 12b.

Special rules apply to partial rollovers of property. For more details on rollovers, including distributions under qualified domestic relations orders, see Pub. 575.

**Lump-sum distributions.** If you received a lump-sum distribution from a profit-sharing or retirement plan, your Form 1099-R should have the "Total distribution" box in box 2b checked. You must use

Form 1040 if you owe additional tax because you received an early distribution from a qualified retirement plan and the total amount was not rolled over in a qualified rollover. See Pub. 575 to find out if you owe this tax.

Enter the total distribution on line 12a and the taxable part on line 12b.



*You may be able to pay less tax on the distribution if you were born before January 2, 1936, or you are the beneficiary of a deceased employee who was born before January 2, 1936. But you must use Form 1040 to do so. For details, see Form 4972.*

**Simplified Method Worksheet—Lines 12a and 12b**

Keep for Your Records 

**Before you begin:** ✓ If you are the beneficiary of a deceased employee or former employee who died **before** August 21, 1996, include any death benefit exclusion that you are entitled to (up to \$5,000) in the amount entered on line 2 below.

**Note.** If you had more than one partially taxable pension or annuity, figure the taxable part of each separately. Enter the total of the taxable parts on Form 1040A, line 12b. Enter the total pension or annuity payments received in 2004 on Form 1040A, line 12a.

1. Enter the total pension or annuity payments received in 2004. Also, enter this amount on Form 1040A, line 12a . . . . .	1.	<input type="text"/>
2. Enter your cost in the plan at the annuity starting date . . . . .	2.	<input type="text"/>
3. Enter the appropriate number from <b>Table 1</b> below. <b>But</b> if your annuity starting date was <b>after</b> 1997 <b>and</b> the payments are for your life and that of your beneficiary, enter the appropriate number from <b>Table 2</b> below . . . . .	3.	<input type="text"/>
4. Divide line 2 by the number on line 3 . . . . .	4.	<input type="text"/>
5. Multiply line 4 by the number of months for which this year's payments were made. If your annuity starting date was <b>before</b> 1987, skip lines 6 and 7 and enter this amount on line 8. Otherwise, go to line 6 . . . . .	5.	<input type="text"/>
6. Enter the amount, if any, recovered tax free in years after 1986 . . . . .	6.	<input type="text"/>
7. Subtract line 6 from line 2 . . . . .	7.	<input type="text"/>
8. Enter the <b>smaller</b> of line 5 or line 7 . . . . .	8.	<input type="text"/>
9. <b>Taxable amount.</b> Subtract line 8 from line 1. Enter the result, but not less than zero. Also, enter this amount on Form 1040A, line 12b. If your Form 1099-R shows a larger amount, use the amount on this line instead of the amount from Form 1099-R . . . . .	9.	<input type="text"/>

**Table 1 for Line 3 Above**

IF the age at annuity starting date (see page 24) was . . .	AND your annuity starting date was—	
	before November 19, 1996, enter on line 3 . . .	after November 18, 1996, enter on line 3 . . .
55 or under	300	360
56–60	260	310
61–65	240	260
66–70	170	210
71 or older	120	160

**Table 2 for Line 3 Above**

IF the combined ages at annuity starting date (see page 24) were . . .	THEN enter on line 3 . . .
110 or under	410
111–120	360
121–130	310
131–140	260
141 or older	210

**Line 13****Unemployment Compensation and Alaska Permanent Fund Dividends**

**Unemployment compensation.** You should receive a Form 1099-G showing the total unemployment compensation paid to you in 2004.

If you received an overpayment of unemployment compensation in 2004 and you repaid any of it in 2004, subtract the amount you repaid from the total amount you received. Include the result in the total on line 13. Also, enter "Repaid" and the amount you repaid in the space to the left of line 13. If you repaid unemployment compensation in 2004 that you included in gross income in an earlier year, you can deduct the amount repaid. But you must use Form 1040 to do so. See Pub. 525 for details.

**Alaska Permanent Fund dividends.** Include the dividends in the total on line 13.

**Lines 14a and 14b****Social Security Benefits**

You should receive a Form SSA-1099 showing in box 3 the total social security benefits paid to you. Box 4 will show the amount of any benefits you repaid in 2004. If you received railroad retirement benefits treated as social security, you should receive a Form RRB-1099.

Use the worksheet on page 27 to see if any of your benefits are taxable.

**Exception.** Do not use the worksheet on page 27 if any of the following apply.

- You made contributions to a traditional IRA for 2004 and you or your spouse were covered by a retirement plan at work. Instead, use the worksheets in Pub. 590 to see if any of your social security benefits are taxable and to figure your IRA deduction.
- You repaid any benefits in 2004 and your total repayments (box 4) were more than your total benefits for 2004 (box 3). None of your benefits are taxable for 2004. Also, you may be able to take an itemized deduction or a credit for part of the excess repayments if they were for benefits you included in gross income in an earlier year. But you must use Form 1040 to do so. See Pub. 915.
- You file Form 8815 or you exclude employer-provided adoption benefits. Instead, use the worksheet in Pub. 915.

**Adjusted Gross Income****Line 16****Educator Expenses**

If you were an eligible educator in 2004, you can deduct up to \$250 of qualified expenses you paid in 2004. If you and your spouse are filing jointly and both of you were eligible educators, the maximum deduction is \$500. However, neither spouse can deduct more than \$250 of his or her qualified expenses. An eligible educator is a kindergarten through grade 12 teacher, instructor, counselor, principal, or aide in a school for at least 900 hours during a school year.

Qualified expenses include ordinary and necessary expenses paid in connection with books, supplies, equipment (including computer equipment, software, and services), and other materials used in the classroom. An ordinary expense is one that is common and accepted in your educational field. A necessary expense is one that is helpful and appropriate for your profession as an educator. An expense does not have to be required to be considered necessary.

Qualified expenses do not include expenses for home schooling or for nonathletic supplies for courses in health or physical educa-

tion. You must reduce your qualified expenses by the following amounts.

- Excludable U.S. series EE and I savings bond interest from Form 8815.
- Nontaxable qualified tuition program earnings.
- Nontaxable earnings from Coverdell education savings accounts.
- Any reimbursements you received for these expenses that were not reported to you in Form W-2, box 1.

For more details, use TeleTax topic 458 (see page 8).

**Line 17****IRA Deduction**

*If you made any nondeductible contributions to a traditional individual retirement arrangement (IRA) for 2004, you must report them on Form 8606.*

If you made contributions to a traditional IRA for 2004, you may be able to take an IRA deduction. But you, or your spouse if filing a joint return, must have had earned income to do so. A statement should be sent to you by May 31, 2005, that shows all contributions to your traditional IRA for 2004.

Use the worksheet on page 28 to figure the amount, if any, of your IRA deduction. But read the following list before you fill in the worksheet.

- If you were age 70½ or older at the end of 2004, you cannot deduct any contributions made to your traditional IRA for 2004 or treat them as nondeductible contributions.
- You cannot deduct contributions to a Roth IRA. But you may be able to take the retirement savings contributions credit. See the instructions for line 32 on page 35.



*If you made contributions to both a traditional IRA and a Roth IRA for 2004, do not use the worksheet on page 28. Instead, see Pub. 590 to figure the amount, if any, of your IRA deduction.*

- You cannot deduct elective deferrals to a 401(k) plan, section 457 plan, SIMPLE plan, or the federal Thrift Savings Plan. These amounts are not included as income in your Form W-2, box 1. But you may be able to take the retirement savings contributions credit. See the instructions for line 32 on page 35.
- If you made contributions to your IRA in 2004 that you deducted for 2003, do not include them in the worksheet.
- If you received a distribution from a nonqualified deferred compensation plan or nongovernmental section 457 plan that is included in Form W-2, box 1, do not include that distribution on line 8 of the worksheet. The distribution should be shown in Form W-2, box 11. If it is not, contact your employer for the amount of the distribution.
- You must file a joint return to deduct contributions to your spouse's IRA. Enter the total IRA deduction for you and your spouse on line 17.
- Do not include qualified rollover contributions in figuring your deduction. Instead, see the instructions for lines 11a and 11b that begin on page 23.
- Do not include trustees' fees that were billed separately and paid by you for your IRA. You may be able to deduct those fees as an itemized deduction. But you must use Form 1040 to do so.
- If the total of your IRA deduction on line 17 plus any nondeductible contribution to your traditional IRAs shown on Form 8606 is less than your total traditional IRA contributions for 2004, see Pub. 590 for special rules.

(Continued on page 28)

**Social Security Benefits Worksheet—Lines 14a and 14b**

Keep for Your Records



- Before you begin:**
- ✓ Complete Form 1040A, lines 16 and 17, if they apply to you.
  - ✓ If you are married filing separately and you **lived apart** from your spouse for all of 2004, enter “D” to the right of the word “benefits” on line 14a.
  - ✓ Be sure you have read the **Exception** on page 26 to see if you can use this worksheet instead of a publication to find out if any of your benefits are taxable.

<p>1. Enter the total amount from <b>box 5</b> of <b>all</b> your <b>Forms SSA-1099</b> and <b>Forms RRB-1099</b> . . . . . 1. _____</p> <p>2. Enter one-half of line 1 . . . . . 2. _____</p> <p>3. Enter the total of the amounts from Form 1040A, lines 7, 8a, 9a, 10, 11b, 12b, and 13 . . . . . 3. _____</p> <p>4. Enter the amount, if any, from Form 1040A, line 8b . . . . . 4. _____</p> <p>5. Add lines 2, 3, and 4 . . . . . 5. _____</p> <p>6. Enter the total of the amounts from Form 1040A, lines 16 and 17 . . . . . 6. _____</p> <p>7. Is the amount on line 6 less than the amount on line 5?</p> <p><input type="checkbox"/> <b>No.</b>  None of your social security benefits are taxable.</p> <p><input type="checkbox"/> <b>Yes.</b> Subtract line 6 from line 5 . . . . . 7. _____</p> <p>8. If you are:</p> <ul style="list-style-type: none"> <li>• Married filing jointly, enter \$32,000.</li> <li>• Single, head of household, qualifying widow(er), or married filing separately and you <b>lived apart</b> from your spouse for all of 2004, enter \$25,000.</li> <li>• Married filing separately and you lived with your spouse at any time in 2004, skip lines 8 through 15; multiply line 7 by 85% (.85) and enter the result on line 16. Then go to line 17.</li> </ul>	<p>1.</p> <p>2.</p> <p>3.</p> <p>4.</p> <p>5.</p> <p>6.</p> <p>7.</p> <p>8.</p> <p>9.</p> <p>10.</p> <p>11.</p> <p>12.</p> <p>13.</p> <p>14.</p> <p>15.</p> <p>16.</p> <p>17.</p> <p>18.</p>	<p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>
<p>9. Is the amount on line 8 less than the amount on line 7?</p> <p><input type="checkbox"/> <b>No.</b>  None of your social security benefits are taxable. You do not have to enter any amount on line 14a or 14b of Form 1040A. <b>But</b> if you are married filing separately and you <b>lived apart</b> from your spouse for all of 2004, enter -0- on line 14b. Be sure you entered “D” to the right of the word “benefits” on line 14a.</p> <p><input type="checkbox"/> <b>Yes.</b> Subtract line 8 from line 7 . . . . . 9. _____</p> <p>10. Enter: \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying widow(er), or married filing separately and you <b>lived apart</b> from your spouse for all of 2004 . . . . . 10. _____</p> <p>11. Subtract line 10 from line 9. If zero or less, enter -0- . . . . . 11. _____</p> <p>12. Enter the <b>smaller</b> of line 9 or line 10 . . . . . 12. _____</p> <p>13. Enter one-half of line 12 . . . . . 13. _____</p> <p>14. Enter the <b>smaller</b> of line 2 or line 13 . . . . . 14. _____</p> <p>15. Multiply line 11 by 85% (.85). If line 11 is zero, enter -0- . . . . . 15. _____</p> <p>16. Add lines 14 and 15 . . . . . 16. _____</p> <p>17. Multiply line 1 by 85% (.85) . . . . . 17. _____</p> <p>18. <b>Taxable social security benefits.</b> Enter the <b>smaller</b> of line 16 or line 17 . . . . . 18. _____</p> <ul style="list-style-type: none"> <li>• Enter the amount from line 1 above on Form 1040A, line 14a.</li> <li>• Enter the amount from line 18 above on Form 1040A, line 14b.</li> </ul>		

**TIP** If any of your benefits are taxable for 2004 **and** they include a lump-sum benefit payment that was for an earlier year, you may be able to reduce the taxable amount. See Pub. 915 for details.



By April 1 of the year after the year in which you reach age 70½, you must start taking minimum required distributions from your traditional IRA. If you do not, you may have to pay a 50% additional tax on the amount that should have been distributed. For details, including how to figure the minimum required distribution, see Pub. 590.

You must use Form 1040 if you owe tax on any excess contributions made to an IRA or any excess accumulations in an IRA. For details, see Pub. 590.

**IRA Deduction Worksheet—Line 17**

Keep for Your Records



**Before you begin:** ✓ Be sure you have read the list that begins on page 26.

	<u>Your IRA</u>	<u>Spouse's IRA</u>
1a. Were you covered by a retirement plan (see page 29)?	1a. <input type="checkbox"/> Yes <input type="checkbox"/> No	
b. If married filing jointly, was your spouse covered by a retirement plan?		1b. <input type="checkbox"/> Yes <input type="checkbox"/> No
<p><b>Next.</b> If you checked "No" on line 1a (and "No" on line 1b if married filing jointly), skip lines 2 through 6, enter \$3,000 (\$3,500 if age 50 or older at the end of 2004) on line 7a (and 7b if applicable), and go to line 8. Otherwise, go to line 2.</p>		
2. Enter the amount shown below that applies to you.		
<ul style="list-style-type: none"> <li>• Single, head of household, or married filing separately and you <b>lived apart</b> from your spouse for all of 2004, enter \$55,000</li> <li>• Qualifying widow(er), enter \$75,000</li> <li>• Married filing jointly, enter \$75,000 in both columns. But if you checked "No" on either line 1a or 1b, enter \$160,000 for the person who was not covered by a plan</li> <li>• Married filing separately and you lived with your spouse at any time in 2004, enter \$10,000</li> </ul>	2a. _____	2b. _____
3. Enter the amount from Form 1040A, line 15	3. _____	
4. Enter the amount, if any, from Form 1040A, line 16	4. _____	
5. Subtract line 4 from line 3. Enter the result in both columns	5a. _____	5b. _____
6. Is the amount on line 5 less than the amount on line 2?		
<input type="checkbox"/> <b>No.</b> None of your IRA contributions are deductible. For details on nondeductible IRA contributions, see Form 8606.		
<input type="checkbox"/> <b>Yes.</b> Subtract line 5 from line 2 in each column. <b>If the result is \$10,000 or more, enter \$3,000 (\$3,500 if age 50 or older at the end of 2004) on line 7 for that column and go to line 8.</b> Otherwise, go to line 7	6a. _____	6b. _____
7. Multiply lines 6a and 6b by 30% (.30) (or by 35% (.35) in the column for the IRA of a person who is age 50 or older at the end of 2004). If the result is not a multiple of \$10, increase it to the next multiple of \$10 (for example, increase \$490.30 to \$500). If the result is \$200 or more, enter the result. But if it is less than \$200, enter \$200	7a. _____	7b. _____
8. Enter the amount from Form 1040A, line 7	8. _____	
<b>If married filing jointly and line 8 is less than \$6,000 (\$6,500 if one spouse is age 50 or older at the end of 2004; \$7,000 if both spouses are age 50 or older at the end of 2004), stop here and see Pub. 590 to figure your IRA deduction.</b>		
9. Enter traditional IRA contributions made, or that will be made by April 15, 2005, for 2004 to your IRA on line 9a and to your spouse's IRA on line 9b	9a. _____	9b. _____
10. On line 10a, enter the <b>smallest</b> of line 7a, 8, or 9a. On line 10b, enter the <b>smallest</b> of line 7b, 8, or 9b. This is the most you can deduct. Add the amounts on lines 10a and 10b and enter the total on Form 1040A, line 17. Or, if you want, you may deduct a smaller amount and treat the rest as a nondeductible contribution (see Form 8606)	10a. _____	10b. _____
You may also be able to take the retirement savings contributions credit. See the instructions for line 32 on page 35.		

**Were you covered by a retirement plan?** If you were covered by a retirement plan (401(k), SIMPLE, etc.) at work, your IRA deduction may be reduced or eliminated. But you can still make contributions to an IRA even if you cannot deduct them. In any case, the income earned on your IRA contributions is not taxed until it is paid to you. The "Retirement plan" box in Form W-2, box 13, should be checked if you were covered by a plan at work even if you were not vested in the plan.

If you were covered by a retirement plan and you file Form 8815 or you excluded employer-provided adoption benefits, see Pub. 590 to figure the amount, if any, of your IRA deduction.

**Married persons filing separately.** If you were not covered by a retirement plan but your spouse was, you are considered covered by a plan unless you lived apart from your spouse for all of 2004.

**Line 18**

**Student Loan Interest Deduction**

You can take this deduction only if all of the following apply.

- You paid interest in 2004 on a qualified student loan (see below).
- Your filing status is any status except married filing separately.
- Your modified adjusted gross income (AGI) is less than: \$65,000 if single, head of household, or qualifying widow(er); \$130,000 if married filing jointly. Use lines 2 through 4 of the worksheet below to figure your modified AGI.
- You are not claimed as a dependent on someone's (such as your parent's) 2004 tax return.

Use the worksheet below to figure your student loan interest deduction.

A qualified student loan is any loan you took out to pay the qualified higher education expenses for yourself, your spouse, or anyone who was your dependent when the loan was taken out. The person for whom the expenses were paid must have been an eligible student (defined on this page). However, a loan is not a qualified student loan if (a) any of the proceeds were used for other purposes, or (b) the loan was from either a related person or a person who

borrowed the proceeds under a qualified employer plan or a contract purchased under such a plan. To find out who is a related person, see Pub. 970.

Qualified higher education expenses generally include tuition, fees, room and board, and related expenses such as books and supplies. The expenses must be for education in a degree, certificate, or similar program at an eligible educational institution. An eligible educational institution includes most colleges, universities, and certain vocational schools. You must reduce the expenses by the following benefits.

- Employer-provided educational assistance benefits that are not included in Form(s) W-2, box 1.
- Excludable U.S. series EE and I savings bond interest from Form 8815.
- Nontaxable qualified tuition program earnings.
- Nontaxable earnings from Coverdell education savings accounts.
- Any scholarship, educational assistance allowance, or other payment (but not gifts, inheritances, etc.) excluded from income.

For more details on these expenses, see Pub. 970.

An eligible student is a person who:

- Was enrolled in a degree, certificate, or other program (including a program of study abroad that was approved for credit by the institution at which the student was enrolled) leading to a recognized educational credential at an eligible educational institution, and
- Carried at least half the normal full-time workload for the course of study he or she was pursuing.

**Line 19**

**Tuition and Fees Deduction**

You can take this deduction only if all of the following apply.

- You paid qualified tuition and fees (see page 30) in 2004 for yourself, your spouse, or your dependent(s).

*(Continued on page 30)*

**Student Loan Interest Deduction Worksheet—Line 18**

Keep for Your Records



<b>Before you begin:</b> ✓ See the instructions for line 18 above.	
1. Enter the total interest you paid in 2004 on qualified student loans (see above). <b>Do not</b> enter more than \$2,500 . . . . .	1. <input style="width: 80px;" type="text"/>
2. Enter the amount from Form 1040A, line 15 . . . . .	2. <input style="width: 80px;" type="text"/>
3. Enter the total of the amounts from Form 1040A, lines 16 and 17 . . . . .	3. <input style="width: 80px;" type="text"/>
4. Subtract line 3 from line 2 . . . . .	4. <input style="width: 80px;" type="text"/>
5. Enter the amount shown below for your filing status.	
• Single, head of household, or qualifying widow(er)—\$50,000 • Married filing jointly—\$100,000	} . . . . . 5. <input style="width: 80px;" type="text"/>
6. Is the amount on line 4 more than the amount on line 5? <input type="checkbox"/> <b>No.</b> Skip lines 6 and 7, enter -0- on line 8, and go to line 9. <input type="checkbox"/> <b>Yes.</b> Subtract line 5 from line 4 . . . . .	6. <input style="width: 80px;" type="text"/>
7. Divide line 6 by \$15,000 (\$30,000 if married filing jointly). Enter the result as a decimal (rounded to at least three places). If the result is 1.000 or more, enter 1.000 . . . . .	7. <input style="width: 80px;" type="text"/>
8. Multiply line 1 by line 7 . . . . .	8. <input style="width: 80px;" type="text"/>
9. <b>Student loan interest deduction.</b> Subtract line 8 from line 1. Enter the result here and on Form 1040A, line 18 . . . . .	9. <input style="width: 80px;" type="text"/>

- Your filing status is any status except married filing separately.
- Your modified adjusted gross income (AGI) is not more than: \$80,000 if single, head of household, or qualifying widow(er); \$160,000 if married filing jointly. Use lines 1 through 3 of the worksheet below to figure your modified AGI.
- You cannot be claimed as a dependent on someone's (such as your parent's) 2004 tax return.
- You are not claiming an education credit for the same student. See the instructions for line 31 on page 34.
- You were a U.S. citizen or resident alien for all of 2004, or you were a nonresident alien for any part of 2004 and you are filing a joint return.

Use the worksheet below to figure your tuition and fees deductions.

Qualified tuition and fees are amounts paid in 2004 for tuition and fees required for the student's enrollment or attendance at an eligible educational institution during 2004. Tuition and fees paid in 2004 for an academic period that begins in the first 3 months of 2005 can also be used in figuring your deduction. Amounts paid include those paid by credit card or with borrowed funds. An eligible educational institution includes most colleges, universities, and certain vocational schools.

Qualified tuition and fees do not include amounts paid for the following amounts.

- Room and board, insurance, medical expenses (including student health fees), transportation, or other similar personal, living, or family expenses.
- Course-related books, supplies, equipment, and nonacademic activities, except for fees required to be paid to the institution as a condition of enrollment or attendance.
- Any course involving sports, games, or hobbies, unless such course is part of the student's degree program.

Qualified tuition and fees must be reduced by the following benefits.

- Excludable U.S. series EE and I savings bond interest from Form 8815.
- Nontaxable qualified tuition program earnings.
- Nontaxable earnings from Coverdell education savings accounts.
- Any scholarship, educational assistance allowance, or other payment (but not gifts, inheritances, etc.) excluded from income.

For more details, use TeleTax topic 457 (see page 8) or see Pub. 970.



You may be able to take a credit for your educational expenses instead of a deduction. See the instructions for line 31 on page 34 for details.

## Tax, Credits, and Payments

### Line 23a

If you were born before January 2, 1940, or were blind at the end of 2004, check the appropriate boxes on line 23a. If you were married and checked the box on Form 1040A, line 6b, and your spouse was born before January 2, 1940, or was blind at the end of 2004, also check the appropriate boxes for your spouse. Be sure to enter the total number of boxes checked in the box provided on line 23a.

**Blindness.** If you were partially blind as of December 31, 2004, you must get a statement certified by your eye doctor or registered optometrist that:

- You cannot see better than 20/200 in your better eye with glasses or contact lenses, or
- Your field of vision is 20 degrees or less.

If your eye condition is not likely to improve beyond the conditions listed above, you can get a statement certified by your eye doctor or registered optometrist to this effect instead.

You must keep the statement for your records.

### Line 23b

If you are married filing a separate return and your spouse itemizes deductions on Form 1040, check the box on line 23b. You cannot take the standard deduction even if you were born before January 2, 1940, or were blind (that is, you completed line 23a). Enter zero on line 24 and go to line 25.




In most cases, your federal income tax will be less if you take any itemized deductions that you may have, such as state and local income taxes, but you must use Form 1040 to do so.

## Tuition and Fees Deduction Worksheet—Line 19

Keep for Your Records 

**Before you begin:** ✓ See the instructions for line 19 that begin on page 29.

- |  |    |  |
|--|----|--|
| 1. Enter the amount from Form 1040A, line 15 . . . . .   | 1. |  |
| 2. Enter the total of the amounts from Form 1040A, lines 16 through 18 . . . . .   | 2. |  |
| 3. Subtract line 2 from line 1. If the result is more than \$80,000 (\$160,000 if married filing jointly),  . You cannot take the deduction for tuition and fees. . . . . | 3. |  |
| 4. <b>Tuition and fees deduction.</b> Is the amount on line 3 more than \$65,000 (\$130,000 if married filing jointly)?  |    |  |
| <input type="checkbox"/> <b>Yes.</b> Enter the total qualified tuition and fees (defined above) you paid in 2004. Do not enter more than \$2,000. Also, enter this amount on Form 1040A, line 19.  |    |  |
| <input type="checkbox"/> <b>No.</b> Enter the total qualified tuition and fees (defined above) you paid in 2004. Do not enter more than \$4,000. Also, enter this amount on Form 1040A, line 19. . . . .   | 4. |  |

**Line 24**

**Standard Deduction**

Most people can find their standard deduction by looking at the amounts listed under “All others” to the left of Form 1040A, line 24. But if you, or your spouse if filing jointly, can be claimed as a dependent on someone’s 2004 return or you checked any box on line 23a, use the chart or worksheet below that applies to you to figure your standard deduction. Also, if you checked the box on line 23b, you cannot take the standard deduction even if you were born before January 2, 1940, or were blind.

**Line 28**

**Tax**

Do you want the IRS to figure your tax for you?

- Yes.** See Pub. 967 for details, including who is eligible and what to do. If you have paid too much, we will send you a refund. If you did not pay enough, we will send you a bill.
- No.** Use the Tax Table on pages 58–69 to figure your tax unless you are required to use Form 8615 (see page 32) or the Qualified Dividends and Capital Gain Tax Worksheet (see page 34). Also include in the total on line 28 any of the following taxes.

(Continued on page 32)

**Standard Deduction Worksheet for Dependents—Line 24**



Keep for Your Records 

Use this worksheet **only** if someone can claim you, or your spouse if married filing jointly, as a dependent.

<b>1.</b> Add \$250 to the amount from Form 1040A, line 7. Enter the total . . . . .	1.	
<b>2.</b> Minimum standard deduction . . . . .	2.	800.00
<b>3.</b> Enter the <b>larger</b> of line 1 or line 2 . . . . .	3.	
<b>4.</b> Enter the amount shown below for your filing status.		
<ul style="list-style-type: none"> <li>• Single or married filing separately—\$4,850</li> <li>• Married filing jointly or qualifying widow(er)—\$9,700</li> <li>• Head of household—\$7,150</li> </ul>	} . . . . .	4.
<b>5. Standard deduction.</b>		
<b>a.</b> Enter the <b>smaller</b> of line 3 or line 4. If born after January 1, 1940, and not blind, <b>stop here</b> and enter this amount on Form 1040A, line 24. Otherwise, go to line 5b . . . . .	5a.	
<b>b.</b> If born before January 2, 1940, or blind, multiply the number on Form 1040A, line 23a, by: \$950 (\$1,200 if single or head of household) . . . . .	5b.	
<b>c.</b> Add lines 5a and 5b. Enter the total here and on Form 1040A, line 24 . . . . .	5c.	

**Standard Deduction Chart for People Who Were Born Before January 2, 1940, or Who Were Blind—Line 24**

**Do not** use this chart if someone can claim you, or your spouse if married filing jointly, as a dependent. Instead, use the worksheet above.

Enter the number from the box on line 23a of Form 1040A    Do not use the number of exemptions from line 6d.

IF your filing status is . . .	AND the number in the box above is . . .	THEN your standard deduction is . . .
Single	1	\$6,050
	2	7,250
Married filing jointly or Qualifying widow(er)	1	\$10,650
	2	11,600
	3	12,550
	4	13,500
Married filing separately	1	\$5,800
	2	6,750
	3	7,700
	4	8,650
Head of household	1	\$8,350
	2	9,550

**Tax from recapture of education credits.** You may owe this tax if (a) you claimed an education credit in an earlier year, and (b) you, your spouse if filing jointly, or your dependent received in 2004 either tax-free educational assistance or a refund of qualified expenses. See Form 8863 for more details. If you owe this tax, enter the amount and “ECR” to the left of the entry space for line 28.

**Alternative minimum tax.** If both 1 and 2 next apply to you, use the worksheet on page 33 to see if you owe this tax and, if you do, the amount to include on line 28.

1. The amount on Form 1040A, line 26, is: \$21,700 or more if single; \$18,600 or more if married filing jointly or qualifying widow(er); \$12,400 or more if head of household; \$9,300 or more if married filing separately.

2. The amount on Form 1040A, line 22, is more than: \$40,250 if single or head of household; \$58,000 if married filing jointly or qualifying widow(er); \$29,000 if married filing separately.



If filing for a child who was under age 14 at the end of 2004, and the amount on Form 1040A, line 22, is more than the total of \$5,750 plus the amount on Form 1040A, line 7, do not file this form. Instead, file Form 1040 for the child. Use Form 6251 to see if the child owes this tax.




**Form 8615**

Form 8615 must generally be used to figure the tax if this return is for a child who was under age 14 at the end of 2004, and who had more than \$1,600 of investment income, such as taxable interest, ordinary dividends, or capital gain distributions. But if neither of the child’s parents was alive at the end of 2004, do not use Form 8615 to figure the child’s tax.

A child born on January 1, 1991, is considered to be age 14 at the end of 2004. Do not use Form 8615 for such a child.

**Deduction for Exemptions Worksheet—Line 26**

Keep for Your Records 

1.	Is the amount on Form 1040A, line 22, more than the amount shown on line 4 below for your filing status? <input type="checkbox"/> <b>No.</b>  Multiply \$3,100 by the total number of exemptions claimed on Form 1040A, line 6d, and enter the result on Form 1040A, line 26. <input type="checkbox"/> <b>Yes.</b> <i>Continue</i> 		
2.	Multiply \$3,100 by the total number of exemptions claimed on Form 1040A, line 6d . . . . .	2.	<input type="text"/>
3.	Enter the amount from Form 1040A, line 22 . . . . .	3.	<input type="text"/>
4.	Enter the amount shown below for your filing status. <ul style="list-style-type: none"> <li>• Single—\$142,700</li> <li>• Married filing jointly or qualifying widow(er)—\$214,050</li> <li>• Married filing separately—\$107,025</li> <li>• Head of household—\$178,350</li> </ul>	4.	<input type="text"/>
5.	Subtract line 4 from line 3. If the result is more than \$122,500 (\$61,250 if married filing separately),  You <b>cannot</b> take a deduction for exemptions . . . . .	5.	<input type="text"/>
6.	Divide line 5 by \$2,500 (\$1,250 if married filing separately). If the result is not a whole number, increase it to the next higher whole number (for example, increase 0.0004 to 1) . . . . .	6.	<input type="text"/>
7.	Multiply line 6 by 2% (.02) and enter the result as a decimal . . . . .	7.	<input type="text"/>
8.	Multiply line 2 by line 7 . . . . .	8.	<input type="text"/>
9.	<b>Deduction for exemptions.</b> Subtract line 8 from line 2. Enter the result here and on Form 1040A, line 26 . . . . .	9.	<input type="text"/>





**Alternative Minimum Tax Worksheet—Line 28**

Keep for Your Records

<b>Before you begin:</b> ✓ Figure the tax you would enter on Form 1040A, line 28, if you do not owe this tax.	
1. Enter the amount from Form 1040A, line 22 . . . . .	1. _____
2. Enter the amount shown below for your filing status.	
• Single or head of household—\$40,250	} . . . . .
• Married filing jointly or qualifying widow(er)—\$58,000	
• Married filing separately—\$29,000	
3. Subtract line 2 from line 1. If zero or less, <b>stop here</b> ; you do not owe this tax . .	2. _____
4. Enter the amount shown below for your filing status.	3. _____
• Single or head of household—\$112,500	} . . . . .
• Married filing jointly or qualifying widow(er)—\$150,000	
• Married filing separately—\$75,000	
5. Subtract line 4 from line 1. If zero or less, enter -0- here and on line 6, and go to line 7. . . . .	4. _____
6. Multiply line 5 by 25% (.25) . . . . .	5. _____
7. Add lines 3 and 6 . . . . .	6. _____
8. If line 7 is \$175,000 or less (\$87,500 or less if married filing separately), multiply line 7 by 26% (.26). Otherwise, multiply line 7 by 28% (.28) and subtract \$3,500 (\$1,750 if married filing separately) from the result . . . . .	7. _____
9. Did you use the <b>Qualified Dividends and Capital Gain Tax Worksheet</b> on page 34 to figure the tax on the amount on Form 1040A, line 27?	8. _____
<input type="checkbox"/> <b>No.</b> Skip lines 9 through 20; enter the amount from line 8 on line 21 and go to line 22.	
<input type="checkbox"/> <b>Yes.</b> Enter the amount from line 4 of that worksheet . . . . .	9. _____
10. Enter the <b>smaller</b> of line 7 or line 9 . . . . .	10. _____
11. Subtract line 10 from line 7 . . . . .	11. _____
12. If line 11 is \$175,000 or less (\$87,500 or less if married filing separately), multiply line 11 by 26% (.26). Otherwise, multiply line 11 by 28% (.28) and subtract \$3,500 (\$1,750 if married filing separately) from the result . . . . .	12. _____
13. Enter:	
• \$58,100 if married filing jointly or qualifying widow(er),	} . . . . .
• \$29,050 if single or married filing separately, or	
• \$38,900 if head of household. . . . .	
14. Enter the amount from line 5 of the <b>Qualified Dividends and Capital Gain Tax Worksheet</b> on page 34. . . . .	13. _____
15. Subtract line 14 from line 13. If zero or less, enter -0- . . . . .	14. _____
16. Enter the <b>smaller</b> of line 10 or line 15 . . . . .	15. _____
17. Multiply line 16 by 5% (.05) . . . . .	16. _____
18. Subtract line 16 from line 10 . . . . .	17. _____
19. Multiply line 18 by 15% (.15) . . . . .	18. _____
20. Add lines 12, 17, and 19 . . . . .	19. _____
21. Enter the <b>smaller</b> of line 8 or line 20 . . . . .	20. _____
22. Enter the amount you would enter on Form 1040A, line 28, if you do not owe this tax . . . . .	21. _____
23. <b>Alternative minimum tax.</b> Is the amount on line 21 more than the amount on line 22?	22. _____
<input type="checkbox"/> <b>No.</b> You do not owe this tax.	
<input type="checkbox"/> <b>Yes.</b> Subtract line 22 from line 21. Also include this amount in the total on Form 1040A, line 28. Enter "AMT" and show the amount in the space to the left of line 28 . . . . .	23. _____

**Qualified Dividends and Capital Gain Tax Worksheet**

If you received qualified dividends or capital gain distributions, use the worksheet below to figure your tax.

**Line 29**

**Credit for Child and Dependent Care Expenses**

You may be able to take this credit if you paid someone to care for your child under age 13 or your dependent or spouse who could not care for himself or herself. For details, use TeleTax topic 602 (see page 8) or see Schedule 2 and its instructions.

**Line 30**

**Credit for the Elderly or the Disabled**

You may be able to take this credit if by the end of 2004 (a) you were age 65 or older, or (b) you retired on permanent and total disability and you had taxable disability income. But you usually cannot take the credit if the amount on Form 1040A, line 22, is \$17,500 or more (\$20,000 or more if married filing jointly and only one spouse is eligible for the credit; \$25,000 or more if married filing jointly and both spouses are eligible; \$12,500 or more if

married filing separately). See Schedule 3 and its instructions for details.

**Credit figured by the IRS.** If you can take this credit and you want us to figure it for you, see the Instructions for Schedule 3.

**Line 31**

**Education Credits**

If you (or your dependent) paid qualified expenses in 2004 for yourself, your spouse, or your dependent to enroll in or attend an eligible educational institution, you may be able to take an education credit. See Form 8863 for details. However, you cannot take an education credit if any of the following apply.

- You are claimed as a dependent on someone’s (such as your parent’s) 2004 tax return.
- Your filing status is married filing separately.
- The amount on Form 1040A, line 22, is \$52,000 or more (\$105,000 or more if married filing jointly).
- You are taking a deduction for tuition and fees on Form 1040A, line 19, for the same student.
- You (or your spouse) were a nonresident alien for any part of 2004 unless your filing status is married filing jointly.

**Qualified Dividends and Capital Gain Tax Worksheet—Line 28**

Keep for Your Records



**Before you begin:** ✓ Be sure you do not have to file Form 1040 (see the instructions for Form 1040A, line 10, on page 23).

1. Enter the amount from Form 1040A, line 27 . . . . .	1.	<input style="width: 80%;" type="text"/>	
2. Enter the amount from Form 1040A, line 9b . . . . .	2.	<input style="width: 80%;" type="text"/>	
3. Enter the amount from Form 1040A, line 10 . . . . .	3.	<input style="width: 80%;" type="text"/>	
4. Add lines 2 and 3 . . . . .	4.	<input style="width: 80%;" type="text"/>	
5. Subtract line 4 from line 1. If zero or less, enter -0- . . . . .	5.	<input style="width: 80%;" type="text"/>	
6. Enter the <b>smaller</b> of:			
• The amount on line 1, or	}		
• \$29,050 if single or married filing separately,			
\$58,100 if married filing jointly or qualifying widow(er), or \$38,900 if head of household.		6.	<input style="width: 80%;" type="text"/>
7. Is the amount on line 5 equal to or more than the amount on line 6?			
<input type="checkbox"/> <b>Yes.</b> Skip lines 7 through 9; go to line 10 and check the “No” box.			
<input type="checkbox"/> <b>No.</b> Enter the amount from line 5 . . . . .	7.	<input style="width: 80%;" type="text"/>	
8. Subtract line 7 from line 6 . . . . .	8.	<input style="width: 80%;" type="text"/>	
9. Multiply line 8 by 5% (.05) . . . . .			9. <input style="width: 80%;" type="text"/>
10. Are the amounts on lines 4 and 8 the same?			
<input type="checkbox"/> <b>Yes.</b> Skip lines 10 through 13; go to line 14.			
<input type="checkbox"/> <b>No.</b> Enter the <b>smaller</b> of line 1 or line 4 . . . . .	10.	<input style="width: 80%;" type="text"/>	
11. Enter the amount from line 8 (if line 8 is blank, enter -0-) . . . . .	11.	<input style="width: 80%;" type="text"/>	
12. Subtract line 11 from line 10 . . . . .	12.	<input style="width: 80%;" type="text"/>	
13. Multiply line 12 by 15% (.15) . . . . .			13. <input style="width: 80%;" type="text"/>
14. Figure the tax on the amount on line 5. Use the Tax Table on pages 58–69. Enter tax here . . . . .			14. <input style="width: 80%;" type="text"/>
15. Add lines 9, 13, and 14 . . . . .			15. <input style="width: 80%;" type="text"/>
16. Figure the tax on the amount on line 1. Use the Tax Table on pages 58–69. Enter tax here . . . . .			16. <input style="width: 80%;" type="text"/>
17. <b>Tax on all taxable income.</b> Enter the <b>smaller</b> of line 15 or line 16 here and on Form 1040A, line 28 . . . . .			17. <input style="width: 80%;" type="text"/>

---

**Line 32****Retirement Savings Contributions Credit**

You may be able to take this credit if you, or your spouse if filing jointly, made (a) contributions to a traditional or Roth IRA; (b) elective deferrals to a 401(k), 403(b), governmental 457, SEP, or SIMPLE plan; (c) voluntary employee contributions to a qualified retirement plan (including the federal Thrift Savings Plan); or (d) contributions to a 501(c)(18)(D) plan.

However, you cannot take the credit if either of the following applies.

1. The amount on Form 1040A, line 22, is more than \$25,000 (\$37,500 if head of household; \$50,000 if married filing jointly).

2. The person(s) who made the qualified contribution or elective deferral (a) was born after January 1, 1987, (b) is claimed as a

dependent on someone else's 2004 tax return, or (c) was a student (defined below).

You were a student if during any 5 months of 2004 you:

- Were enrolled as a full-time student at a school, or
- Took a full-time, on-farm training course given by a school or a state, county, or local government agency.

A school includes a technical, trade, or mechanical school. It does not include on-the-job training courses, correspondence schools, or night schools.

For more details, use TeleTax topic 610 (see page 8) or see Form 8880.

## Line 33—Child Tax Credit

### What Is the Child Tax Credit?

This credit is for people who have a qualifying child (defined below). It is in addition to the credit for child and dependent care expenses on Form 1040A, line 29, and the earned income credit on Form 1040A, line 41a.

### Three Steps To Take the Child Tax Credit!

- Step 1. Make sure you have a qualifying child for the child tax credit (defined below).
- Step 2. Make sure you checked the box in column (4) of line 6c on Form 1040A for each qualifying child.
- Step 3. Answer the questions on this page to see if you may use the worksheet on page 37 to figure your credit or if you must use Pub. 972, Child Tax Credit. If you need Pub. 972, see page 7.

### Qualifying Child for Child Tax Credit.

A qualifying child for purposes of the child tax credit is a child who:

1. Is claimed as your dependent on line 6c,
2. Was under age 17 at the end of 2004,
3. Is your (a) son, daughter, adopted child, stepchild, or a descendant of any of them (for example, your grandchild); (b) brother, sister, stepbrother, stepsister, or a descendant of any of them (for example, your niece or nephew), whom you cared for as you would your own child; or (c) foster child (any child placed with you by an authorized placement agency whom you cared for as you would your own child), and
4. Is a U.S. citizen or resident alien.



The above requirements are not the same as the requirements to be a qualifying child for the earned income credit.



An adopted child is always treated as your own child. An adopted child includes a child placed with you by an authorized placement agency for legal adoption even if the adoption is not final. An authorized placement agency includes any person or court authorized by state law to place children for legal adoption.

### Questions

### Who Must Use Pub. 972



1. Is the amount on Form 1040A, line 22, more than the amount shown below for your filing status?
  - Married filing jointly – \$110,000
  - Single, head of household, or qualifying widow(er) – \$75,000
  - Married filing separately – \$55,000

**No.** Continue 
 **Yes.**  You must use Pub. 972 to figure your credit.
2. Are you claiming the adoption credit on Form 8839 (see the instructions for Form 1040A, line 34, on page 38)?
  - **No.** Use the worksheet on page 37 to figure your child tax credit.
  - **Yes.** You must use Pub. 972 to figure your child tax credit. You will also need Form 8839.

**Child Tax Credit Worksheet—Line 33**

Keep for Your Records 



- To be a qualifying child for the child tax credit, the child must be **under age 17** at the end of 2004 and meet the other requirements listed on page 36.
- **Do not** use this worksheet if you answered “Yes” to question 1 or 2 on page 36. Instead, use Pub. 972.

1. Number of qualifying children: \_\_\_\_\_ × \$1,000. Enter the result. 1

2. Enter the amount from Form 1040A, line 28. 2

3. Add the amounts from Form 1040A:


Line 29 \_\_\_\_\_

Line 30 + \_\_\_\_\_

Line 31 + \_\_\_\_\_

Line 32 + \_\_\_\_\_ Enter the total. 3

4. Are the amounts on lines 2 and 3 the same?

**Yes.**  You cannot take this credit because there is no tax to reduce. However, you may be able to take the **additional child tax credit**. See the **TIP** below.

**No.** Subtract line 3 from line 2. 4

5. Is the amount on line 1 more than the amount on line 4?

**Yes.** Enter the amount from line 4. Also, you may be able to take the **additional child tax credit**. See the **TIP** below.

**No.** Enter the amount from line 1. 5

**This is your child tax credit.**

Enter this amount on Form 1040A, line 33.



You may be able to take the **additional child tax credit** on Form 1040A, line 42, if you answered “Yes” on line 4 or line 5 above.

- First, complete your Form 1040A through line 41a.
- Then, use Form 8812 to figure any additional child tax credit.



## Line 34

### Adoption Credit

You may be able to take this credit if either of the following applies.

- You paid expenses to adopt a child.
- You adopted a child with special needs and the adoption became final in 2004.

See the Instructions for Form 8839 for details.

---

## Line 37

### Advance Earned Income Credit Payments

Enter the total amount of advance earned income credit (EIC) payments you received. These payments are shown in Form(s) W-2, box 9.

---

## Line 39

### Federal Income Tax Withheld

Add the amounts shown as federal income tax withheld on your Forms W-2 and 1099-R. Enter the total on line 39. The amount of federal income tax withheld should be shown in Form W-2, box 2, and in Form 1099-R, box 4. Attach Form(s) 1099-R to the front of your return if federal income tax was withheld.

If you received a 2004 Form 1099 showing federal income tax withheld on dividends, interest income, unemployment compensa-

tion, or social security benefits, include the amount withheld in the total on line 39. This should be shown in Form 1099, box 4, or Form SSA-1099, box 6. If federal income tax was withheld from your Alaska Permanent Fund dividends, include the tax withheld in the total on line 39.

---

## Line 40

### 2004 Estimated Tax Payments

Enter any estimated federal income tax payments you made using Form 1040-ES for 2004. Include any overpayment from your 2003 return that you applied to your 2004 estimated tax.

If you and your spouse paid joint estimated tax but are now filing separate income tax returns, you can divide the amount paid in any way you choose as long as you both agree. If you cannot agree, you must divide the payments in proportion to each spouse's individual tax as shown on your separate returns for 2004. For an example of how to do this, see Pub. 505. Be sure to show both social security numbers (SSNs) in the space provided on the separate returns. If you or your spouse paid separate estimated tax but you are now filing a joint return, add the amounts you each paid. Follow these instructions even if your spouse died in 2004 or in 2005 before filing a 2004 return. Also, see Pub. 505 if either of the following apply.

- You got divorced in 2004 and you made joint estimated tax payments with your former spouse.
- You changed your name and you made estimated tax payments using your former name.

# Lines 41a and 41b— Earned Income Credit (EIC)

## What is the EIC?

The EIC is a credit for certain people who work. The credit may give you a refund even if you do not owe any tax.

## To Take the EIC:

- Follow the steps below.
- Complete the worksheet on page 43 or let the IRS figure the credit for you.
- If you have a qualifying child, complete and attach Schedule EIC.



*If you take the EIC even though you are not eligible and it is determined that your error is due to reckless or intentional disregard of the EIC rules, you will not be allowed to take the credit for 2 years even if you are otherwise eligible to do so. If you fraudulently take the EIC, you will not be allowed to take the credit for 10 years. See Form 8862, who must file, that begins on page 41. You may also have to pay penalties.*

## Step 1 All Filers

- If, in 2004:
  - 2 children lived with you, is the amount on Form 1040A, line 22, less than \$34,458 (\$35,458 if married filing jointly)?
  - 1 child lived with you, is the amount on Form 1040A, line 22, less than \$30,338 (\$31,338 if married filing jointly)?
  - No children live with you, is the amount on Form 1040A, line 22, less than \$11,490 (\$12,490 if married filing jointly)?

**Yes.** Continue  **No.** You cannot take the credit.

---

- Do you, and your spouse if filing a joint return, have a social security number that allows you to work or is valid for EIC purposes (see page 42)?
 

**Yes.** Continue  **No.** You cannot take the credit. Put "No" to the left of the entry space for line 41a.

---

- Is your filing status married filing separately?
 

**Yes.** You cannot take the credit.  **No.** Continue

---

- Were you a nonresident alien for any part of 2004?
 

**Yes.** See *Nonresident aliens* on page 42.  **No.** Go to Step 2.

## Step 2 Investment Income

- Add the amounts from Form 1040A:

Line 8a \_\_\_\_\_  
 Line 8b + \_\_\_\_\_  
 Line 9a + \_\_\_\_\_  
 Line 10 + \_\_\_\_\_

**Investment Income** =

- Is your investment income more than \$2,650?
 

**Yes.** You cannot take the credit.  **No.** Continue

---

- Did a child live with you in 2004?
 

**Yes.** Go to Step 3 on page 40.  **No.** Go to Step 4 on page 40.

**Continued from page 39**

**Step 3 Qualifying Child**

**A qualifying child is a child who is your...**

Son, daughter, adopted child, stepchild, or a descendant of any of them (for example, your grandchild)

or

Brother, sister, stepbrother, stepsister, or a descendant of any of them (for example, your niece or nephew) whom you cared for as you would your own child

or

Foster child (any child placed with you by an authorized placement agency whom you cared for as you would your own child)

**AND**

**was at the end of 2004...**

Under age 19

or

Under age 24 and a student (see page 42)

or

Any age and permanently and totally disabled (see page 42)

**AND**

**who...**

Lived with you in the United States for more than half of 2004. If the child did not live with you for the required time, see *Exception to "time lived with you" condition* on page 41.



*If the child was married, see page 42.*

1. Look at the qualifying child conditions above. Could you, or your spouse if filing a joint return, be a qualifying child of another person in 2004?

- Yes.**  **No.** Continue

You cannot take the credit. Put "No" to the left of the entry space for line 41a.

2. Do you have at least one child who meets the above conditions to be your qualifying child?

- Yes.** Go to question 3.  **No.** Skip question 3; go to Step 4, question 2.

3. Does the child meet the conditions to be a qualifying child of any other person (other than your spouse if filing a joint return) for 2004?

- Yes.** See *Qualifying child of more than one person* on page 42.  **No.** This child is your qualifying child. The child must have a valid social security number as defined on page 42 unless the child was born and died in 2004. Skip Step 4; go to Step 5 on page 41.

**Step 4 Filers Without a Qualifying Child**

1. Look at the qualifying child conditions in Step 3. Could you, or your spouse if filing a joint return, be a qualifying child of another person in 2004?

- Yes.**  **No.** Continue   
You cannot take the credit. Put "No" to the left of the entry space for line 41a.

2. Can you, or your spouse if filing a joint return, be claimed as a dependent on someone else's 2004 tax return?

- Yes.**  **No.** Continue   
You cannot take the credit.

3. Were you, or your spouse if filing a joint return, at least age 25 but under age 65 at the end of 2004?

- Yes.** Continue  **No.**   
You cannot take the credit.

4. Was your home, and your spouse's if filing a joint return, in the United States for more than half of 2004? Members of the military stationed outside the United States, see page 42 before you answer.

- Yes.** Go to Step 5 on page 41.  **No.**   
You cannot take the credit. Put "No" to the left of the entry space for line 41a.



Continued from page 40

**Step 5 Earned Income**

1. Figure earned income:

	Form 1040A, line 7		
Subtract, if included on line 7, any:			
• Taxable scholarship or fellowship grant not reported on a Form W-2.			
• Amount paid to an inmate in a penal institution for work (put "PRI" and the amount subtracted to the left of the entry space for Form 1040A, line 7).			
• Amount received as a pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan (put "DFC" and the amount subtracted to the left of the entry space for Form 1040A, line 7). This amount may be shown in Form W-2, box 11. If you received such an amount but box 11 is blank, contact your employer for the amount received as a pension or annuity.		-	
 Add all of your nontaxable combat pay if you elect to include it in earned income.* Also enter this amount on Form 1040A, line 41b. See <i>Combat pay, nontaxable</i> , on this page.		+	



*Electing to include nontaxable combat pay may increase or decrease your EIC. Figure the credit with and without your nontaxable combat pay before making the election.*

**Earned Income =**

\* The election cannot be made on the return of a taxpayer whose tax year ended before October 5, 2004, due to his or her death.

2. If you have:
- 2 or more qualifying children, is your earned income less than \$34,458 (\$35,458 if married filing jointly)?
  - 1 qualifying child, is your earned income less than \$30,338 (\$31,338 if married filing jointly)?
  - No qualifying children, is your earned income less than \$11,490 (\$12,490 if married filing jointly)?
- Yes.** Go to Step 6.       **No.** You cannot take the credit.

**Step 6 How To Figure the Credit**

1. Do you want the IRS to figure the credit for you?
- Yes.** See *Credit figured by the IRS* on this page.       **No.** Go to the worksheet on page 43.

**Definitions and Special Rules**

(listed in alphabetical order)

**Adopted child.** An adopted child is always treated as your own child. An adopted child includes a child placed with you by an authorized placement agency for legal adoption even if the adoption is not final. An authorized placement agency includes any person or court authorized by state law to place children for legal adoption.

**Combat pay, nontaxable.** If you were a member of the U.S. Armed Forces who served in a combat zone, certain pay is excluded from your income. See *Combat Zone Exclusion* in Pub. 3. You can elect to include this pay in your earned income when figuring the EIC. The amount of your nontaxable combat pay should be shown in Form(s) W-2, box 14, with code Q.

**Credit figured by the IRS.** To have the IRS figure the credit for you:

1. Put "EIC" to the left of the entry space for Form 1040A, line 41a.
2. Be sure you enter the nontaxable combat pay you elect to include in earned income on Form 1040A, line 41b. See *Combat pay, nontaxable* above.
3. If you have a qualifying child, complete and attach Schedule EIC. If your EIC for a year after 1996 was reduced or disallowed, see *Form 8862, who must file*, below.

**Exception to "time lived with you" condition.** A child is considered to have lived with you for all of 2004 if the child was born or died in 2004 and your home was this child's home for the entire time he or she was alive in 2004. Temporary absences for special circumstances, such as for school, vacation, medical care, military service, or detention in a juvenile facility, count as time lived at home. If your child is presumed to have been kidnapped by someone who is not a family member, see Pub. 596 to find out if that child is a qualifying child for the EIC. To get Pub. 596, see page 7. If you were in the military stationed outside the United States, see *Members of the military* on page 42.

**Form 8862, who must file.** You must file Form 8862 if your EIC for a year after 1996 was reduced or disallowed for any reason other than a math or clerical error. But you do not have to file Form 8862 if either of the following applies.

1. After your EIC was reduced or disallowed in an earlier year (a) you filed Form 8862 (or other documents) and your EIC was then allowed, and (b) your EIC has not been reduced or disallowed again for any reason other than a math or clerical error.
2. You are taking the EIC without a qualifying child and the only reason your EIC was reduced or disallowed in the earlier year was because it was determined that a child listed on Schedule EIC was not your qualifying child.

Also, do not file Form 8862 or take the credit for:

- 2 years after the most recent tax year for which there was a final determination that your EIC was reduced or disallowed due to reckless or intentional disregard of the EIC rules, or
- 10 years after the most recent tax year for which there was a final determination that your EIC was reduced or disallowed due to fraud.

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**Married child.** A child who was married at the end of 2004 is a qualifying child only if (a) you can claim him or her as your dependent on Form 1040A, line 6c, or (b) this child's other parent claims him or her as a dependent under the rules that begin on page 20 for *Children of divorced or separated parents*.

**Members of the military.** If you were on extended active duty outside the United States, your home is considered to be in the United States during that duty period. Extended active duty is military duty ordered for an indefinite period or for a period of more than 90 days. Once you begin serving extended active duty, you are considered to be on extended active duty even if you serve fewer than 90 days.

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**Nonresident aliens.** If your filing status is married filing jointly, go to Step 2 on page 39. Otherwise, stop; you cannot take the EIC.

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**Permanently and totally disabled child.** A child who cannot engage in any substantial gainful activity because of a physical or mental condition and a doctor has determined that this condition (a) has lasted or can be expected to last continuously for at least a year, or (b) can lead to death.

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**Qualifying child of more than one person.** If the child meets the conditions to be a qualifying child of more than one person, only one person can take the EIC based on that child. The other person(s) cannot take the EIC for people without a qualifying child, but may take the EIC based on a different qualifying child. If you and the other person(s) cannot agree who will take the EIC based on the same child, the IRS will apply the following rules.

- If only one of the persons is the child's parent, the child will be treated as the qualifying child of the parent.
- If both persons are the child's parents, the child will be treated as the qualifying child of the parent with whom the child lived

for the longer period of time during 2004. If the child lived with each parent for the same amount of time, the child will be treated as the qualifying child of the parent who had the higher adjusted gross income (AGI) for 2004.

- If none of the persons is the child's parent, the child will be treated as the qualifying child of the person who had the highest AGI for 2004.

The child must have a valid social security number as defined below unless the child was born and died in 2004. If you do not have a qualifying child, stop; you cannot take the EIC. Put "No" to the left of the entry space for line 41a. If you have a qualifying child, skip Step 4; go to Step 5 on page 41.

**Example.** You and your 5-year-old daughter moved in with your mother in April 2004. You are not a qualifying child of your mother. Your daughter meets the conditions to be a qualifying child for both you and your mother. If you and your mother cannot agree on who will treat your daughter as a qualifying child, the above rules apply. Under these rules, you are entitled to treat your daughter as a qualifying child because you are the child's parent. Your mother would not be entitled to take the EIC unless she has a different qualifying child.

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**Social security number (SSN).** For purposes of taking the EIC, a valid SSN is a number issued by the Social Security Administration unless "Not Valid for Employment" is printed on the social security card and the number was issued solely to apply for or receive a federally funded benefit.

To find out how to get an SSN, see page 18. If you will not have an SSN by April 15, 2005, see *What If You Cannot File on Time?* on page 12.

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**Student.** A child who during any 5 months of 2004:

- Was enrolled as a full-time student at a school, or
- Took a full-time, on-farm training course given by a school or a state, county, or local government agency.

A school includes a technical, trade, or mechanical school. It does not include an on-the-job training course, correspondence school, or night school.

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**Welfare benefits, effect of credit on.** Any refund you receive as a result of taking the EIC will not be used to determine if you are eligible for the following programs or how much you can receive from them. But if the refund you receive because of the EIC is not spent within a certain period of time, it may count as an asset (or resource) and affect your eligibility.

- Temporary Assistance for Needy Families (TANF).
- Medicaid and supplemental security income (SSI).
- Food stamps and low-income housing.

**Earned Income Credit (EIC) Worksheet—Lines 41a and 41b**

Keep for Your Records



**Part 1**

**All Filers**

1. Enter your earned income from Step 5 on page 41. 1

2. Look up the amount on line 1 above in the EIC Table on pages 44–49 to find the credit. Be sure you use the correct column for your filing status and the number of children you have. Enter the credit here. 2

If line 2 is zero, You cannot take the credit. Put “No” to the left of the entry space for line 41a.

3. Enter the amount from Form 1040A, line 22. 3

4. Are the amounts on lines 3 and 1 the same?

**Yes.** Skip line 5; enter the amount from line 2 on line 6.

**No.** Go to line 5.

**Part 2**

**Filers Who Answered “No” on Line 4**

5. If you have:

- No qualifying children, is the amount on line 3 less than \$6,400 (\$7,400 if married filing jointly)?
- 1 or more qualifying children, is the amount on line 3 less than \$14,050 (\$15,050 if married filing jointly)?

**Yes.** Leave line 5 blank; enter the amount from line 2 on line 6.

**No.** Look up the amount on line 3 in the EIC Table on pages 44–49 to find the credit. Be sure you use the correct column for your filing status and the number of children you have. Enter the credit here. 5

Look at the amounts on lines 5 and 2. Then, enter the **smaller** amount on line 6.

**Part 3**

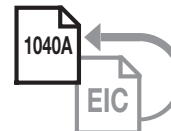
**Your Earned Income Credit**

6. **This is your earned income credit.** 6

Enter this amount on Form 1040A, line 41a.

**Reminder—**

✓ If you have a qualifying child, complete and attach Schedule EIC.



*If your EIC for a year after 1996 was reduced or disallowed, see the instructions that begin on page 41 to find out if you must file Form 8862 to take the credit for 2004.*

# 2004 Earned Income Credit (EIC) Table

**Caution.** This is not a tax table.

1. To find your credit, read down the “At least – But less than” columns and find the line that includes the amount you were told to look up from your EIC Worksheet.

2. Then, go to the column that includes your filing status and the number of qualifying children you have. Enter the credit from that column on your EIC Worksheet.

**Example.** If your filing status is single, you have one qualifying child, and the amount you are looking up from your EIC Worksheet is \$2,455, you would enter \$842.

If the amount you are looking up from the worksheet is—	And your filing status is—		
	Single, head of household, or qualifying widow(er) and you have—		
	No children	One child	Two children
At least But less than	Your credit is—		
2,400 2,450	186	825	970
2,450 2,500	189	842	990

If the amount you are looking up from the worksheet is—		And your filing status is—						If the amount you are looking up from the worksheet is—		And your filing status is—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—					Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
		No children	One child	Two children	No children	One child	Two children			No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—			At least	But less than	Your credit is—			Your credit is—		
\$1	\$50	\$2	\$9	\$10	\$2	\$9	\$10	2,750	2,800	212	944	1,110	212	944	1,110
50	100	6	26	30	6	26	30	2,800	2,850	216	961	1,130	216	961	1,130
100	150	10	43	50	10	43	50	2,850	2,900	220	978	1,150	220	978	1,150
150	200	13	60	70	13	60	70	2,900	2,950	224	995	1,170	224	995	1,170
200	250	17	77	90	17	77	90	2,950	3,000	228	1,012	1,190	228	1,012	1,190
250	300	21	94	110	21	94	110	3,000	3,050	231	1,029	1,210	231	1,029	1,210
300	350	25	111	130	25	111	130	3,050	3,100	235	1,046	1,230	235	1,046	1,230
350	400	29	128	150	29	128	150	3,100	3,150	239	1,063	1,250	239	1,063	1,250
400	450	33	145	170	33	145	170	3,150	3,200	243	1,080	1,270	243	1,080	1,270
450	500	36	162	190	36	162	190	3,200	3,250	247	1,097	1,290	247	1,097	1,290
500	550	40	179	210	40	179	210	3,250	3,300	251	1,114	1,310	251	1,114	1,310
550	600	44	196	230	44	196	230	3,300	3,350	254	1,131	1,330	254	1,131	1,330
600	650	48	213	250	48	213	250	3,350	3,400	258	1,148	1,350	258	1,148	1,350
650	700	52	230	270	52	230	270	3,400	3,450	262	1,165	1,370	262	1,165	1,370
700	750	55	247	290	55	247	290	3,450	3,500	266	1,182	1,390	266	1,182	1,390
750	800	59	264	310	59	264	310	3,500	3,550	270	1,199	1,410	270	1,199	1,410
800	850	63	281	330	63	281	330	3,550	3,600	273	1,216	1,430	273	1,216	1,430
850	900	67	298	350	67	298	350	3,600	3,650	277	1,233	1,450	277	1,233	1,450
900	950	71	315	370	71	315	370	3,650	3,700	281	1,250	1,470	281	1,250	1,470
950	1,000	75	332	390	75	332	390	3,700	3,750	285	1,267	1,490	285	1,267	1,490
1,000	1,050	78	349	410	78	349	410	3,750	3,800	289	1,284	1,510	289	1,284	1,510
1,050	1,100	82	366	430	82	366	430	3,800	3,850	293	1,301	1,530	293	1,301	1,530
1,100	1,150	86	383	450	86	383	450	3,850	3,900	296	1,318	1,550	296	1,318	1,550
1,150	1,200	90	400	470	90	400	470	3,900	3,950	300	1,335	1,570	300	1,335	1,570
1,200	1,250	94	417	490	94	417	490	3,950	4,000	304	1,352	1,590	304	1,352	1,590
1,250	1,300	98	434	510	98	434	510	4,000	4,050	308	1,369	1,610	308	1,369	1,610
1,300	1,350	101	451	530	101	451	530	4,050	4,100	312	1,386	1,630	312	1,386	1,630
1,350	1,400	105	468	550	105	468	550	4,100	4,150	316	1,403	1,650	316	1,403	1,650
1,400	1,450	109	485	570	109	485	570	4,150	4,200	319	1,420	1,670	319	1,420	1,670
1,450	1,500	113	502	590	113	502	590	4,200	4,250	323	1,437	1,690	323	1,437	1,690
1,500	1,550	117	519	610	117	519	610	4,250	4,300	327	1,454	1,710	327	1,454	1,710
1,550	1,600	120	536	630	120	536	630	4,300	4,350	331	1,471	1,730	331	1,471	1,730
1,600	1,650	124	553	650	124	553	650	4,350	4,400	335	1,488	1,750	335	1,488	1,750
1,650	1,700	128	570	670	128	570	670	4,400	4,450	339	1,505	1,770	339	1,505	1,770
1,700	1,750	132	587	690	132	587	690	4,450	4,500	342	1,522	1,790	342	1,522	1,790
1,750	1,800	136	604	710	136	604	710	4,500	4,550	346	1,539	1,810	346	1,539	1,810
1,800	1,850	140	621	730	140	621	730	4,550	4,600	350	1,556	1,830	350	1,556	1,830
1,850	1,900	143	638	750	143	638	750	4,600	4,650	354	1,573	1,850	354	1,573	1,850
1,900	1,950	147	655	770	147	655	770	4,650	4,700	358	1,590	1,870	358	1,590	1,870
1,950	2,000	151	672	790	151	672	790	4,700	4,750	361	1,607	1,890	361	1,607	1,890
2,000	2,050	155	689	810	155	689	810	4,750	4,800	365	1,624	1,910	365	1,624	1,910
2,050	2,100	159	706	830	159	706	830	4,800	4,850	369	1,641	1,930	369	1,641	1,930
2,100	2,150	163	723	850	163	723	850	4,850	4,900	373	1,658	1,950	373	1,658	1,950
2,150	2,200	166	740	870	166	740	870	4,900	4,950	377	1,675	1,970	377	1,675	1,970
2,200	2,250	170	757	890	170	757	890	4,950	5,000	381	1,692	1,990	381	1,692	1,990
2,250	2,300	174	774	910	174	774	910	5,000	5,050	384	1,709	2,010	384	1,709	2,010
2,300	2,350	178	791	930	178	791	930	5,050	5,100	388	1,726	2,030	388	1,726	2,030
2,350	2,400	182	808	950	182	808	950	5,100	5,150	390	1,743	2,050	390	1,743	2,050
2,400	2,450	186	825	970	186	825	970	5,150	5,200	390	1,760	2,070	390	1,760	2,070
2,450	2,500	189	842	990	189	842	990	5,200	5,250	390	1,777	2,090	390	1,777	2,090
2,500	2,550	193	859	1,010	193	859	1,010	5,250	5,300	390	1,794	2,110	390	1,794	2,110
2,550	2,600	197	876	1,030	197	876	1,030	5,300	5,350	390	1,811	2,130	390	1,811	2,130
2,600	2,650	201	893	1,050	201	893	1,050	5,350	5,400	390	1,828	2,150	390	1,828	2,150
2,650	2,700	205	910	1,070	205	910	1,070	5,400	5,450	390	1,845	2,170	390	1,845	2,170
2,700	2,750	208	927	1,090	208	927	1,090	5,450	5,500	390	1,862	2,190	390	1,862	2,190

(Continued on page 45)







**2004 Earned Income Credit (EIC) Table—Continued**

(Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is—		And your filing status is—						If the amount you are looking up from the worksheet is—		And your filing status is—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—					Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
		No children	One child	Two children	No children	One child	Two children			No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—			At least	But less than	Your credit is—			Your credit is—		
25,000	25,050	0	849	1,987	0	1,009	2,197	28,000	28,050	0	370	1,355	0	529	1,565
25,050	25,100	0	841	1,976	0	1,001	2,187	28,050	28,100	0	362	1,344	0	521	1,555
25,100	25,150	0	833	1,965	0	993	2,176	28,100	28,150	0	354	1,334	0	513	1,544
25,150	25,200	0	825	1,955	0	985	2,166	28,150	28,200	0	346	1,323	0	505	1,534
25,200	25,250	0	817	1,944	0	977	2,155	28,200	28,250	0	338	1,313	0	497	1,523
25,250	25,300	0	809	1,934	0	969	2,145	28,250	28,300	0	330	1,302	0	489	1,513
25,300	25,350	0	801	1,923	0	961	2,134	28,300	28,350	0	322	1,292	0	481	1,502
25,350	25,400	0	793	1,913	0	953	2,123	28,350	28,400	0	314	1,281	0	473	1,492
25,400	25,450	0	785	1,902	0	945	2,113	28,400	28,450	0	306	1,271	0	465	1,481
25,450	25,500	0	777	1,892	0	937	2,102	28,450	28,500	0	298	1,260	0	457	1,471
25,500	25,550	0	769	1,881	0	929	2,092	28,500	28,550	0	290	1,249	0	449	1,460
25,550	25,600	0	761	1,871	0	921	2,081	28,550	28,600	0	282	1,239	0	442	1,450
25,600	25,650	0	753	1,860	0	913	2,071	28,600	28,650	0	274	1,228	0	434	1,439
25,650	25,700	0	745	1,850	0	905	2,060	28,650	28,700	0	266	1,218	0	426	1,428
25,700	25,750	0	737	1,839	0	897	2,050	28,700	28,750	0	258	1,207	0	418	1,418
25,750	25,800	0	729	1,829	0	889	2,039	28,750	28,800	0	250	1,197	0	410	1,407
25,800	25,850	0	721	1,818	0	881	2,029	28,800	28,850	0	242	1,186	0	402	1,397
25,850	25,900	0	713	1,808	0	873	2,018	28,850	28,900	0	234	1,176	0	394	1,386
25,900	25,950	0	705	1,797	0	865	2,008	28,900	28,950	0	226	1,165	0	386	1,376
25,950	26,000	0	697	1,786	0	857	1,997	28,950	29,000	0	218	1,155	0	378	1,365
26,000	26,050	0	689	1,776	0	849	1,987	29,000	29,050	0	210	1,144	0	370	1,355
26,050	26,100	0	681	1,765	0	841	1,976	29,050	29,100	0	202	1,134	0	362	1,344
26,100	26,150	0	673	1,755	0	833	1,965	29,100	29,150	0	194	1,123	0	354	1,334
26,150	26,200	0	665	1,744	0	825	1,955	29,150	29,200	0	186	1,113	0	346	1,323
26,200	26,250	0	657	1,734	0	817	1,944	29,200	29,250	0	178	1,102	0	338	1,313
26,250	26,300	0	649	1,723	0	809	1,934	29,250	29,300	0	170	1,092	0	330	1,302
26,300	26,350	0	641	1,713	0	801	1,923	29,300	29,350	0	162	1,081	0	322	1,292
26,350	26,400	0	633	1,702	0	793	1,913	29,350	29,400	0	154	1,070	0	314	1,281
26,400	26,450	0	625	1,692	0	785	1,902	29,400	29,450	0	146	1,060	0	306	1,271
26,450	26,500	0	617	1,681	0	777	1,892	29,450	29,500	0	138	1,049	0	298	1,260
26,500	26,550	0	609	1,671	0	769	1,881	29,500	29,550	0	130	1,039	0	290	1,249
26,550	26,600	0	601	1,660	0	761	1,871	29,550	29,600	0	122	1,028	0	282	1,239
26,600	26,650	0	593	1,650	0	753	1,860	29,600	29,650	0	114	1,018	0	274	1,228
26,650	26,700	0	585	1,639	0	745	1,850	29,650	29,700	0	106	1,007	0	266	1,218
26,700	26,750	0	577	1,629	0	737	1,839	29,700	29,750	0	98	997	0	258	1,207
26,750	26,800	0	569	1,618	0	729	1,829	29,750	29,800	0	90	986	0	250	1,197
26,800	26,850	0	561	1,607	0	721	1,818	29,800	29,850	0	82	976	0	242	1,186
26,850	26,900	0	553	1,597	0	713	1,808	29,850	29,900	0	74	965	0	234	1,176
26,900	26,950	0	545	1,586	0	705	1,797	29,900	29,950	0	66	955	0	226	1,165
26,950	27,000	0	537	1,576	0	697	1,786	29,950	30,000	0	58	944	0	218	1,155
27,000	27,050	0	529	1,565	0	689	1,776	30,000	30,050	0	50	934	0	210	1,144
27,050	27,100	0	521	1,555	0	681	1,765	30,050	30,100	0	42	923	0	202	1,134
27,100	27,150	0	513	1,544	0	673	1,755	30,100	30,150	0	34	912	0	194	1,123
27,150	27,200	0	505	1,534	0	665	1,744	30,150	30,200	0	26	902	0	186	1,113
27,200	27,250	0	497	1,523	0	657	1,734	30,200	30,250	0	18	891	0	178	1,102
27,250	27,300	0	489	1,513	0	649	1,723	30,250	30,300	0	10	881	0	170	1,092
27,300	27,350	0	481	1,502	0	641	1,713	30,300	30,350	0	**	870	0	162	1,081
27,350	27,400	0	473	1,492	0	633	1,702	30,350	30,400	0	0	860	0	154	1,070
27,400	27,450	0	465	1,481	0	625	1,692	30,400	30,450	0	0	849	0	146	1,060
27,450	27,500	0	457	1,471	0	617	1,681	30,450	30,500	0	0	839	0	138	1,049
27,500	27,550	0	449	1,460	0	609	1,671	30,500	30,550	0	0	828	0	130	1,039
27,550	27,600	0	442	1,450	0	601	1,660	30,550	30,600	0	0	818	0	122	1,028
27,600	27,650	0	434	1,439	0	593	1,650	30,600	30,650	0	0	807	0	114	1,018
27,650	27,700	0	426	1,428	0	585	1,639	30,650	30,700	0	0	797	0	106	1,007
27,700	27,750	0	418	1,418	0	577	1,629	30,700	30,750	0	0	786	0	98	997
27,750	27,800	0	410	1,407	0	569	1,618	30,750	30,800	0	0	776	0	90	986
27,800	27,850	0	402	1,397	0	561	1,607	30,800	30,850	0	0	765	0	82	976
27,850	27,900	0	394	1,386	0	553	1,597	30,850	30,900	0	0	755	0	74	965
27,900	27,950	0	386	1,376	0	545	1,586	30,900	30,950	0	0	744	0	66	955
27,950	28,000	0	378	1,365	0	537	1,576	30,950	31,000	0	0	733	0	58	944

\*\*If the amount you are looking up from the worksheet is at least \$30,300 (\$31,300 if married filing jointly) but less than \$30,338 (\$31,338 if married filing jointly), your credit is \$3. Otherwise, you cannot take the credit.

(Continued on page 49)



**2004 Earned Income Credit (EIC) Table—Continued** (Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is—		And your filing status is—						If the amount you are looking up from the worksheet is—		And your filing status is—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—					Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
		No children	One child	Two children	No children	One child	Two children			No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—			At least	But less than	Your credit is—			Your credit is—		
<b>31,000</b>	<b>31,050</b>	0	0	723	0	50	934	<b>33,500</b>	<b>33,550</b>	0	0	196	0	0	407
<b>31,050</b>	<b>31,100</b>	0	0	712	0	42	923	<b>33,550</b>	<b>33,600</b>	0	0	186	0	0	397
<b>31,100</b>	<b>31,150</b>	0	0	702	0	34	912	<b>33,600</b>	<b>33,650</b>	0	0	175	0	0	386
<b>31,150</b>	<b>31,200</b>	0	0	691	0	26	902	<b>33,650</b>	<b>33,700</b>	0	0	165	0	0	375
<b>31,200</b>	<b>31,250</b>	0	0	681	0	18	891	<b>33,700</b>	<b>33,750</b>	0	0	154	0	0	365
<b>31,250</b>	<b>31,300</b>	0	0	670	0	10	881	<b>33,750</b>	<b>33,800</b>	0	0	144	0	0	354
<b>31,300</b>	<b>31,350</b>	0	0	660	0	**	870	<b>33,800</b>	<b>33,850</b>	0	0	133	0	0	344
<b>31,350</b>	<b>31,400</b>	0	0	649	0	0	860	<b>33,850</b>	<b>33,900</b>	0	0	123	0	0	333
<b>31,400</b>	<b>31,450</b>	0	0	639	0	0	849	<b>33,900</b>	<b>33,950</b>	0	0	112	0	0	323
<b>31,450</b>	<b>31,500</b>	0	0	628	0	0	839	<b>33,950</b>	<b>34,000</b>	0	0	102	0	0	312
<b>31,500</b>	<b>31,550</b>	0	0	618	0	0	828	<b>34,000</b>	<b>34,050</b>	0	0	91	0	0	302
<b>31,550</b>	<b>31,600</b>	0	0	607	0	0	818	<b>34,050</b>	<b>34,100</b>	0	0	81	0	0	291
<b>31,600</b>	<b>31,650</b>	0	0	597	0	0	807	<b>34,100</b>	<b>34,150</b>	0	0	70	0	0	281
<b>31,650</b>	<b>31,700</b>	0	0	586	0	0	797	<b>34,150</b>	<b>34,200</b>	0	0	60	0	0	270
<b>31,700</b>	<b>31,750</b>	0	0	576	0	0	786	<b>34,200</b>	<b>34,250</b>	0	0	49	0	0	260
<b>31,750</b>	<b>31,800</b>	0	0	565	0	0	776	<b>34,250</b>	<b>34,300</b>	0	0	39	0	0	249
<b>31,800</b>	<b>31,850</b>	0	0	554	0	0	765	<b>34,300</b>	<b>34,350</b>	0	0	28	0	0	239
<b>31,850</b>	<b>31,900</b>	0	0	544	0	0	755	<b>34,350</b>	<b>34,400</b>	0	0	17	0	0	228
<b>31,900</b>	<b>31,950</b>	0	0	533	0	0	744	<b>34,400</b>	<b>34,450</b>	0	0	7	0	0	218
<b>31,950</b>	<b>32,000</b>	0	0	523	0	0	733	<b>34,450</b>	<b>34,500</b>	0	0	***	0	0	207
<b>32,000</b>	<b>32,050</b>	0	0	512	0	0	723	<b>34,500</b>	<b>34,550</b>	0	0	0	0	0	196
<b>32,050</b>	<b>32,100</b>	0	0	502	0	0	712	<b>34,550</b>	<b>34,600</b>	0	0	0	0	0	186
<b>32,100</b>	<b>32,150</b>	0	0	491	0	0	702	<b>34,600</b>	<b>34,650</b>	0	0	0	0	0	175
<b>32,150</b>	<b>32,200</b>	0	0	481	0	0	691	<b>34,650</b>	<b>34,700</b>	0	0	0	0	0	165
<b>32,200</b>	<b>32,250</b>	0	0	470	0	0	681	<b>34,700</b>	<b>34,750</b>	0	0	0	0	0	154
<b>32,250</b>	<b>32,300</b>	0	0	460	0	0	670	<b>34,750</b>	<b>34,800</b>	0	0	0	0	0	144
<b>32,300</b>	<b>32,350</b>	0	0	449	0	0	660	<b>34,800</b>	<b>34,850</b>	0	0	0	0	0	133
<b>32,350</b>	<b>32,400</b>	0	0	439	0	0	649	<b>34,850</b>	<b>34,900</b>	0	0	0	0	0	123
<b>32,400</b>	<b>32,450</b>	0	0	428	0	0	639	<b>34,900</b>	<b>34,950</b>	0	0	0	0	0	112
<b>32,450</b>	<b>32,500</b>	0	0	418	0	0	628	<b>34,950</b>	<b>35,000</b>	0	0	0	0	0	102
<b>32,500</b>	<b>32,550</b>	0	0	407	0	0	618	<b>35,000</b>	<b>35,050</b>	0	0	0	0	0	91
<b>32,550</b>	<b>32,600</b>	0	0	397	0	0	607	<b>35,050</b>	<b>35,100</b>	0	0	0	0	0	81
<b>32,600</b>	<b>32,650</b>	0	0	386	0	0	597	<b>35,100</b>	<b>35,150</b>	0	0	0	0	0	70
<b>32,650</b>	<b>32,700</b>	0	0	375	0	0	586	<b>35,150</b>	<b>35,200</b>	0	0	0	0	0	60
<b>32,700</b>	<b>32,750</b>	0	0	365	0	0	576	<b>35,200</b>	<b>35,250</b>	0	0	0	0	0	49
<b>32,750</b>	<b>32,800</b>	0	0	354	0	0	565	<b>35,250</b>	<b>35,300</b>	0	0	0	0	0	39
<b>32,800</b>	<b>32,850</b>	0	0	344	0	0	554	<b>35,300</b>	<b>35,350</b>	0	0	0	0	0	28
<b>32,850</b>	<b>32,900</b>	0	0	333	0	0	544	<b>35,350</b>	<b>35,400</b>	0	0	0	0	0	17
<b>32,900</b>	<b>32,950</b>	0	0	323	0	0	533	<b>35,400</b>	<b>35,450</b>	0	0	0	0	0	7
<b>32,950</b>	<b>33,000</b>	0	0	312	0	0	523	<b>35,450</b>	<b>35,458</b>	0	0	0	0	0	1
<b>33,000</b>	<b>33,050</b>	0	0	302	0	0	512	<b>35,458 or more</b>		0	0	0	0	0	0
<b>33,050</b>	<b>33,100</b>	0	0	291	0	0	502								
<b>33,100</b>	<b>33,150</b>	0	0	281	0	0	491								
<b>33,150</b>	<b>33,200</b>	0	0	270	0	0	481								
<b>33,200</b>	<b>33,250</b>	0	0	260	0	0	470								
<b>33,250</b>	<b>33,300</b>	0	0	249	0	0	460								
<b>33,300</b>	<b>33,350</b>	0	0	239	0	0	449								
<b>33,350</b>	<b>33,400</b>	0	0	228	0	0	439								
<b>33,400</b>	<b>33,450</b>	0	0	218	0	0	428								
<b>33,450</b>	<b>33,500</b>	0	0	207	0	0	418								

\*\*If the amount you are looking up from the worksheet is at least \$30,300 (\$31,300 if married filing jointly) but less than \$30,338 (\$31,338 if married filing jointly), your credit is \$3. Otherwise, you cannot take the credit.

\*\*\*If the amount you are looking up from the worksheet is at least \$34,450 but less than \$34,458, your credit is \$1. Otherwise, you cannot take the credit.

**Line 42****Additional Child Tax Credit****What Is the Additional Child Tax Credit?**

This credit is for certain people who have a qualifying child as defined in the instructions for line 33, on page 36. The additional child tax credit may give you a refund even if you do not owe any tax.

**Two Steps To Take the Additional Child Tax Credit!**

- Step 1. Be sure you figured the amount, if any, of your child tax credit. See the instructions for Form 1040A, line 33, that begin on page 36.
- Step 2. Read the TIP at the end of your Child Tax Credit Worksheet. Use Form 8812 to see if you can take the additional child tax credit, but only if you meet the condition given in that TIP.

**Line 43**

Include in the total on line 43 any amount paid with an extension of time to file. If you filed Form 4868 include any amount you paid with that form or by electronic funds withdrawal or credit card. If you paid by credit card, do not include on line 43 the convenience fee you were charged. To the left of the entry space for line 43, enter "Form 4868" and show the amount paid. Also, include any amount paid with Form 2688 if you filed for an additional extension.

**Excess social security and tier 1 railroad retirement (RRTA) tax withheld.** If you, or your spouse if filing a joint return, had more than one employer for 2004 and total wages of more than \$87,900, too much social security or tier 1 RRTA tax may have been withheld. You may be able to claim a credit for the excess withheld, but you must file Form 1040.

**Refund****Line 44****Amount Overpaid**

If line 44 is under \$1, we will send the refund only if you request it when you file your return.

If you want to check the status of your refund, please wait at least 6 weeks (3 weeks if you filed electronically) from the date you filed to do so. But if you filed Form 8379 with your return, allow 14 weeks (11 weeks if you filed electronically). See page 8 for details.



*If the amount you overpaid is large, you may want to decrease the amount of income tax withheld from your pay by filing a new Form W-4. See Income tax withholding and estimated tax payments for 2005 on*

page 53.

**Refund offset.** If you owe past-due federal tax, state income tax, child support, spousal support, or certain federal nontax debts, such as student loans, all or part of the overpayment on line 44 may be used (offset) to pay the past-due amount. Offsets for federal taxes are made by the IRS. All other offsets are made by the Treasury Department's Financial Management Service (FMS). For federal tax offsets, you will receive a notice from the IRS. For all other offsets, you will receive a notice from FMS. To find out if you may have an offset or if you have a question about it, contact the agency(ies) you owe the debt to.

**Injured spouse claim.** If you file a joint return and your spouse has not paid past-due federal tax, state income tax, child support, spousal support, or a federal nontax debt, such as a student loan, part or all of the overpayment on line 44 may be used (offset) to pay the past-due amount. But your part of the overpayment may be refunded to you if certain conditions apply and you complete Form 8379. For details, use TeleTax topic 203 (see page 8) or see Form 8379.

**Lines 45b Through 45d****DIRECT DEPOSIT**

*Simple. Safe. Secure.*

**Fast Refunds!** Choose direct deposit—a fast, simple, safe, secure way to have your refund deposited automatically into your checking or savings account.

Complete lines 45b through 45d if you want us to directly deposit the amount shown on line 45a into your checking or savings account at a bank or other financial institution (such as a mutual fund, brokerage firm, or credit union) in the United States instead of sending you a check.

**Note.** If you do not want your refund directly deposited into your account, draw a line through the boxes on lines 45b and 45d.

**Why Use Direct Deposit?**

- You get your refund fast—in half the time as paper filers if you *e-file*.
- Payment is more secure—there is no check to get lost.
- More convenient. No trip to the bank to deposit your check.
- Saves tax dollars. A refund by direct deposit costs less than a check.



*You can check with your financial institution to make sure your direct deposit will be accepted and to get the correct routing and account numbers. The IRS is not responsible for a lost refund if you enter the wrong account information.*

If you file a joint return and fill in lines 45b through 45d, you are appointing your spouse as an agent to receive the refund. This appointment cannot be changed later.

**Line 45b.** The routing number must be nine digits. The first two digits must be 01 through 12 or 21 through 32. Otherwise, the direct deposit will be rejected and a check sent instead. On the sample check on page 51, the routing number is 250250025.

Your check may state that it is payable through a financial institution different from the one at which you have your checking account. If so, do not use the routing number on that check. Instead, contact your financial institution for the correct routing number to enter on line 45b.

**Line 45d.** The account number can be up to 17 characters (both numbers and letters). Include hyphens but omit spaces and special symbols. Enter the number from left to right and leave any unused boxes blank. On the sample check on page 51, the account number is 20202086. Do not include the check number.



*Some financial institutions will not allow a joint refund to be deposited into an individual account. The IRS is not responsible if a financial institution rejects a direct deposit. If the direct deposit is rejected, a check will be sent instead.*

## Sample Check—Lines 45b Through 45d



The routing and account numbers may be in different places on your check.

## Line 46

### Amount Applied to Your 2005 Estimated Tax

Enter on line 46 the amount, if any, of the overpayment on line 44 you want applied to your estimated tax for 2005. We will apply this amount to your account unless you attach a statement requesting us to apply it to your spouse's account. Include your spouse's social security number in the attached statement.



This election to apply part or all of the amount overpaid to your 2005 estimated tax cannot be changed later.

## Amount You Owe



IRS *e-file* offers an additional payment option: Electronic funds withdrawal. This option allows you to file your return early and schedule your payment for withdrawal from your checking or savings account on a future date up to and including April 15, 2005. IRS *e-file* also provides proof of receipt of your return and payment by email or through your software package. Visit [www.irs.gov/efile](http://www.irs.gov/efile) for details.

## Line 47

### Amount You Owe



Pay your taxes in full to save interest and penalty. You do not have to pay if line 47 is under \$1.

Include any estimated tax penalty from line 48 in the amount you enter on line 47.

You can pay by check, money order, or credit card. Do not include any estimated tax payment for 2005 in your check, money order, or amount you charge. Instead, make the estimated tax payment separately.

**To pay by check or money order.** Enclose in the envelope with your return a check or money order payable to the “United States Treasury” for the full amount due. Do not send cash. Do not attach the payment to your return. Write “2004 Form 1040A” and your name, address, daytime phone number, and social security number

(SSN) on your payment. If you are filing a joint return, enter the SSN shown first on your tax return.

To help process your payment, enter the amount on the right side of the check like this: \$XXX.XX. Do not use dashes or lines (for example, do not enter “\$XXX—” or “\$XXX  $\frac{XX}{100}$ ”).

**To pay by credit card.** You may use your American Express® Card, Discover® Card, MasterCard® card, or Visa® card. To pay by credit card, call toll free or visit the website of either service provider listed on this page and follow the instructions. A convenience fee will be charged by the service provider based on the amount you are paying. Fees may vary between the providers. You will be told what the fee is during the transaction and you will have the option to either continue or cancel the transaction. You can also find out what the fee will be by calling the provider's toll-free automated customer service number or visiting the provider's website. If you pay by credit card before filing your return, please enter on page 1 of Form 1040A in the upper left corner the confirmation number you were given at the end of the transaction and the amount you charged (not including the convenience fee).

Official Payments Corporation  
1-800-2PAY-TAX<sup>SM</sup> (1-800-272-9829)  
1-877-754-4413 (Customer Service)  
[www.officialpayments.com](http://www.officialpayments.com)

Link2Gov Corporation  
1-888-PAY-1040<sup>SM</sup> (1-888-729-1040)  
1-888-658-5465 (Customer Service)  
[www.PAY1040.com](http://www.PAY1040.com)



You may need to (a) increase the amount of income tax withheld from your pay by filing a new Form W-4, or (b) make estimated tax payments for 2005. See Income tax withholding and estimated tax payments for 2005 on

page 53.

## What If You Cannot Pay?

If you cannot pay the full amount shown on line 47 when you file, you can ask to make monthly installment payments for the full or a partial amount. You may have up to 60 months to pay. However, you will be charged interest and may be charged a late payment penalty on the tax not paid by April 15, 2005, even if your request to pay in installments is granted. You must also pay a fee. To limit the interest and penalty charges, pay as much of the tax as possible when you file. But before requesting an installment agreement, you should consider other less costly alternatives, such as a bank loan or credit card payment.

To ask for an installment agreement, use Form 9465. You should receive a response to your request for installments within 30 days. But if you file your return after March 31, it may take us longer to reply.

## Line 48

### Estimated Tax Penalty

You may owe this penalty if:

- Line 47 is at least \$1,000 and it is more than 10% of the tax shown on your return, or
- You did not pay enough estimated tax by any of the due dates. This is true even if you are due a refund.

The “tax shown on your return” is the amount on line 38 minus the total of any amounts shown on lines 41a and 42.

**Exception.** You will not owe the penalty if your 2003 tax return was for a tax year of 12 full months and either of the following applies.

1. You had no tax liability for 2003 and you were a U.S. citizen or resident for all of 2003, or

2. The total of lines 39 and 40 on your 2004 return is at least as much as the tax liability shown on your 2003 return. Your estimated tax payments for 2004 must have been made on time and for the required amount.



*If your 2004 filing status is married filing separately and your 2003 adjusted gross income was over \$75,000, item 2 above may not apply. For details, see Form 2210 and its instructions.*

**Figuring the penalty.** If the *Exception* that begins on page 51 does not apply and you choose to figure the penalty yourself, see Form 2210 to find out if you owe the penalty. If you do, you can use the form to figure the amount. Enter the penalty on Form 1040A, line 48. Add the penalty to any tax due and enter the total on line 47. If you are due a refund, subtract the penalty from the overpayment you show on line 44. Do not file Form 2210 with your return unless Form 2210 indicates that you must do so. Instead, keep it for your records.



*Because Form 2210 is complicated, if you want to, you can leave line 48 blank and the IRS will figure the penalty and send you a bill. We will not charge you interest on the penalty if you pay by the date specified on the bill. If your income varied during the year, the annualized income installment method may lower the amount of your penalty. But you must file Form 2210 because the IRS cannot figure your penalty under this method. See the Instructions for Form 2210 for other situations in which you may be able to lower your penalty by filing Form 2210.*

## Third Party Designee

If you want to allow a friend, family member, or any other person you choose to discuss your 2004 tax return with the IRS, check the “Yes” box in the “Third party designee” area of your return. Also, enter the designee’s name, phone number, and any five digits the designee chooses as his or her personal identification number (PIN). But if you want to allow the paid preparer who signed your return to discuss it with the IRS, just enter “Preparer” in the space for the designee’s name. You do not have to provide the other information requested.

If you check the “Yes” box, you, and your spouse if filing a joint return, are authorizing the IRS to call the designee to answer any questions that may arise during the processing of your return. You are also authorizing the designee to:

- Give the IRS any information that is missing from your return,
- Call the IRS for information about the processing of your return or the status of your refund or payment(s),
- Receive copies of notices or transcripts related to your return, upon request, and
- Respond to certain IRS notices about math errors, offsets, and return preparation.

You are not authorizing the designee to receive any refund check, bind you to anything (including any additional tax liability), or otherwise represent you before the IRS. If you want to expand the designee’s authorization, see Pub. 947.

The authorization will automatically end no later than the due date (without regard to extensions) for filing your 2005 tax return. This is April 17, 2006, for most people. If you wish to revoke the authorization before it ends, see Pub. 947.

## Sign Your Return

Form 1040A is not considered a valid return unless you sign it. If you are filing a joint return, your spouse must also sign. If your spouse cannot sign the return, see Pub. 501. Be sure to date your return and enter your occupation(s). If you are filing a joint return as a surviving spouse, see *Death of a taxpayer* beginning on page 53.

**Child’s return.** If your child cannot sign the return, either parent can sign the child’s name in the space provided. Then, add “By (your signature), parent for minor child.”

**Daytime phone number.** Providing your daytime phone number may help speed the processing of your return. We may have questions about items on your return, such as the earned income credit, credit for child and dependent care expenses, etc. By answering our questions over the phone, we may be able to continue processing your return without mailing you a letter. If you are filing a joint return, you may enter either your or your spouse’s daytime phone number.

**Paid preparer must sign your return.** Generally, anyone you pay to prepare your return must sign it in the space provided. The preparer must give you a copy of the return for your records. Someone who prepares your return but does not charge you should not sign your return.



### Electronic Return Signatures!

Create your own personal identification number (PIN) and file a paperless return electronically or use a tax professional. If you are married filing jointly, you and your spouse will each need to create a PIN and enter these PINs as your electronic signatures.

A PIN is any combination of five digits you choose except five zeros. If you use a PIN, there is nothing to sign and nothing to mail—not even your Forms W-2. For more details, visit [www.irs.gov/efile](http://www.irs.gov/efile) and click on “e-file for Individual Taxpayers.”

To verify your identity, you will be prompted to enter your adjusted gross income (AGI) from your originally filed 2003 federal income tax return, if applicable. Do not use your AGI from an amended return (Form 1040X), math error notice, or an IRS examination report. AGI is the amount shown on your 2003 Form 1040, line 35; Form 1040A, line 22; Form 1040EZ, line 4; and on the TeleFile Tax Record, line I. If you don’t have your 2003 income tax return, call the IRS at 1-800-829-1040 to get a free transcript of your return. You will also be prompted to enter your date of birth (DOB). Make sure your DOB is accurate and matches the information on record with the Social Security Administration by checking your annual social security statement.



*You cannot sign your return electronically if you are a first-time filer under age 16 at the end of 2004.*

If you use a paid preparer, ask to sign your return electronically!

**Forms 8453 and 8453-OL.** Your return is not complete without your signature. If you are not eligible or choose not to sign your return electronically, you must complete, sign, and file Form 8453 or Form 8453-OL, whichever applies.

## Attach Required Forms and Schedules

Attach Form(s) W-2 to the front of Form 1040A. Attach all other schedules and forms behind Form 1040A in order by number. If you are filing Schedule EIC, put it last. Do not attach items unless required to do so.



If you received a 2004 Form 1099-R showing federal income tax withheld, also attach the form to the front of Form 1040A.

If you owe tax and are sending in your payment, do not attach it to Form 1040A. Instead, place it loose inside the envelope.

## General Information

**How to avoid common mistakes.** Mistakes may delay your refund or result in notices being sent to you.

- Be sure to enter your social security number (SSN) in the space provided on page 1 of Form 1040A. If you are married filing a joint or separate return, also enter your spouse's SSN. Be sure to enter your SSN in the space next to your name. Check that your name and SSN agree with your social security card.

- Make sure you entered the correct name and SSN for each person you claim as a dependent on line 6c. Check that each dependent's name and SSN agrees with his or her social security card. Also make sure you check the box in column (4) of line 6c for each dependent under age 17 who is also a qualifying child for the child tax credit.

- Check your math, especially for the earned income credit (EIC), child tax credit, taxable social security benefits, deduction for exemptions, taxable income, federal income tax withheld, total payments, and refund or amount you owe.

- If you think you can take the earned income credit, read the instructions for lines 41a and 41b that begin on page 39 to make sure you qualify. If you do, make sure you enter on Schedule EIC the correct SSN for each person you claim as a qualifying child. Also, be sure you used the correct column of the EIC Table for your filing status and the number of children you have.

- Remember to sign and date Form 1040A and enter your occupation(s).

- Be sure you use the correct method to figure your tax. See the instructions for line 28 that begin on page 31. Also, enter your total tax on line 38.

- Make sure you use the correct filing status. If you think you can file as head of household, read the instructions for line 4 on page 19 to make sure you qualify.

- Make sure your name and address are correct on the peel-off label. If not, enter the correct information.

- If you are married filing jointly and did not get a peel-off label, enter your and your spouse's name in the same order as shown on your last return.

- Enter your standard deduction on line 24. Also, if you check any box on line 23a or you (or your spouse if filing jointly) can be claimed as a dependent on someone's 2004 return, see page 31 to find the amount to enter on line 24.

- Attach your Form(s) W-2 and any other required forms and schedules.

- If you owe tax and are paying by check or money order, be sure to include all the required information on your payment. See the instructions for line 47 on page 51 for details.

**What are your rights as a taxpayer?** You have the right to be treated fairly, professionally, promptly, and courteously by IRS employees. Our goal at the IRS is to protect your rights so that you will have the highest confidence in the integrity, efficiency, and fairness of our tax system. To ensure that you always receive such treatment, you should know about the many rights you have at each step of the tax process. For details, see Pub. 1.

**Innocent spouse relief.** You may qualify for relief from liability for tax on a joint return if (a) there is an understatement of tax because your spouse omitted income or claimed false deductions or credits, (b) you are divorced, separated, or no longer living with your spouse, or (c) given all the facts and circumstances, it would not be

fair to hold you liable for the tax. See Form 8857 or Pub. 971 for more details.

**How long should records be kept?** Keep a copy of your tax return, worksheets you used, and records of all items appearing on it (such as Forms W-2 and 1099) until the statute of limitations runs out for that return. Usually, this is 3 years from the date the return was due or filed, or 2 years from the date the tax was paid, whichever is later. You should keep some records longer. For example, keep property records as long as they are needed to figure the basis of the original or replacement property. For more details, see Pub. 552.

**Income tax withholding and estimated tax payments for 2005.** If the amount you owe or the amount you overpaid is large, you may want to file a new Form W-4 with your employer to change the amount of income tax withheld from your 2005 pay. For details on how to complete Form W-4, see Pub. 919. In general, you do not have to make estimated tax payments if you expect that your 2005 tax return will show a tax refund or a tax balance due the IRS of less than \$1,000. If your total estimated tax (including any alternative minimum tax) for 2005 is \$1,000 or more, see Form 1040-ES. It has a worksheet you can use to see if you have to make estimated tax payments. See Pub. 505 for more details.

**How do you amend your tax return?** File Form 1040X to change a return you already filed. Generally, Form 1040X must be filed within 3 years after the date the original return was filed, or within 2 years after the date the tax was paid, whichever is later. But you may have more time to file Form 1040X if you are physically or mentally unable to manage your financial affairs. See Pub. 556 for details.

**How do you make a gift to reduce debt held by the public?** If you wish to do so, make a check payable to "Bureau of the Public Debt." You can send it to: Bureau of the Public Debt, Department G, P.O. box 2188, Parkersburg, WV 26106-2188. Or you can enclose the check with your income tax return when you file. Do not add your gift to any tax you may owe. See page 51 for details on how to pay any tax you owe.



If you itemize your deductions for 2005, you may be able to deduct this gift.

**Do both the name and social security number (SSN) on your tax forms agree with your social security card?** If not, certain deductions and credits may be reduced or disallowed, your refund may be delayed, and you may not receive credit for your social security earnings. If your Form W-2, Form 1099, or other tax document shows an incorrect SSN or name, notify your employer or the form-issuing agent as soon as possible to make sure your earnings are credited to your social security record. If the name or SSN on your social security card is incorrect, call the Social Security Administration at 1-800-772-1213.

**Need a copy of your tax return?** If you do, use Form 4506. There is a \$39 fee for each return requested. If you want a free transcript of your tax return or account, use Form 4506-T or call us. See page 10 for the number.

**Death of a taxpayer.** If a taxpayer died before filing a return for 2004, the taxpayer's spouse or personal representative may have to file and sign a return for that taxpayer. A personal representative

can be an executor, administrator, or anyone who is in charge of the deceased taxpayer's property. If the deceased taxpayer did not have to file a return but had tax withheld, a return must be filed to get a refund. The person who files the return must enter "Deceased," the deceased taxpayer's name, and the date of death across the top of the return. If this information is not provided, it may delay the processing of the return.

If your spouse died in 2004 and you did not remarry in 2004, or if your spouse died in 2005 before filing a return for 2004, you can file a joint return. A joint return should show your spouse's 2004 income before death and your income for all of 2004. Enter "Filing as surviving spouse" in the area where you sign the return. If someone else is the personal representative, he or she must also sign.

The surviving spouse or personal representative should promptly notify all payers of income, including financial institutions, of the taxpayer's death. This will ensure the proper reporting of income earned by the taxpayer's estate or heirs. A deceased taxpayer's social security number should not be used for tax years after the year of death, except for estate tax return purposes.

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

For more details, use TeleTax topic 356 (see page 8) or see Pub. 559.

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**Parent of a kidnapped child.** The parent of a child who is presumed by law enforcement authorities to have been kidnapped by someone who is not a family member may be able to take the child into account in determining his or her eligibility for the head of household or qualifying widow(er) filing status, deduction for dependents, child tax credit, and the earned income credit (EIC). For details, use TeleTax topic 357 (see page 8) or see Pub. 501 (Pub. 596 for the EIC).

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## Other Ways To Get Help

**Send your written tax questions to the IRS.** You should get an answer in about 30 days. If you do not have the mailing address, call us. See page 10 for the number. Do not send questions with your return.

**Research your tax questions on line.** You can find answers to many of your tax questions online in several ways by accessing the IRS website at [www.irs.gov/help](http://www.irs.gov/help) and then clicking on "Help with Tax Questions." Here are some of the methods you may want to try.

- Frequently asked questions. This section contains an extensive list of questions and answers. You may select your question by category or keyword.
- Tax trails. This is an interactive section which poses questions you can answer by selecting "Yes" or "No."
- Tax topics. This section provides a broad picture of tax topics beginning with 17 main categories. Each topic link leads to further categories and then to a discussion of the topic.

**Free help with your return.** Free help in preparing your return is available nationwide from IRS-sponsored volunteers. The Volunteer Income Tax Assistance (VITA) program is designed to help low-income taxpayers and the Tax Counseling for the Elderly (TCE) program is designed to assist taxpayers age 60 or older with their returns. Many VITA sites offer free electronic filing and all volunteers will let you know about the credits and deductions you

may be entitled to claim. If you are a member of the military, you can also get assistance on military tax benefits, such as combat zone benefits, at an office within your installation. For more information on these programs, go to [www.irs.gov](http://www.irs.gov) and enter keyword "VITA" in the upper right corner. Or, call us. See page 10 for the number. To find the nearest AARP Tax-Aide site, visit AARP's website at [www.aarp.org/taxaide](http://www.aarp.org/taxaide) or call 1-888-227-7669.

When you go for help, take your photo ID and social security numbers (or individual taxpayer identification numbers) for your spouse, your dependents, and yourself. Also take a copy of your 2003 tax return (if available), all your Forms W-2 and 1099 for 2004, and any other information about your 2004 income and expenses.

**Everyday tax solutions.** You can get face-to-face help solving tax problems every business day in IRS Taxpayer Assistance Centers. An employee can explain IRS letters, request adjustments to your account, or help you set up a payment plan. Call your local Taxpayer Assistance Center for an appointment. To find the number, go to [www.irs.gov/localcontacts](http://www.irs.gov/localcontacts) or look in the phone book under "United States Government, Internal Revenue Service."

**Online services.** If you subscribe to an online service, ask about online filing or tax information.

**Large-print forms and instructions.** Pub. 1615 has large-print copies of Form 1040A, Schedules 1, 2, 3, and EIC, and Form 8812, and their instructions. You can use the large-print form and schedules as worksheets to figure your tax, but you cannot file on them. You can get Pub. 1615 by phone or mail. See pages 7 and 55.

**Help for people with disabilities.** Telephone help is available using TTY/TDD equipment by calling 1-800-829-4059. Braille materials are available at libraries that have special services for people with disabilities.

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## Interest and Penalties

**What if you file or pay late?** The IRS can charge you interest and penalties on the amount you owe.

If you file late, the penalty is usually 5% of the amount due for each month or part of a month your return is late, unless you have a reasonable explanation. If you do, attach it to your return. The penalty can be as much as 25% (more in some cases) of the tax due. We will charge you interest on the penalty from the due date of the return (including extensions). If your return is more than 60 days late, the minimum penalty will be \$100 or the amount of any tax you owe, whichever is smaller.

If you pay your taxes late, the penalty is usually 1/2 of 1% of the unpaid amount for each month or part of a month the tax is not paid. The penalty can be as much as 25% of the unpaid amount. It applies to any unpaid tax on the return.

**Are there other penalties?** Yes. Other penalties can be imposed for negligence, substantial understatement of tax, and fraud. We will charge you interest on these penalties from the due date of the return (including extensions). Criminal penalties may be imposed for willful failure to file, tax evasion, or making a false statement. See Pub. 17 for details.

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

# Order Blank for Forms and Publications



For faster ways of getting the items you need, such as by Internet or fax, see page 7.

## How To Use the Order Blank

1. Cut the order blank on the dotted line and print or type your name and address accurately in the space provided below. An accurate address will ensure delivery of your order.

2. Circle the items you need. Use the blank spaces to order an item not listed. If you need more space, attach a separate sheet of paper listing the additional items you need. To help reduce waste, order only the items you need to prepare your return. We will send you two copies of each form and one copy of each publication you circle.

3. Enclose the order blank in your own envelope and send it to the IRS address shown below that applies to you. Do not use the envelope we sent you in your tax package because this envelope may be used only for filing your income tax return. You should receive your order within 10 days after we receive your request.

Do not send your tax return to any of the addresses listed on this page. Instead, see the back cover.



## Where To Mail Your Order Blank for Free Forms and Publications

IF you live in the . . .	THEN mail to . . .	AT this address . . .
Western United States	Western Area Distribution Center	Rancho Cordova, CA 95743-0001
Central United States	Central Area Distribution Center	P.O. Box 8903 Bloomington, IL 61702-8903
Eastern United States or a foreign country	Eastern Area Distribution Center	P.O. Box 85074 Richmond, VA 23261-5074

▲ Cut here ▲

## Order Blank

Fill in your name and address.

Name \_\_\_\_\_

Postal mailing address \_\_\_\_\_ Apt./Suite/Room \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP code \_\_\_\_\_

Foreign country \_\_\_\_\_ International postal code \_\_\_\_\_

Daytime phone number (optional)  
(        ) \_\_\_\_\_

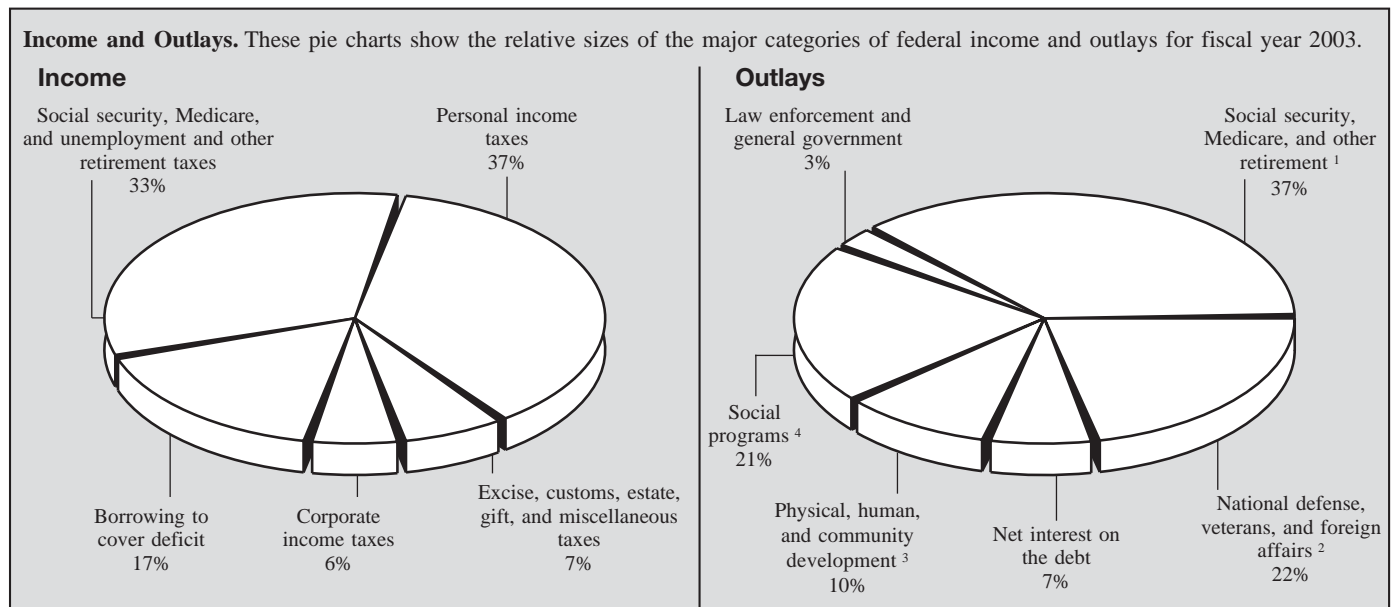
**You can download all these items from the Internet at [www.irs.gov](http://www.irs.gov) or place an electronic order for them. The items in bold can be picked up at many IRS offices, post offices, and libraries.**

Circle the forms and publications you need. The instructions for any form you order will be included.

<b>1040</b>	Schedule F (1040)	Schedule 3 (1040A)	4506	8822	Pub. 501	Pub. 535	Pub. 970
<b>Schedules A&amp;B (1040)</b>	Schedule H (1040)	<b>1040EZ</b>	4562	8829	Pub. 502	Pub. 550	Pub. 972
Schedule C (1040)	Schedule J (1040)	1040-ES (2005)	4868	8863	Pub. 505	Pub. 554	
Schedule C-EZ (1040)	Schedule R (1040)	1040-V	6251	9465	Pub. 523	Pub. 575	
Schedule D (1040)	Schedule SE (1040)	1040X	8283	Pub. 1	Pub. 525	Pub. 590	
Schedule D-1 (1040)	<b>1040A</b>	2106	8582	Pub. 17	Pub. 527	Pub. 596	
Schedule E (1040)	<b>Schedule 1 (1040A)</b>	2106-EZ	8606	Pub. 334	Pub. 529	Pub. 910	
<b>Schedule EIC (1040A or 1040)</b>	<b>Schedule 2 (1040A)</b>	2441	8812	Pub. 463	Pub. 533	Pub. 926	

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## Major Categories of Federal Income and Outlays for Fiscal Year 2003



On or before the first Monday in February of each year, the President is required by law to submit to the Congress a budget proposal for the fiscal year that begins the following October. The budget plan sets forth the President's proposed receipts, spending, and the surplus or deficit for the Federal Government. The plan includes recommendations for new legislation as well as recommendations to change, eliminate, and add programs. After receiving the President's proposal, the Congress reviews it and makes changes. It first passes a budget resolution setting its own targets for receipts, outlays, and surplus or deficit. Next, individual spending and revenue bills that are consistent with the goals of the budget resolution are enacted.

In fiscal year 2003 (which began on October 1, 2002, and ended on September 30, 2003), federal income was \$1.8 trillion and outlays were \$2.2 trillion, leaving a deficit of \$0.4 trillion.

### Footnotes for Certain Federal Outlays

1. **Social security, Medicare, and other retirement.** These programs provide income support for the retired and disabled and medical care for the elderly.

2. **National defense, veterans, and foreign affairs.** About 18% of outlays were to equip, modernize, and pay our armed forces and to fund other national defense activities; about 3% were for veterans benefits and services; and about 1% were for international activities, including military and economic assistance to foreign countries and the maintenance of U.S. embassies abroad.

3. **Physical, human, and community development.** These outlays were for agriculture; natural resources; environment; transportation; aid for elementary and secondary education and direct assistance to college students; job training; deposit insurance, commerce and housing credit, and community development; and space, energy, and general science programs.

4. **Social programs.** About 14% of total outlays were for Medicaid, food stamps, temporary assistance for needy families, supplemental security income, and related programs; and the remaining outlays were for health research and public health programs, unemployment compensation, assisted housing, and social services.

**Note.** The percentages on this page exclude undistributed offsetting receipts, which were \$54 billion in fiscal year 2003. In the budget, these receipts are offset against spending in figuring the outlay totals shown above. These receipts are for the U.S. Government's share of its employee retirement programs, rents and royalties on the Outer Continental Shelf, and proceeds from the sale of assets.



## Disclosure, Privacy Act, and Paperwork Reduction Act Notice

The IRS Restructuring and Reform Act of 1998, the Privacy Act of 1974, and the Paperwork Reduction Act of 1980 require that when we ask you for information we must first tell you our legal right to ask for the information, why we are asking for it, and how it will be used. We must also tell you what could happen if we do not receive it and whether your response is voluntary, required to obtain a benefit, or mandatory under the law.

This notice applies to all papers you file with us, including this tax return. It also applies to any questions we need to ask you so we can complete, correct, or process your return; figure your tax; and collect tax, interest, or penalties.

Our legal right to ask for information is Internal Revenue Code sections 6001, 6011, and 6012(a), and their regulations. They say that you must file a return or statement with us for any tax you are liable for. Your response is mandatory under these sections. Code section 6109 requires that you provide your social security number or individual taxpayer identification number on what you file. This is so we know who you are, and can process your return and other papers. You must fill in all parts of the tax form that apply to you. However, you do not have to check the boxes for the Presidential Election Campaign Fund or for the third-party designee. You also do not have to provide your daytime phone number.

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

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

If you do not file a return, do not give the information asked for, or provide fraudulent information, you may be charged penalties and be subject to criminal prosecution. We may also have to disallow the exemptions, exclusions, credits, deductions, or adjustments shown on your tax return. This could make the tax higher or delay any refund. Interest may also be charged.

Generally, tax returns and return information are confidential, as stated in Code section 6103. However, Code section 6103 allows or requires the Internal Revenue Service to disclose or give the information shown on your tax return to others as described in the Code.

For example, we may disclose your tax information to the Department of Justice to enforce the tax laws, both civil and criminal, and to cities, states, the District of Columbia, U.S. commonwealths or possessions, and certain foreign governments to carry out their tax laws. We may disclose your tax information to the Department of Treasury and contractors for tax administration purposes; and to other persons as necessary to obtain information which we cannot get in any other way in order to determine the amount of or to collect the tax you owe. We may disclose your tax information to the Comptroller General of the United States to permit the Comptroller General to review the Internal Revenue Service. We may disclose your tax information to Committees of Congress; federal, state, and local child support agencies; and to other federal agencies for the purposes of determining entitlement for benefits or the eligibility for and the repayment of loans. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

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

**The time it takes to prepare your return.** We try to create forms and instructions that can be easily understood. The time needed to complete and file the forms in the chart below will vary depending on individual circumstances.

The estimated average time for certain people with IRA distributions, pension income, social security benefits, etc., is: **Record-keeping**, 2 hr., 16 min.; **Learning about the law or the form**, 2 hr., 31 min.; **Preparing the form**, 3 hr., 24 min.; **Copying, assembling, and sending the form to the IRS**, 34 min.; **Total**, 8 hr., 45 min.

**We welcome comments on forms.** If you have comments concerning the accuracy of these time estimates or suggestions for making these forms simpler, we would be happy to hear from you. You can email us at [\\*taxforms@irs.gov](mailto:*taxforms@irs.gov). Please put "Forms Comment" on the subject line. Or you can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, Washington, DC 20224. Do not send your return to this address. Instead, see the back cover.

### Estimated Preparation Time

The time needed to complete and file Form 1040A, its schedules, and accompanying worksheets will vary depending on individual circumstances. The estimated average times are:

Form	Recordkeeping	Learning about the law or the form	Preparing the form	Copying, assembling, and sending the form to the IRS	Totals
Form 1040A	1 hr., 10 min.	3 hr., 28 min.	5 hr., 13 min.	34 min.	10 hr., 25 min.
Sch. 1	19 min.	4 min.	13 min.	20 min.	56 min.
Sch. 2	33 min.	10 min.	52 min.	31 min.	2 hr., 6 min.
Sch. 3	13 min.	14 min.	26 min.	34 min.	1 hr., 27 min.
Sch. EIC	0 min.	1 min.	13 min.	20 min.	34 min.







2004 Tax Table—Continued

Table with columns for 'If Form 1040A, line 27, is—' and 'And you are—'. Rows are categorized by tax brackets: 23,000-23,950; 24,000-24,950; 25,000-25,950; 26,000-26,950; 27,000-27,950; 28,000-28,950; 29,000-29,950; 30,000-30,950; 31,000-31,950. Each row lists 'Your tax is—' for four filing statuses: Single, Married filing jointly, Married filing separately, and Head of a household.

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

(Continued on page 62)









2004 Tax Table—Continued

If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—			
		Single	Married filing jointly <sup>*</sup>	Married filing separately	Head of a house- hold			Single	Married filing jointly <sup>*</sup>	Married filing separately	Head of a house- hold			Single	Married filing jointly <sup>*</sup>	Married filing separately	Head of a house- hold
At least	But less than	Your tax is—				Your tax is—				Your tax is—							
<b>59,000</b>						<b>62,000</b>				<b>65,000</b>							
59,000	59,050	11,494	8,231	11,506	10,356	62,000	62,050	12,244	8,981	12,346	11,106	65,000	65,050	12,994	9,731	13,186	11,856
59,050	59,100	11,506	8,244	11,520	10,369	62,050	62,100	12,256	8,994	12,360	11,119	65,050	65,100	13,006	9,744	13,200	11,869
59,100	59,150	11,519	8,256	11,534	10,381	62,100	62,150	12,269	9,006	12,374	11,131	65,100	65,150	13,019	9,756	13,214	11,881
59,150	59,200	11,531	8,269	11,548	10,394	62,150	62,200	12,281	9,019	12,388	11,144	65,150	65,200	13,031	9,769	13,228	11,894
59,200	59,250	11,544	8,281	11,562	10,406	62,200	62,250	12,294	9,031	12,402	11,156	65,200	65,250	13,044	9,781	13,242	11,906
59,250	59,300	11,556	8,294	11,576	10,419	62,250	62,300	12,306	9,044	12,416	11,169	65,250	65,300	13,056	9,794	13,256	11,919
59,300	59,350	11,569	8,306	11,590	10,431	62,300	62,350	12,319	9,056	12,430	11,181	65,300	65,350	13,069	9,806	13,270	11,931
59,350	59,400	11,581	8,319	11,604	10,444	62,350	62,400	12,331	9,069	12,444	11,194	65,350	65,400	13,081	9,819	13,284	11,944
59,400	59,450	11,594	8,331	11,618	10,456	62,400	62,450	12,344	9,081	12,458	11,206	65,400	65,450	13,094	9,831	13,298	11,956
59,450	59,500	11,606	8,344	11,632	10,469	62,450	62,500	12,356	9,094	12,472	11,219	65,450	65,500	13,106	9,844	13,312	11,969
59,500	59,550	11,619	8,356	11,646	10,481	62,500	62,550	12,369	9,106	12,486	11,231	65,500	65,550	13,119	9,856	13,326	11,981
59,550	59,600	11,631	8,369	11,660	10,494	62,550	62,600	12,381	9,119	12,500	11,244	65,550	65,600	13,131	9,869	13,340	11,994
59,600	59,650	11,644	8,381	11,674	10,506	62,600	62,650	12,394	9,131	12,514	11,256	65,600	65,650	13,144	9,881	13,354	12,006
59,650	59,700	11,656	8,394	11,688	10,519	62,650	62,700	12,406	9,144	12,528	11,269	65,650	65,700	13,156	9,894	13,368	12,019
59,700	59,750	11,669	8,406	11,702	10,531	62,700	62,750	12,419	9,156	12,542	11,281	65,700	65,750	13,169	9,906	13,382	12,031
59,750	59,800	11,681	8,419	11,716	10,544	62,750	62,800	12,431	9,169	12,556	11,294	65,750	65,800	13,181	9,919	13,396	12,044
59,800	59,850	11,694	8,431	11,730	10,556	62,800	62,850	12,444	9,181	12,570	11,306	65,800	65,850	13,194	9,931	13,410	12,056
59,850	59,900	11,706	8,444	11,744	10,569	62,850	62,900	12,456	9,194	12,584	11,319	65,850	65,900	13,206	9,944	13,424	12,069
59,900	59,950	11,719	8,456	11,758	10,581	62,900	62,950	12,469	9,206	12,598	11,331	65,900	65,950	13,219	9,956	13,438	12,081
59,950	60,000	11,731	8,469	11,772	10,594	62,950	63,000	12,481	9,219	12,612	11,344	65,950	66,000	13,231	9,969	13,452	12,094
<b>60,000</b>						<b>63,000</b>				<b>66,000</b>							
60,000	60,050	11,744	8,481	11,786	10,606	63,000	63,050	12,494	9,231	12,626	11,356	66,000	66,050	13,244	9,981	13,466	12,106
60,050	60,100	11,756	8,494	11,800	10,619	63,050	63,100	12,506	9,244	12,640	11,369	66,050	66,100	13,256	9,994	13,480	12,119
60,100	60,150	11,769	8,506	11,814	10,631	63,100	63,150	12,519	9,256	12,654	11,381	66,100	66,150	13,269	10,006	13,494	12,131
60,150	60,200	11,781	8,519	11,828	10,644	63,150	63,200	12,531	9,269	12,668	11,394	66,150	66,200	13,281	10,019	13,508	12,144
60,200	60,250	11,794	8,531	11,842	10,656	63,200	63,250	12,544	9,281	12,682	11,406	66,200	66,250	13,294	10,031	13,522	12,156
60,250	60,300	11,806	8,544	11,856	10,669	63,250	63,300	12,556	9,294	12,696	11,419	66,250	66,300	13,306	10,044	13,536	12,169
60,300	60,350	11,819	8,556	11,870	10,681	63,300	63,350	12,569	9,306	12,710	11,431	66,300	66,350	13,319	10,056	13,550	12,181
60,350	60,400	11,831	8,569	11,884	10,694	63,350	63,400	12,581	9,319	12,724	11,444	66,350	66,400	13,331	10,069	13,564	12,194
60,400	60,450	11,844	8,581	11,898	10,706	63,400	63,450	12,594	9,331	12,738	11,456	66,400	66,450	13,344	10,081	13,578	12,206
60,450	60,500	11,856	8,594	11,912	10,719	63,450	63,500	12,606	9,344	12,752	11,469	66,450	66,500	13,356	10,094	13,592	12,219
60,500	60,550	11,869	8,606	11,926	10,731	63,500	63,550	12,619	9,356	12,766	11,481	66,500	66,550	13,369	10,106	13,606	12,231
60,550	60,600	11,881	8,619	11,940	10,744	63,550	63,600	12,631	9,369	12,780	11,494	66,550	66,600	13,381	10,119	13,620	12,244
60,600	60,650	11,894	8,631	11,954	10,756	63,600	63,650	12,644	9,381	12,794	11,506	66,600	66,650	13,394	10,131	13,634	12,256
60,650	60,700	11,906	8,644	11,968	10,769	63,650	63,700	12,656	9,394	12,808	11,519	66,650	66,700	13,406	10,144	13,648	12,269
60,700	60,750	11,919	8,656	11,982	10,781	63,700	63,750	12,669	9,406	12,822	11,531	66,700	66,750	13,419	10,156	13,662	12,281
60,750	60,800	11,931	8,669	11,996	10,794	63,750	63,800	12,681	9,419	12,836	11,544	66,750	66,800	13,431	10,169	13,676	12,294
60,800	60,850	11,944	8,681	12,010	10,806	63,800	63,850	12,694	9,431	12,850	11,556	66,800	66,850	13,444	10,181	13,690	12,306
60,850	60,900	11,956	8,694	12,024	10,819	63,850	63,900	12,706	9,444	12,864	11,569	66,850	66,900	13,456	10,194	13,704	12,319
60,900	60,950	11,969	8,706	12,038	10,831	63,900	63,950	12,719	9,456	12,878	11,581	66,900	66,950	13,469	10,206	13,718	12,331
60,950	61,000	11,981	8,719	12,052	10,844	63,950	64,000	12,731	9,469	12,892	11,594	66,950	67,000	13,481	10,219	13,732	12,344
<b>61,000</b>						<b>64,000</b>				<b>67,000</b>							
61,000	61,050	11,994	8,731	12,066	10,856	64,000	64,050	12,744	9,481	12,906	11,606	67,000	67,050	13,494	10,231	13,746	12,356
61,050	61,100	12,006	8,744	12,080	10,869	64,050	64,100	12,756	9,494	12,920	11,619	67,050	67,100	13,506	10,244	13,760	12,369
61,100	61,150	12,019	8,756	12,094	10,881	64,100	64,150	12,769	9,506	12,934	11,631	67,100	67,150	13,519	10,256	13,774	12,381
61,150	61,200	12,031	8,769	12,108	10,894	64,150	64,200	12,781	9,519	12,948	11,644	67,150	67,200	13,531	10,269	13,788	12,394
61,200	61,250	12,044	8,781	12,122	10,906	64,200	64,250	12,794	9,531	12,962	11,656	67,200	67,250	13,544	10,281	13,802	12,406
61,250	61,300	12,056	8,794	12,136	10,919	64,250	64,300	12,806	9,544	12,976	11,669	67,250	67,300	13,556	10,294	13,816	12,419
61,300	61,350	12,069	8,806	12,150	10,931	64,300	64,350	12,819	9,556	12,990	11,681	67,300	67,350	13,569	10,306	13,830	12,431
61,350	61,400	12,081	8,819	12,164	10,944	64,350	64,400	12,831	9,569	13,004	11,694	67,350	67,400	13,581	10,319	13,844	12,444
61,400	61,450	12,094	8,831	12,178	10,956	64,400	64,450	12,844	9,581	13,018	11,706	67,400	67,450	13,594	10,331	13,858	12,456
61,450	61,500	12,106	8,844	12,192	10,969	64,450	64,500	12,856	9,594	13,032	11,719	67,450	67,500	13,606	10,344	13,872	12,469
61,500	61,550	12,119	8,856	12,206	10,981	64,500	64,550	12,869	9,606	13,046	11,731	67,500	67,550	13,619	10,356	13,886	12,481
61,550	61,600	12,131	8,869	12,220	10,994	64,550	64,600	12,881	9,619	13,060	11,744	67,550	67,600	13,631	10,369	13,900	12,494
61,600	61,650	12,144	8,881	12,234	11,006	64,600	64,650	12,894	9,631	13,074	11,756	67,600	67,650				

2004 Tax Table—Continued

If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
		Your tax is—						Your tax is—						Your tax is—			
<b>68,000</b>						<b>71,000</b>						<b>74,000</b>					
<b>68,000</b>	<b>68,050</b>	13,744	10,481	14,026	12,606	<b>71,000</b>	<b>71,050</b>	14,514	11,231	14,866	13,356	<b>74,000</b>	<b>74,050</b>	15,354	11,981	15,706	14,106
<b>68,050</b>	<b>68,100</b>	13,756	10,494	14,040	12,619	<b>71,050</b>	<b>71,100</b>	14,528	11,244	14,880	13,369	<b>74,050</b>	<b>74,100</b>	15,368	11,994	15,720	14,119
<b>68,100</b>	<b>68,150</b>	13,769	10,506	14,054	12,631	<b>71,100</b>	<b>71,150</b>	14,542	11,256	14,894	13,381	<b>74,100</b>	<b>74,150</b>	15,382	12,006	15,734	14,131
<b>68,150</b>	<b>68,200</b>	13,781	10,519	14,068	12,644	<b>71,150</b>	<b>71,200</b>	14,556	11,269	14,908	13,394	<b>74,150</b>	<b>74,200</b>	15,396	12,019	15,748	14,144
<b>68,200</b>	<b>68,250</b>	13,794	10,531	14,082	12,656	<b>71,200</b>	<b>71,250</b>	14,570	11,281	14,922	13,406	<b>74,200</b>	<b>74,250</b>	15,410	12,031	15,762	14,156
<b>68,250</b>	<b>68,300</b>	13,806	10,544	14,096	12,669	<b>71,250</b>	<b>71,300</b>	14,584	11,294	14,936	13,419	<b>74,250</b>	<b>74,300</b>	15,424	12,044	15,776	14,169
<b>68,300</b>	<b>68,350</b>	13,819	10,556	14,110	12,681	<b>71,300</b>	<b>71,350</b>	14,598	11,306	14,950	13,431	<b>74,300</b>	<b>74,350</b>	15,438	12,056	15,790	14,181
<b>68,350</b>	<b>68,400</b>	13,831	10,569	14,124	12,694	<b>71,350</b>	<b>71,400</b>	14,612	11,319	14,964	13,444	<b>74,350</b>	<b>74,400</b>	15,452	12,069	15,804	14,194
<b>68,400</b>	<b>68,450</b>	13,844	10,581	14,138	12,706	<b>71,400</b>	<b>71,450</b>	14,626	11,331	14,978	13,456	<b>74,400</b>	<b>74,450</b>	15,466	12,081	15,818	14,206
<b>68,450</b>	<b>68,500</b>	13,856	10,594	14,152	12,719	<b>71,450</b>	<b>71,500</b>	14,640	11,344	14,992	13,469	<b>74,450</b>	<b>74,500</b>	15,480	12,094	15,832	14,219
<b>68,500</b>	<b>68,550</b>	13,869	10,606	14,166	12,731	<b>71,500</b>	<b>71,550</b>	14,654	11,356	15,006	13,481	<b>74,500</b>	<b>74,550</b>	15,494	12,106	15,846	14,231
<b>68,550</b>	<b>68,600</b>	13,881	10,619	14,180	12,744	<b>71,550</b>	<b>71,600</b>	14,668	11,369	15,020	13,494	<b>74,550</b>	<b>74,600</b>	15,508	12,119	15,860	14,244
<b>68,600</b>	<b>68,650</b>	13,894	10,631	14,194	12,756	<b>71,600</b>	<b>71,650</b>	14,682	11,381	15,034	13,506	<b>74,600</b>	<b>74,650</b>	15,522	12,131	15,874	14,256
<b>68,650</b>	<b>68,700</b>	13,906	10,644	14,208	12,769	<b>71,650</b>	<b>71,700</b>	14,696	11,394	15,048	13,519	<b>74,650</b>	<b>74,700</b>	15,536	12,144	15,888	14,269
<b>68,700</b>	<b>68,750</b>	13,919	10,656	14,222	12,781	<b>71,700</b>	<b>71,750</b>	14,710	11,406	15,062	13,531	<b>74,700</b>	<b>74,750</b>	15,550	12,156	15,902	14,281
<b>68,750</b>	<b>68,800</b>	13,931	10,669	14,236	12,794	<b>71,750</b>	<b>71,800</b>	14,724	11,419	15,076	13,544	<b>74,750</b>	<b>74,800</b>	15,564	12,169	15,916	14,294
<b>68,800</b>	<b>68,850</b>	13,944	10,681	14,250	12,806	<b>71,800</b>	<b>71,850</b>	14,738	11,431	15,090	13,556	<b>74,800</b>	<b>74,850</b>	15,578	12,181	15,930	14,306
<b>68,850</b>	<b>68,900</b>	13,956	10,694	14,264	12,819	<b>71,850</b>	<b>71,900</b>	14,752	11,444	15,104	13,569	<b>74,850</b>	<b>74,900</b>	15,592	12,194	15,944	14,319
<b>68,900</b>	<b>68,950</b>	13,969	10,706	14,278	12,831	<b>71,900</b>	<b>71,950</b>	14,766	11,456	15,118	13,581	<b>74,900</b>	<b>74,950</b>	15,606	12,206	15,958	14,331
<b>68,950</b>	<b>69,000</b>	13,981	10,719	14,292	12,844	<b>71,950</b>	<b>72,000</b>	14,780	11,469	15,132	13,594	<b>74,950</b>	<b>75,000</b>	15,620	12,219	15,972	14,344
<b>69,000</b>						<b>72,000</b>						<b>75,000</b>					
<b>69,000</b>	<b>69,050</b>	13,994	10,731	14,306	12,856	<b>72,000</b>	<b>72,050</b>	14,794	11,481	15,146	13,606	<b>75,000</b>	<b>75,050</b>	15,634	12,231	15,986	14,356
<b>69,050</b>	<b>69,100</b>	14,006	10,744	14,320	12,869	<b>72,050</b>	<b>72,100</b>	14,808	11,494	15,160	13,619	<b>75,050</b>	<b>75,100</b>	15,648	12,244	16,000	14,369
<b>69,100</b>	<b>69,150</b>	14,019	10,756	14,334	12,881	<b>72,100</b>	<b>72,150</b>	14,822	11,506	15,174	13,631	<b>75,100</b>	<b>75,150</b>	15,662	12,256	16,014	14,381
<b>69,150</b>	<b>69,200</b>	14,031	10,769	14,348	12,894	<b>72,150</b>	<b>72,200</b>	14,836	11,519	15,188	13,644	<b>75,150</b>	<b>75,200</b>	15,676	12,269	16,028	14,394
<b>69,200</b>	<b>69,250</b>	14,044	10,781	14,362	12,906	<b>72,200</b>	<b>72,250</b>	14,850	11,531	15,202	13,656	<b>75,200</b>	<b>75,250</b>	15,690	12,281	16,042	14,406
<b>69,250</b>	<b>69,300</b>	14,056	10,794	14,376	12,919	<b>72,250</b>	<b>72,300</b>	14,864	11,544	15,216	13,669	<b>75,250</b>	<b>75,300</b>	15,704	12,294	16,056	14,419
<b>69,300</b>	<b>69,350</b>	14,069	10,806	14,390	12,931	<b>72,300</b>	<b>72,350</b>	14,878	11,556	15,230	13,681	<b>75,300</b>	<b>75,350</b>	15,718	12,306	16,070	14,431
<b>69,350</b>	<b>69,400</b>	14,081	10,819	14,404	12,944	<b>72,350</b>	<b>72,400</b>	14,892	11,569	15,244	13,694	<b>75,350</b>	<b>75,400</b>	15,732	12,319	16,084	14,444
<b>69,400</b>	<b>69,450</b>	14,094	10,831	14,418	12,956	<b>72,400</b>	<b>72,450</b>	14,906	11,581	15,258	13,706	<b>75,400</b>	<b>75,450</b>	15,746	12,331	16,098	14,456
<b>69,450</b>	<b>69,500</b>	14,106	10,844	14,432	12,969	<b>72,450</b>	<b>72,500</b>	14,920	11,594	15,272	13,719	<b>75,450</b>	<b>75,500</b>	15,760	12,344	16,112	14,469
<b>69,500</b>	<b>69,550</b>	14,119	10,856	14,446	12,981	<b>72,500</b>	<b>72,550</b>	14,934	11,606	15,286	13,731	<b>75,500</b>	<b>75,550</b>	15,774	12,356	16,126	14,481
<b>69,550</b>	<b>69,600</b>	14,131	10,869	14,460	12,994	<b>72,550</b>	<b>72,600</b>	14,948	11,619	15,300	13,744	<b>75,550</b>	<b>75,600</b>	15,788	12,369	16,140	14,494
<b>69,600</b>	<b>69,650</b>	14,144	10,881	14,474	13,006	<b>72,600</b>	<b>72,650</b>	14,962	11,631	15,314	13,756	<b>75,600</b>	<b>75,650</b>	15,802	12,381	16,154	14,506
<b>69,650</b>	<b>69,700</b>	14,156	10,894	14,488	13,019	<b>72,650</b>	<b>72,700</b>	14,976	11,644	15,328	13,769	<b>75,650</b>	<b>75,700</b>	15,816	12,394	16,168	14,519
<b>69,700</b>	<b>69,750</b>	14,169	10,906	14,502	13,031	<b>72,700</b>	<b>72,750</b>	14,990	11,656	15,342	13,781	<b>75,700</b>	<b>75,750</b>	15,830	12,406	16,182	14,531
<b>69,750</b>	<b>69,800</b>	14,181	10,919	14,516	13,044	<b>72,750</b>	<b>72,800</b>	15,004	11,669	15,356	13,794	<b>75,750</b>	<b>75,800</b>	15,844	12,419	16,196	14,544
<b>69,800</b>	<b>69,850</b>	14,194	10,931	14,530	13,056	<b>72,800</b>	<b>72,850</b>	15,018	11,681	15,370	13,806	<b>75,800</b>	<b>75,850</b>	15,858	12,431	16,210	14,556
<b>69,850</b>	<b>69,900</b>	14,206	10,944	14,544	13,069	<b>72,850</b>	<b>72,900</b>	15,032	11,694	15,384	13,819	<b>75,850</b>	<b>75,900</b>	15,872	12,444	16,224	14,569
<b>69,900</b>	<b>69,950</b>	14,219	10,956	14,558	13,081	<b>72,900</b>	<b>72,950</b>	15,046	11,706	15,398	13,831	<b>75,900</b>	<b>75,950</b>	15,886	12,456	16,238	14,581
<b>69,950</b>	<b>70,000</b>	14,231	10,969	14,572	13,094	<b>72,950</b>	<b>73,000</b>	15,060	11,719	15,412	13,844	<b>75,950</b>	<b>76,000</b>	15,900	12,469	16,252	14,594
<b>70,000</b>						<b>73,000</b>						<b>76,000</b>					
<b>70,000</b>	<b>70,050</b>	14,244	10,981	14,586	13,106	<b>73,000</b>	<b>73,050</b>	15,074	11,731	15,426	13,856	<b>76,000</b>	<b>76,050</b>	15,914	12,481	16,266	14,606
<b>70,050</b>	<b>70,100</b>	14,256	10,994	14,600	13,119	<b>73,050</b>	<b>73,100</b>	15,088	11,744	15,440	13,869	<b>76,050</b>	<b>76,100</b>	15,928	12,494	16,280	14,619
<b>70,100</b>	<b>70,150</b>	14,269	11,006	14,614	13,131	<b>73,100</b>	<b>73,150</b>	15,102	11,756	15,454	13,881	<b>76,100</b>	<b>76,150</b>	15,942	12,506	16,294	14,631
<b>70,150</b>	<b>70,200</b>	14,281	11,019	14,628	13,144	<b>73,150</b>	<b>73,200</b>	15,116	11,769	15,468	13,894	<b>76,150</b>	<b>76,200</b>	15,956	12,519	16,308	14,644
<b>70,200</b>	<b>70,250</b>	14,294	11,031	14,642	13,156	<b>73,200</b>	<b>73,250</b>	15,130	11,781	15,482	13,906	<b>76,200</b>	<b>76,250</b>	15,970	12,531	16,322	14,656
<b>70,250</b>	<b>70,300</b>	14,306	11,044	14,656	13,169	<b>73,250</b>	<b>73,300</b>	15,144	11,794	15,496	13,919	<b>76,250</b>	<b>76,300</b>	15,984	12,544	16,336	14,669
<b>70,300</b>	<b>70,350</b>	14,319	11,056	14,670	13,181	<b>73,300</b>	<b>73,350</b>	15,158	11,806	15,510	13,931	<b>76,300</b>	<b>76,350</b>	15,998	12,556	16,350	14,681
<b>70,350</b>	<b>70,400</b>	14,332	11,069	14,684	13,194	<b>73,350</b>	<b>73,400</b>	15,172	11,819	15,524	13,944	<b>76,350</b>	<b>76,400</b>	16,012	12,569	16,364	14,694
<b>70,400</b>	<b>70,450</b>	14,346	11,081	14,698	13,206	<b>73,400</b>	<b>73,450</b>	15,186	11,831	15,538	13,956	<b>76,400</b>	<b>76,450</b>	16,026	12,581	16,378	14,706
<b>70,450</b>	<b>70,500</b>	14,360	11,094	14,712	13,219	<b>73,450</b>	<b>73,500</b>	15,200	11,844	15,552	13,969	<b>76,450</b>	<b>76,500</b>	16,040	12,594	16,392	14,719
<b>70,500</b>	<b>70,550</b>	14															

2004 Tax Table—Continued

If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—					
		Single	Married filing jointly *	Married filing separately	Head of a house- hold			Single	Married filing jointly *	Married filing separately	Head of a house- hold			Single	Married filing jointly *	Married filing separately	Head of a house- hold		
At least	But less than	Your tax is—				At least	But less than	Your tax is—				At least	But less than	Your tax is—					
<b>77,000</b>		<b>80,000</b>				<b>83,000</b>		<b>86,000</b>		<b>89,000</b>		<b>92,000</b>		<b>95,000</b>		<b>98,000</b>		<b>101,000</b>	
77,000	77,050	16,194	12,731	16,546	14,856	80,000	80,050	17,034	13,481	17,386	15,606	83,000	83,050	17,874	14,231	18,226	16,356	86,000	86,050
77,050	77,100	16,208	12,744	16,560	14,869	80,050	80,100	17,048	13,494	17,400	15,619	83,050	83,100	17,888	14,244	18,240	16,369	86,050	86,100
77,100	77,150	16,222	12,756	16,574	14,881	80,100	80,150	17,062	13,506	17,414	15,631	83,100	83,150	17,902	14,256	18,254	16,381	86,100	86,150
77,150	77,200	16,236	12,769	16,588	14,894	80,150	80,200	17,076	13,519	17,428	15,644	83,150	83,200	17,916	14,269	18,268	16,394	86,150	86,200
77,200	77,250	16,250	12,781	16,602	14,906	80,200	80,250	17,090	13,531	17,442	15,656	83,200	83,250	17,930	14,281	18,282	16,406	86,200	86,250
77,250	77,300	16,264	12,794	16,616	14,919	80,250	80,300	17,104	13,544	17,456	15,669	83,250	83,300	17,944	14,294	18,296	16,419	86,250	86,300
77,300	77,350	16,278	12,806	16,630	14,931	80,300	80,350	17,118	13,556	17,470	15,681	83,300	83,350	17,958	14,306	18,310	16,431	86,300	86,350
77,350	77,400	16,292	12,819	16,644	14,944	80,350	80,400	17,132	13,569	17,484	15,694	83,350	83,400	17,972	14,319	18,324	16,444	86,350	86,400
77,400	77,450	16,306	12,831	16,658	14,956	80,400	80,450	17,146	13,581	17,498	15,706	83,400	83,450	17,986	14,331	18,338	16,456	86,400	86,450
77,450	77,500	16,320	12,844	16,672	14,969	80,450	80,500	17,160	13,594	17,512	15,719	83,450	83,500	18,000	14,344	18,352	16,469	86,450	86,500
77,500	77,550	16,334	12,856	16,686	14,981	80,500	80,550	17,174	13,606	17,526	15,731	83,500	83,550	18,014	14,356	18,366	16,481	86,500	86,550
77,550	77,600	16,348	12,869	16,700	14,994	80,550	80,600	17,188	13,619	17,540	15,744	83,550	83,600	18,028	14,369	18,380	16,494	86,550	86,600
77,600	77,650	16,362	12,881	16,714	15,006	80,600	80,650	17,202	13,631	17,554	15,756	83,600	83,650	18,042	14,381	18,394	16,506	86,600	86,650
77,650	77,700	16,376	12,894	16,728	15,019	80,650	80,700	17,216	13,644	17,568	15,769	83,650	83,700	18,056	14,394	18,408	16,519	86,650	86,700
77,700	77,750	16,390	12,906	16,742	15,031	80,700	80,750	17,230	13,656	17,582	15,781	83,700	83,750	18,070	14,406	18,422	16,531	86,700	86,750
77,750	77,800	16,404	12,919	16,756	15,044	80,750	80,800	17,244	13,669	17,596	15,794	83,750	83,800	18,084	14,419	18,436	16,544	86,750	86,800
77,800	77,850	16,418	12,931	16,770	15,056	80,800	80,850	17,258	13,681	17,610	15,806	83,800	83,850	18,098	14,431	18,450	16,556	86,800	86,850
77,850	77,900	16,432	12,944	16,784	15,069	80,850	80,900	17,272	13,694	17,624	15,819	83,850	83,900	18,112	14,444	18,464	16,569	86,850	86,900
77,900	77,950	16,446	12,956	16,798	15,081	80,900	80,950	17,286	13,706	17,638	15,831	83,900	83,950	18,126	14,456	18,478	16,581	86,900	86,950
77,950	78,000	16,460	12,969	16,812	15,094	80,950	81,000	17,300	13,719	17,652	15,844	83,950	84,000	18,140	14,469	18,492	16,594	86,950	87,000
<b>78,000</b>		<b>81,000</b>				<b>84,000</b>		<b>87,000</b>		<b>90,000</b>		<b>93,000</b>		<b>96,000</b>		<b>99,000</b>		<b>102,000</b>	
78,000	78,050	16,474	12,981	16,826	15,106	81,000	81,050	17,314	13,731	17,666	15,856	84,000	84,050	18,154	14,481	18,506	16,606	87,000	87,050
78,050	78,100	16,488	12,994	16,840	15,119	81,050	81,100	17,328	13,744	17,680	15,869	84,050	84,100	18,168	14,494	18,520	16,619	87,050	87,100
78,100	78,150	16,502	13,006	16,854	15,131	81,100	81,150	17,342	13,756	17,694	15,881	84,100	84,150	18,182	14,506	18,534	16,631	87,100	87,150
78,150	78,200	16,516	13,019	16,868	15,144	81,150	81,200	17,356	13,769	17,708	15,894	84,150	84,200	18,196	14,519	18,548	16,644	87,150	87,200
78,200	78,250	16,530	13,031	16,882	15,156	81,200	81,250	17,370	13,781	17,722	15,906	84,200	84,250	18,210	14,531	18,562	16,656	87,200	87,250
78,250	78,300	16,544	13,044	16,896	15,169	81,250	81,300	17,384	13,794	17,736	15,919	84,250	84,300	18,224	14,544	18,576	16,669	87,250	87,300
78,300	78,350	16,558	13,056	16,910	15,181	81,300	81,350	17,398	13,806	17,750	15,931	84,300	84,350	18,238	14,556	18,590	16,681	87,300	87,350
78,350	78,400	16,572	13,069	16,924	15,194	81,350	81,400	17,412	13,819	17,764	15,944	84,350	84,400	18,252	14,569	18,604	16,694	87,350	87,400
78,400	78,450	16,586	13,081	16,938	15,206	81,400	81,450	17,426	13,831	17,778	15,956	84,400	84,450	18,266	14,581	18,618	16,706	87,400	87,450
78,450	78,500	16,600	13,094	16,952	15,219	81,450	81,500	17,440	13,844	17,792	15,969	84,450	84,500	18,280	14,594	18,632	16,719	87,450	87,500
78,500	78,550	16,614	13,106	16,966	15,231	81,500	81,550	17,454	13,856	17,806	15,981	84,500	84,550	18,294	14,606	18,646	16,731	87,500	87,550
78,550	78,600	16,628	13,119	16,980	15,244	81,550	81,600	17,468	13,869	17,820	15,994	84,550	84,600	18,308	14,619	18,660	16,744	87,550	87,600
78,600	78,650	16,642	13,131	16,994	15,256	81,600	81,650	17,482	13,881	17,834	16,006	84,600	84,650	18,322	14,631	18,674	16,756	87,600	87,650
78,650	78,700	16,656	13,144	17,008	15,269	81,650	81,700	17,496	13,894	17,848	16,019	84,650	84,700	18,336	14,644	18,688	16,769	87,650	87,700
78,700	78,750	16,670	13,156	17,022	15,281	81,700	81,750	17,510	13,906	17,862	16,031	84,700	84,750	18,350	14,656	18,702	16,781	87,700	87,750
78,750	78,800	16,684	13,169	17,036	15,294	81,750	81,800	17,524	13,919	17,876	16,044	84,750	84,800	18,364	14,669	18,716	16,794	87,750	87,800
78,800	78,850	16,698	13,181	17,050	15,306	81,800	81,850	17,538	13,931	17,890	16,056	84,800	84,850	18,378	14,681	18,730	16,806	87,800	87,850
78,850	78,900	16,712	13,194	17,064	15,319	81,850	81,900	17,552	13,944	17,904	16,069	84,850	84,900	18,392	14,694	18,744	16,819	87,850	87,900
78,900	78,950	16,726	13,206	17,078	15,331	81,900	81,950	17,566	13,956	17,918	16,081	84,900	84,950	18,406	14,706	18,758	16,831	87,900	87,950
78,950	79,000	16,740	13,219	17,092	15,344	81,950	82,000	17,580	13,969	17,932	16,094	84,950	85,000	18,420	14,719	18,772	16,844	87,950	88,000
<b>79,000</b>		<b>82,000</b>				<b>85,000</b>		<b>88,000</b>		<b>91,000</b>		<b>94,000</b>		<b>97,000</b>		<b>100,000</b>		<b>103,000</b>	
79,000	79,050	16,754	13,231	17,106	15,356	82,000	82,050	17,594	13,981	17,946	16,106	85,000	85,050	18,434	14,731	18,786	16,856	88,000	88,050
79,050	79,100	16,768	13,244	17,120	15,369	82,050	82,100	17,608	13,994	17,960	16,119	85,050	85,100	18,448	14,744	18,800	16,869	88,050	88,100
79,100	79,150	16,782	13,256	17,134	15,381	82,100	82,150	17,622	14,006	17,974	16,131	85,100	85,150	18,462	14,756	18,814	16,881	88,100	88,150
79,150	79,200	16,796	13,269	17,148	15,394	82,150	82,200	17,636	14,019	17,988	16,144	85,150	85,200	18,476	14,769	18,828	16,894	88,150	88,200
79,200	79,250	16,810	13,281	17,162	15,406	82,200	82,250	17,650	14,031	18,002	16,156	85,200	85,250	18,490	14,781	18,842	16,906	88,200	88,250
79,250	79,300	16,824	13,294	17,176	15,419	82,250	82,300	17,664	14,044	18,016	16,169	85,250	85,300	18,504	14,794	18,856	16,919	88,250	88,300
79,300	79,350	16,838	13,306	17,190	15,431	82,300	82,350	17,678	14,056	18,030	16,181	85,300	85,350	18,518	14,806	18,870	16,931	88,300	88,350
79,350	79,400	16,852	13,319	17,204	15,444	82,350	82,400	17,692	14,069	18,044	16,194	85,350	85,400	18,532	14,819	18,884	16,944	88,350	88,400
79,400	79,450	16,866	13,331	17,218	15,456	82,400	82,450	17,706	14,081	18,058	16,206	85,400	85,450	18,546	14,831	18,898	16,956	88,400	88,450
79,450	79,500	16,880	13,344	17,232	15,469	82,450	82,500	17,720	14,094	18,072	16,219	85,450							

**2004 Tax Table—Continued**

If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
		Your tax is—						Your tax is—						Your tax is—			
<b>86,000</b>						<b>89,000</b>						<b>92,000</b>					
86,000	86,050	18,714	14,981	19,066	17,106	89,000	89,050	19,554	15,731	19,906	17,856	92,000	92,050	20,394	16,481	20,881	18,606
86,050	86,100	18,728	14,994	19,080	17,119	89,050	89,100	19,568	15,744	19,920	17,869	92,050	92,100	20,408	16,494	20,897	18,619
86,100	86,150	18,742	15,006	19,094	17,131	89,100	89,150	19,582	15,756	19,934	17,881	92,100	92,150	20,422	16,506	20,914	18,631
86,150	86,200	18,756	15,019	19,108	17,144	89,150	89,200	19,596	15,769	19,948	17,894	92,150	92,200	20,436	16,519	20,930	18,644
86,200	86,250	18,770	15,031	19,122	17,156	89,200	89,250	19,610	15,781	19,962	17,906	92,200	92,250	20,450	16,531	20,947	18,656
86,250	86,300	18,784	15,044	19,136	17,169	89,250	89,300	19,624	15,794	19,976	17,919	92,250	92,300	20,464	16,544	20,963	18,669
86,300	86,350	18,798	15,056	19,150	17,181	89,300	89,350	19,638	15,806	19,990	17,931	92,300	92,350	20,478	16,556	20,980	18,681
86,350	86,400	18,812	15,069	19,164	17,194	89,350	89,400	19,652	15,819	20,006	17,944	92,350	92,400	20,492	16,569	20,996	18,694
86,400	86,450	18,826	15,081	19,178	17,206	89,400	89,450	19,666	15,831	20,023	17,956	92,400	92,450	20,506	16,581	21,013	18,706
86,450	86,500	18,840	15,094	19,192	17,219	89,450	89,500	19,680	15,844	20,039	17,969	92,450	92,500	20,520	16,594	21,029	18,719
86,500	86,550	18,854	15,106	19,206	17,231	89,500	89,550	19,694	15,856	20,056	17,981	92,500	92,550	20,534	16,606	21,046	18,731
86,550	86,600	18,868	15,119	19,220	17,244	89,550	89,600	19,708	15,869	20,072	17,994	92,550	92,600	20,548	16,619	21,062	18,744
86,600	86,650	18,882	15,131	19,234	17,256	89,600	89,650	19,722	15,881	20,089	18,006	92,600	92,650	20,562	16,631	21,079	18,756
86,650	86,700	18,896	15,144	19,248	17,269	89,650	89,700	19,736	15,894	20,105	18,019	92,650	92,700	20,576	16,644	21,095	18,769
86,700	86,750	18,910	15,156	19,262	17,281	89,700	89,750	19,750	15,906	20,122	18,031	92,700	92,750	20,590	16,656	21,112	18,781
86,750	86,800	18,924	15,169	19,276	17,294	89,750	89,800	19,764	15,919	20,138	18,044	92,750	92,800	20,604	16,669	21,128	18,794
86,800	86,850	18,938	15,181	19,290	17,306	89,800	89,850	19,778	15,931	20,155	18,056	92,800	92,850	20,618	16,681	21,145	18,806
86,850	86,900	18,952	15,194	19,304	17,319	89,850	89,900	19,792	15,944	20,171	18,069	92,850	92,900	20,632	16,694	21,161	18,819
86,900	86,950	18,966	15,206	19,318	17,331	89,900	89,950	19,806	15,956	20,188	18,081	92,900	92,950	20,646	16,706	21,178	18,831
86,950	87,000	18,980	15,219	19,332	17,344	89,950	90,000	19,820	15,969	20,204	18,094	92,950	93,000	20,660	16,719	21,194	18,844
<b>87,000</b>						<b>90,000</b>						<b>93,000</b>					
87,000	87,050	18,994	15,231	19,346	17,356	90,000	90,050	19,834	15,981	20,221	18,106	93,000	93,050	20,674	16,731	21,211	18,856
87,050	87,100	19,008	15,244	19,360	17,369	90,050	90,100	19,848	15,994	20,237	18,119	93,050	93,100	20,688	16,744	21,227	18,869
87,100	87,150	19,022	15,256	19,374	17,381	90,100	90,150	19,862	16,006	20,254	18,131	93,100	93,150	20,702	16,756	21,244	18,881
87,150	87,200	19,036	15,269	19,388	17,394	90,150	90,200	19,876	16,019	20,270	18,144	93,150	93,200	20,716	16,769	21,260	18,894
87,200	87,250	19,050	15,281	19,402	17,406	90,200	90,250	19,890	16,031	20,287	18,156	93,200	93,250	20,730	16,781	21,277	18,906
87,250	87,300	19,064	15,294	19,416	17,419	90,250	90,300	19,904	16,044	20,303	18,169	93,250	93,300	20,744	16,794	21,293	18,919
87,300	87,350	19,078	15,306	19,430	17,431	90,300	90,350	19,918	16,056	20,320	18,181	93,300	93,350	20,758	16,806	21,310	18,931
87,350	87,400	19,092	15,319	19,444	17,444	90,350	90,400	19,932	16,069	20,336	18,194	93,350	93,400	20,772	16,819	21,326	18,944
87,400	87,450	19,106	15,331	19,458	17,456	90,400	90,450	19,946	16,081	20,353	18,206	93,400	93,450	20,786	16,831	21,343	18,956
87,450	87,500	19,120	15,344	19,472	17,469	90,450	90,500	19,960	16,094	20,369	18,219	93,450	93,500	20,800	16,844	21,359	18,969
87,500	87,550	19,134	15,356	19,486	17,481	90,500	90,550	19,974	16,106	20,386	18,231	93,500	93,550	20,814	16,856	21,376	18,981
87,550	87,600	19,148	15,369	19,500	17,494	90,550	90,600	19,988	16,119	20,402	18,244	93,550	93,600	20,828	16,869	21,392	18,994
87,600	87,650	19,162	15,381	19,514	17,506	90,600	90,650	20,002	16,131	20,419	18,256	93,600	93,650	20,842	16,881	21,409	19,006
87,650	87,700	19,176	15,394	19,528	17,519	90,650	90,700	20,016	16,144	20,435	18,269	93,650	93,700	20,856	16,894	21,425	19,019
87,700	87,750	19,190	15,406	19,542	17,531	90,700	90,750	20,030	16,156	20,452	18,281	93,700	93,750	20,870	16,906	21,442	19,031
87,750	87,800	19,204	15,419	19,556	17,544	90,750	90,800	20,044	16,169	20,468	18,294	93,750	93,800	20,884	16,919	21,458	19,044
87,800	87,850	19,218	15,431	19,570	17,556	90,800	90,850	20,058	16,181	20,485	18,306	93,800	93,850	20,898	16,931	21,475	19,056
87,850	87,900	19,232	15,444	19,584	17,569	90,850	90,900	20,072	16,194	20,501	18,319	93,850	93,900	20,912	16,944	21,491	19,069
87,900	87,950	19,246	15,456	19,598	17,581	90,900	90,950	20,086	16,206	20,518	18,331	93,900	93,950	20,926	16,956	21,508	19,081
87,950	88,000	19,260	15,469	19,612	17,594	90,950	91,000	20,100	16,219	20,534	18,344	93,950	94,000	20,940	16,969	21,524	19,094
<b>88,000</b>						<b>91,000</b>						<b>94,000</b>					
88,000	88,050	19,274	15,481	19,626	17,606	91,000	91,050	20,114	16,231	20,551	18,356	94,000	94,050	20,954	16,981	21,541	19,106
88,050	88,100	19,288	15,494	19,640	17,619	91,050	91,100	20,128	16,244	20,567	18,369	94,050	94,100	20,968	16,994	21,557	19,119
88,100	88,150	19,302	15,506	19,654	17,631	91,100	91,150	20,142	16,256	20,584	18,381	94,100	94,150	20,982	17,006	21,574	19,131
88,150	88,200	19,316	15,519	19,668	17,644	91,150	91,200	20,156	16,269	20,600	18,394	94,150	94,200	20,996	17,019	21,590	19,144
88,200	88,250	19,330	15,531	19,682	17,656	91,200	91,250	20,170	16,281	20,617	18,406	94,200	94,250	21,010	17,031	21,607	19,156
88,250	88,300	19,344	15,544	19,696	17,669	91,250	91,300	20,184	16,294	20,633	18,419	94,250	94,300	21,024	17,044	21,623	19,169
88,300	88,350	19,358	15,556	19,710	17,681	91,300	91,350	20,198	16,306	20,650	18,431	94,300	94,350	21,038	17,056	21,640	19,181
88,350	88,400	19,372	15,569	19,724	17,694	91,350	91,400	20,212	16,319	20,666	18,444	94,350	94,400	21,052	17,069	21,656	19,194
88,400	88,450	19,386	15,581	19,738	17,706	91,400	91,450	20,226	16,331	20,683	18,456	94,400	94,450	21,066	17,081	21,673	19,206
88,450	88,500	19,400	15,594	19,752	17,719	91,450	91,500	20,240	16,344	20,699	18,469	94,450	94,500	21,080	17,094	21,689	19,219
88,500	88,550	19,414	15,606	19,766	17,731	91,500	91,550	20,254	16,356	20,716	18,481	94,500	94,550	21,094	17,106	21,706	19,231
88,550	88,600	19,428	15,619	19,780	17,744	91,550	91,600	20,268	16,369	20,732	18,494	94,550	94,600	21,108	17,119	21,722	19,244
88,600	88,650	19,442	15,631	19,794	17,756	91,600	91,650	20,282	16,381	20,749	18,506	94,600	94,650	21,122	17,131	21,739	19,256
88,650	88,700	19,456	15,644	19,808	17,769	91,650	91,700	20,296	16,394	20,765	18,519	94,650	94,700	21,136	17,144	21,755	19,269
88,700	88,750	19,470	15,656	19,822	17,781	91,700	91,750	20,310	16,406	20,782	18,531	94,700	94,750	21,150	17,156	21,772	19,281
88,750	88,800	19,484	15,669	19,836	17,794	91,750	91,800	20,324	16,419	20,798	18,544	94,750	94,800	21,164	17,169	21,788	19,294
88,800	88,850	19,498	15,681	19,850	17,806	91,800	91,850	20,338	16,431	20,815	18,556	94,800	94,850	21,178	17,181	21,805	19,306
88,850	88,900	19,512	15,694	19,864													

2004 Tax Table—Continued

If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
		Your tax is—						Your tax is—			
<b>95,000</b>						<b>98,000</b>					
95,000	95,050	21,234	17,231	21,871	19,356	98,000	98,050	22,074	17,981	22,861	20,106
95,050	95,100	21,248	17,244	21,887	19,369	98,050	98,100	22,088	17,994	22,877	20,119
95,100	95,150	21,262	17,256	21,904	19,381	98,100	98,150	22,102	18,006	22,894	20,131
95,150	95,200	21,276	17,269	21,920	19,394	98,150	98,200	22,116	18,019	22,910	20,144
95,200	95,250	21,290	17,281	21,937	19,406	98,200	98,250	22,130	18,031	22,927	20,156
95,250	95,300	21,304	17,294	21,953	19,419	98,250	98,300	22,144	18,044	22,943	20,169
95,300	95,350	21,318	17,306	21,970	19,431	98,300	98,350	22,158	18,056	22,960	20,181
95,350	95,400	21,332	17,319	21,986	19,444	98,350	98,400	22,172	18,069	22,976	20,194
95,400	95,450	21,346	17,331	22,003	19,456	98,400	98,450	22,186	18,081	22,993	20,206
95,450	95,500	21,360	17,344	22,019	19,469	98,450	98,500	22,200	18,094	23,009	20,219
95,500	95,550	21,374	17,356	22,036	19,481	98,500	98,550	22,214	18,106	23,026	20,231
95,550	95,600	21,388	17,369	22,052	19,494	98,550	98,600	22,228	18,119	23,042	20,244
95,600	95,650	21,402	17,381	22,069	19,506	98,600	98,650	22,242	18,131	23,059	20,256
95,650	95,700	21,416	17,394	22,085	19,519	98,650	98,700	22,256	18,144	23,075	20,269
95,700	95,750	21,430	17,406	22,102	19,531	98,700	98,750	22,270	18,156	23,092	20,281
95,750	95,800	21,444	17,419	22,118	19,544	98,750	98,800	22,284	18,169	23,108	20,294
95,800	95,850	21,458	17,431	22,135	19,556	98,800	98,850	22,298	18,181	23,125	20,306
95,850	95,900	21,472	17,444	22,151	19,569	98,850	98,900	22,312	18,194	23,141	20,319
95,900	95,950	21,486	17,456	22,168	19,581	98,900	98,950	22,326	18,206	23,158	20,331
95,950	96,000	21,500	17,469	22,184	19,594	98,950	99,000	22,340	18,219	23,174	20,344
<b>96,000</b>						<b>99,000</b>					
96,000	96,050	21,514	17,481	22,201	19,606	99,000	99,050	22,354	18,231	23,191	20,356
96,050	96,100	21,528	17,494	22,217	19,619	99,050	99,100	22,368	18,244	23,207	20,369
96,100	96,150	21,542	17,506	22,234	19,631	99,100	99,150	22,382	18,256	23,224	20,381
96,150	96,200	21,556	17,519	22,250	19,644	99,150	99,200	22,396	18,269	23,240	20,394
96,200	96,250	21,570	17,531	22,267	19,656	99,200	99,250	22,410	18,281	23,257	20,406
96,250	96,300	21,584	17,544	22,283	19,669	99,250	99,300	22,424	18,294	23,273	20,419
96,300	96,350	21,598	17,556	22,300	19,681	99,300	99,350	22,438	18,306	23,290	20,431
96,350	96,400	21,612	17,569	22,316	19,694	99,350	99,400	22,452	18,319	23,306	20,444
96,400	96,450	21,626	17,581	22,333	19,706	99,400	99,450	22,466	18,331	23,323	20,456
96,450	96,500	21,640	17,594	22,349	19,719	99,450	99,500	22,480	18,344	23,339	20,469
96,500	96,550	21,654	17,606	22,366	19,731	99,500	99,550	22,494	18,356	23,356	20,481
96,550	96,600	21,668	17,619	22,382	19,744	99,550	99,600	22,508	18,369	23,372	20,494
96,600	96,650	21,682	17,631	22,399	19,756	99,600	99,650	22,522	18,381	23,389	20,506
96,650	96,700	21,696	17,644	22,415	19,769	99,650	99,700	22,536	18,394	23,405	20,519
96,700	96,750	21,710	17,656	22,432	19,781	99,700	99,750	22,550	18,406	23,422	20,531
96,750	96,800	21,724	17,669	22,448	19,794	99,750	99,800	22,564	18,419	23,438	20,544
96,800	96,850	21,738	17,681	22,465	19,806	99,800	99,850	22,578	18,431	23,455	20,556
96,850	96,900	21,752	17,694	22,481	19,819	99,850	99,900	22,592	18,444	23,471	20,569
96,900	96,950	21,766	17,706	22,498	19,831	99,900	99,950	22,606	18,456	23,488	20,581
96,950	97,000	21,780	17,719	22,514	19,844	99,950	100,000	22,620	18,469	23,504	20,594
<b>97,000</b>						<div style="border: 1px solid black; border-radius: 50%; padding: 20px; width: 100px; margin: 0 auto;"> <p><b>\$100,000</b> or over — use Form 1040</p> </div>					
97,000	97,050	21,794	17,731	22,531	19,856						
97,050	97,100	21,808	17,744	22,547	19,869						
97,100	97,150	21,822	17,756	22,564	19,881						
97,150	97,200	21,836	17,769	22,580	19,894						
97,200	97,250	21,850	17,781	22,597	19,906						
97,250	97,300	21,864	17,794	22,613	19,919						
97,300	97,350	21,878	17,806	22,630	19,931						
97,350	97,400	21,892	17,819	22,646	19,944						
97,400	97,450	21,906	17,831	22,663	19,956						
97,450	97,500	21,920	17,844	22,679	19,969						
97,500	97,550	21,934	17,856	22,696	19,981						
97,550	97,600	21,948	17,869	22,712	19,994						
97,600	97,650	21,962	17,881	22,729	20,006						
97,650	97,700	21,976	17,894	22,745	20,019						
97,700	97,750	21,990	17,906	22,762	20,031						
97,750	97,800	22,004	17,919	22,778	20,044						
97,800	97,850	22,018	17,931	22,795	20,056						
97,850	97,900	22,032	17,944	22,811	20,069						
97,900	97,950	22,046	17,956	22,828	20,081						
97,950	98,000	22,060	17,969	22,844	20,094						

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

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If an envelope addressed to “Internal Revenue Service Center” came with this booklet, please use it. If you do not have one or if you moved during the year, mail your return to the Internal Revenue Service Center shown that applies to you.



*Envelopes without enough postage will be returned to you by the post office. Your envelope may need additional postage if it contains more than five pages or is oversized (for example, it is over 1/4" thick). Also, include your complete return address.*

IF you live in...	THEN use this address if you:	
	Are not enclosing a check or money order...	Are enclosing a check or money order...
Alabama, Florida, Georgia, Mississippi, North Carolina, Rhode Island, South Carolina, West Virginia	Internal Revenue Service Center Atlanta, GA 39901-0015	Internal Revenue Service Center Atlanta, GA 39901-0115
Maine, Massachusetts, New Hampshire, New York, Vermont	Internal Revenue Service Center Andover, MA 05501-0015	Internal Revenue Service Center Andover, MA 05501-0115
Connecticut, Delaware, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, South Dakota, Wisconsin	Internal Revenue Service Center Kansas City, MO 64999-0015	Internal Revenue Service Center Kansas City, MO 64999-0115
District of Columbia, Maryland, New Jersey, Pennsylvania	Internal Revenue Service Center Philadelphia, PA 19255-0015	Internal Revenue Service Center Philadelphia, PA 19255-0115
Arkansas, Colorado, Kentucky, Louisiana, New Mexico, Oklahoma, Tennessee, Texas	Internal Revenue Service Center Austin, TX 73301-0015	Internal Revenue Service Center Austin, TX 73301-0115
Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Virginia, Washington, Wyoming	Internal Revenue Service Center Fresno, CA 93888-0015	Internal Revenue Service Center Fresno, CA 93888-0115
Ohio*	Internal Revenue Service Center Memphis, TN 37501-0015	Internal Revenue Service Center Memphis, TN 37501-0115
All APO and FPO addresses, American Samoa, nonpermanent residents of Guam or the Virgin Islands**, Puerto Rico (or if excluding income under Internal Revenue Code section 933), dual-status aliens, a foreign country: U.S. citizens and those filing Form 2555, 2555-EZ, or 4563	Internal Revenue Service Center Philadelphia, PA 19255-0215 USA	Internal Revenue Service Center Philadelphia, PA 19255-0215 USA

\* If you live in Ohio and file your return after June 30, 2005, use: Internal Revenue Service Center, Fresno, CA 93888-0015 (if you are not enclosing a check or money order); or Internal Revenue Service Center, Fresno, CA 93888-0115 (if you are enclosing a check or money order).

\*\* Permanent residents of Guam should use: Department of Revenue and Taxation, Government of Guam, P.O. Box 23607, GMF, GU 96921; permanent residents of the Virgin Islands should use: V.I. Bureau of Internal Revenue, 9601 Estate Thomas, Charlotte Amalie, St. Thomas, VI 00802.

## What's Inside?

### Instructions for Form 1040A

IRS e-file and free file options (page 3)

Commissioner's message (page 2)

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