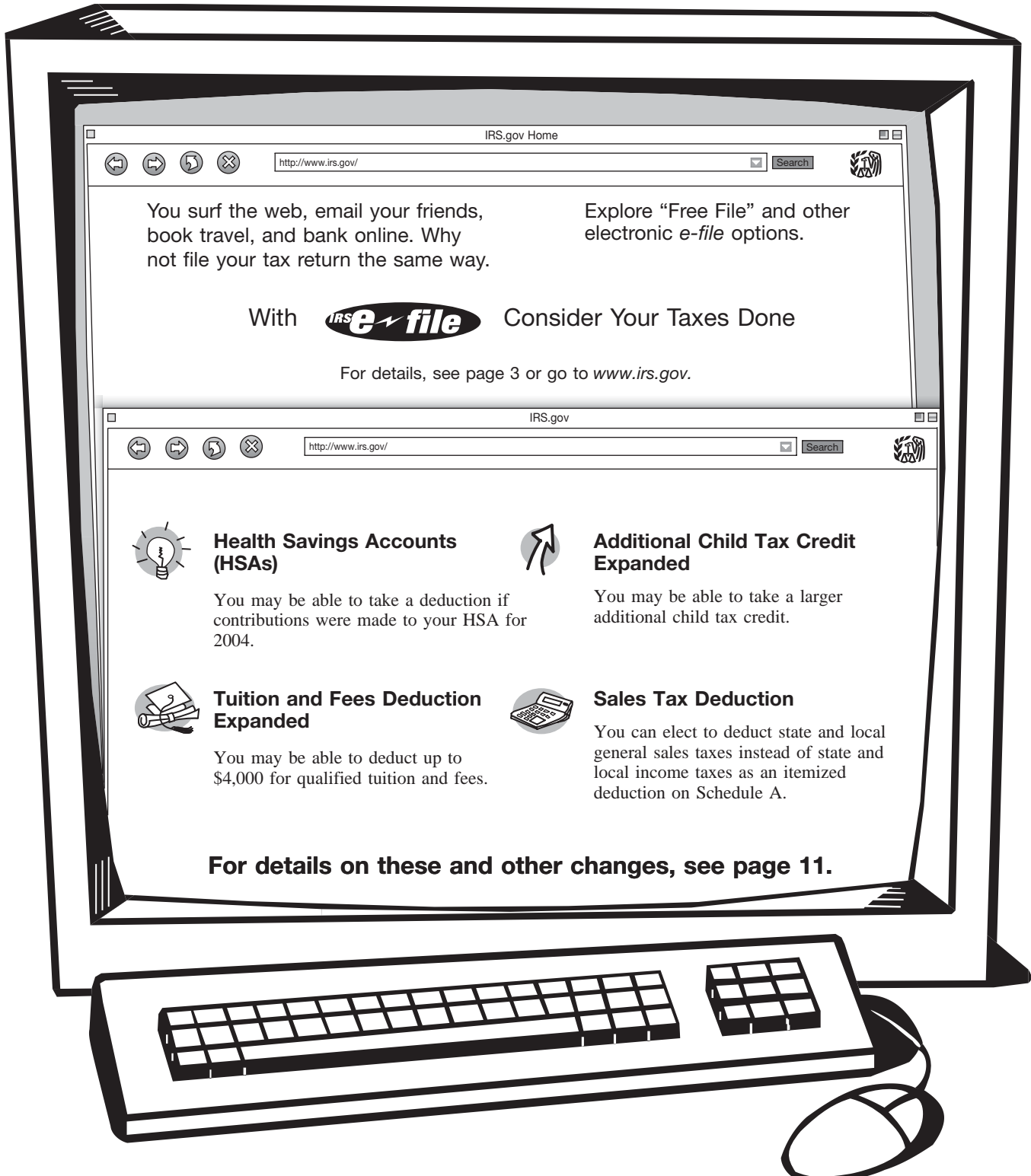


Note. This booklet does not contain any tax forms.



2004 1040

Instructions



A Message From the Commissioner

Dear Taxpayer,

As our nation moves forward in this still young century, the Internal Revenue Service will focus on three areas of tax administration:

- Improving taxpayer service;
- Enhancing enforcement of the tax law; and
- Modernizing the IRS through its people, processes, and technology.

Our working equation at the IRS is simple: service plus enforcement equals compliance. Not service or enforcement, but service and enforcement. We must do both in a balanced and consistent manner, with full respect for, and attention to, taxpayer rights.

By service, we mean helping people understand their federal tax obligations and facilitating their participation in the tax system. Enforcing the law is equally essential to our system of individual self-assessment. Americans need to be confident that when they pay their taxes, their neighbors and competitors are doing the same.

As you prepare your taxes, I encourage you to file electronically. Last year, more than 61 million Americans did. And we expect even more to file electronically this year. E-file benefits both the taxpayer and the government. E-file promotes greater reliability and faster processing. If you're getting a refund, you'll get it sooner.

To learn more, go online. Check out www.irs.gov and click on "1040 Central" for the tax forms, information, and updates you need. For example, you can find out whether you are eligible for the earned income credit. Also, like more than 23 million people last year, you can check the status of your refund online. Just click on "Where's My Refund?"

I hope this tax booklet is useful to you. For further information, you may contact us at www.irs.gov or call our toll-free numbers 1-800-829-1040 for individuals and 1-800-829-4933 for businesses.

Sincerely,



Mark W. Everson

The IRS Mission

Provide America's taxpayers top quality service by helping them understand and meet their tax responsibilities and by applying the tax law with integrity and fairness to all.



consider it done

What is IRS *e-file*?

It's the fastest, easiest, and most convenient way to file your income tax return electronically. So easy, over 61 million taxpayers preferred *e-file* over filing a paper income tax return last year. Visit the IRS website at www.irs.gov/efile for all the details and latest information.

What are the benefits?

Free File Options!

- At least 60 percent of taxpayers are eligible to use free commercial online tax preparation software to *e-file*.
- Visit www.irs.gov to see if you qualify and to access these free services offered by the tax software industry (not the IRS).

Fast! Easy! Convenient!

- Get your refund in half the time as paper filers do, even faster and safer with direct deposit. See page 54.
- Sign electronically and file a completely paperless return. See page 56.
- Receive an electronic proof of receipt within 48 hours that the IRS received your return.
- If you owe, you can *e-file* and authorize an electronic funds withdrawal or pay by credit card. If you *e-file* before April 15, 2005, you can schedule an electronic funds withdrawal from your checking or savings account as late as April 15, 2005. See page 55.
- Prepare and file your federal and state returns together and save time.

Accurate! Secure!

- IRS computers quickly and automatically check for errors or other missing information.
- The chance of being audited does not differ whether you *e-file* or file a paper income tax return.
- Your bank account information is safeguarded along with other tax return information. The IRS does not have access to credit card numbers.

Visit the IRS website at www.irs.gov/efile for details.

How to *e-file*?

Use an Authorized IRS e-file Provider



Many tax professionals electronically file tax returns for their clients. As a taxpayer, you have two options:

- You can prepare your return, take it to an Authorized IRS *e-file* Provider, and have the provider transmit it electronically to the IRS, or
- You can have a tax professional prepare your return and transmit it for you electronically.

Tax professionals can charge a fee for IRS *e-file*. Fees can vary depending on the professional and the specific services rendered.

Use a Personal Computer



You can file your income tax return in a fast, easy, convenient way using your personal computer. A computer with a modem or Internet access and tax preparation software are all you need. Best of all, you can *e-file* from the comfort of your home 24 hours a day, 7 days a week. Visit www.irs.gov for details.

IRS approved tax preparation software is available for online use on the Internet, for download from the Internet, and in retail stores. Visit www.irs.gov/efile for details.

If you do not qualify for the Free File options, visit our Partners Page for partners that offer other free or low-cost filing options at www.irs.gov/efile.

Tax Return Page Reference

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

Label 16 (See instructions on page 16.) **Use the IRS label.** Otherwise, please print or type.

LABEL HERE

For the year Jan. 1–Dec. 31, 2004, or other tax year beginning _____, 2004, ending _____, 20		OMB No. 1545-0074
Your first name and initial	Last name	Your social security number
If a joint return, spouse's first name and initial		Last name
FOR REFERENCE ONLY—DO NOT FILE		Spouse's social security number
Home address (number and street). If you have a P.O. box, see page 16.		Apt. no.
City, town or post office, state, and ZIP code. If you have a foreign address, see page 16.		

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

Presidential Election Campaign 16 (See page 16.) **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? **You** **Spouse** **Yes** **No** **Yes** **No**

Filing Status

1 Single **16** 4 Head of household (with qualifying person). (See page 17.) If the qualifying person is a child but not your dependent, enter this child's name here. **17**

2 Married filing jointly (even if only one had income) **17**

3 Married filing separately. Enter spouse's SSN above and full name here. **17**

5 Qualifying widow(er) with dependent child (see page 17)

Check only one box.

Exemptions 18

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

b **Spouse**

c Dependents:		(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 18)
(1) First name	Last name			
		18		18
				18
				18

If more than four dependents, see page 18. **18**

18 **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 18) **18**
Dependents on 6c not entered above
Add numbers on lines above

Income 57

7 Wages, salaries, tips, etc. Attach Form(s) W-2 **7 19**

8a **Taxable** interest. Attach Schedule B if required **8a 19**

b **Tax-exempt** interest. **Do not** include on line 8a **8b 20**

9a Ordinary dividends. Attach Schedule B if required **9a 20**

b Qualified dividends (see page 20) **9b 20**

10 Taxable refunds, credits, or offsets of state and local income taxes (see page 20) **10 20**

11 Alimony received **11 21**

12 Business income or (loss). Attach Schedule C or C-EZ **12 21**

13 Capital gain or (loss). Attach Schedule D if required. If not required, check here **13 21**

14 Other gains or (losses). Attach Form 4797 **14 22**

15a IRA distributions **15a 22** **15b Taxable amount (see page 22) 22**

16a Pensions and annuities **16a 22** **16b Taxable amount (see page 22) 22**

17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E **17**

18 Farm income or (loss). Attach Schedule F **18**

19 Unemployment compensation **19 24**

20a Social security benefits **20a 24** **20b Taxable amount (see page 24) 24**

21 Other income. List type and amount (see page 24) **21 24**

22 Add the amounts in the far right column for lines 7 through 21. This is your **total income** **22**

Adjusted Gross Income

23 Educator expenses (see page 26) **23 26**

24 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ **24 26**

25 IRA deduction (see page 26). **25 26**

26 Student loan interest deduction (see page 28) **26 28**

27 Tuition and fees deduction (see page 29) **27 29**

28 Health savings account deduction. Attach Form 8889 **28 29 NEW**

29 Moving expenses. Attach Form 3903 **29 29**

30 One-half of self-employment tax. Attach Schedule SE **30 30**

31 Self-employed health insurance deduction (see page 30) **31 30**

32 Self-employed SEP, SIMPLE, and qualified plans **32 30**

33 Penalty on early withdrawal of savings **33 30**

34a Alimony paid **34a 30** **b Recipient's SSN**

35 Add lines 23 through 34a **35 31**

36 Subtract line 35 from line 22. This is your **adjusted gross income** **36 31**

Tax Return Page Reference

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

Tax and Credits	37 Amount from line 36 (adjusted gross income)	37		
	38a Check <input type="checkbox"/> You were born before January 2, 1940, <input type="checkbox"/> Blind. } Total boxes checked ▶ 38a			
	if: <input type="checkbox"/> Spouse was born before January 2, 1940, <input type="checkbox"/> Blind. }			
	b If your spouse itemizes on a separate return or you were a dual-status alien, see (A-1) 31 and check here ▶ 38b			31
	39 Itemized deductions (from Schedule A) or your standard deduction (see left margin)	39	31	
	40 Subtract line 39 from line 37	40		
	41 If line 37 is \$107,025 or less, multiply \$3,100 by the total number of exemptions claimed on line 6d. If line 37 is over \$107,025, see the worksheet on page 33	41	33	
	42 Taxable income. Subtract line 41 from line 40. If line 41 is more than line 40, enter -0-	42		
	43 Tax (see page 33). Check if any tax is from: a <input type="checkbox"/> Form(s) 8814 b <input type="checkbox"/> Form 4972	43		33
	44 Alternative minimum tax (see page 35). Attach Form 6251	44	35	
	45 Add lines 43 and 44	45		
	46 Foreign tax credit. Attach Form 1116 if required	46	36	
	47 Credit for child and dependent care expenses. Attach Form 2441	47	36	
	48 Credit for the elderly or the disabled. Attach Schedule R	48	36	
	49 Education credits. Attach Form 8863	49	36	
50 Retirement savings contributions credit. Attach Form 8880	50	36		
51 Child tax credit (see page 37)	51	37		
52 Adoption credit. Attach Form 8839	52	39		
53 Credits from: a <input type="checkbox"/> Form 8396 b <input type="checkbox"/> Form 8859	53	39		
54 Other credits. Check applicable box(es): a <input type="checkbox"/> Form 3800 b <input type="checkbox"/> Form 8801 c <input type="checkbox"/> Specify _____	54	39		
55 Add lines 46 through 54. These are your total credits	55			
56 Subtract line 55 from line 45. If line 55 is more than line 45, enter -0-	56			
Other Taxes	57 Self-employment tax. Attach Schedule SE	57		
	58 Social security and Medicare tax on tip income not reported to employer. Attach Form 4137	58	39	
	59 Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required	59	39	
	60 Advance earned income credit payments from Form(s) W-2	60	39	
	61 Household employment taxes. Attach Schedule H	61	39	
	62 Add lines 56 through 61. This is your total tax	62	40	
Payments	63 Federal income tax withheld from Forms W-2 and 1099	63	40	
	64 2004 estimated tax payments and amount applied from 2003 return	64	40	
	65a Earned income credit (EIC)	65a	41	
	b Nontaxable combat pay election ▶ 65b (NEW) 43			43
	66 Excess social security and tier 1 RRTA tax withheld (see page 54)	66	54	
	67 Additional child tax credit. Attach Form 8812	67	54	
	68 Amount paid with request for extension to file (see page 54)	68	54	
	69 Other payments from: a <input type="checkbox"/> Form 2439 b <input type="checkbox"/> Form 4136 c <input type="checkbox"/> Form 8885	69	54	
	70 Add lines 63, 64, 65a, and 66 through 69. These are your total payments	70		
	Refund	71 If line 70 is more than line 62, subtract line 62 from line 70. This is the amount you overpaid	71	54
72a Amount of line 71 you want refunded to you		72a		
b Routing number [] [] [] [] [] [] [] [] [] [] ▶ c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings				54
d Account number [] ▶				
73 Amount of line 71 you want applied to your 2005 estimated tax ▶ 73	73	55		
Amount You Owe	74 Amount you owe. Subtract line 70 from line 62. For details on how to pay, see page 55 ▶	74	55	
	75 Estimated tax penalty (see page 55)	75	55	
Third Party Designee	Do you want to allow another person to discuss this return with the IRS (see page 56)? <input type="checkbox"/> Yes. Complete the following. <input type="checkbox"/> No			
	Designee's name ▶ 56	Phone no. ▶ ()	Personal identification number (PIN) ▶ [] [] [] []	
Sign Here	Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.			
	Your signature ▶ 56	Date	Your occupation	
	Spouse's signature. If a joint return, both must sign.		Date	Daytime phone number () 56
	Preparer's signature ▶ 56		Date	Preparer's SSN or PTIN
Paid Preparer's Use Only	Firm's name (or yours if self-employed), address, and ZIP code ▶	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.

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 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 73. 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 on 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 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 58 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 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.

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
105	Public libraries—Tax information and reproducible tax forms
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

Topic No.	Subject
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
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

Topic No.	Subject
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
Types of Income	
401	Wages and salaries

TeleTax Topics

(Continued)

Topic No.	Subject
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
453	Bad debt deduction
454	Tax shelters
455	Moving expenses
456	Student loan interest deduction
457	Tuition and fees deduction
458	Educator expense deduction
Itemized Deductions	
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

Topic No.	Subject
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
Tax Computation	
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
Tax Credits	
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
IRS Notices	
651	Notices—What to do
652	Notice of underreported income—CP 2000
653	IRS notices and bills, penalties, and interest charges
Basis of Assets, Depreciation, and Sale of Assets	
701	Sale of your home
703	Basis of assets
704	Depreciation
705	Installment sales
Employer Tax Information	
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

Topic No.	Subject
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
760	Form 940 and Form 940-EZ—Employer's Annual Federal Unemployment Tax Returns
761	Tips—Withholding and reporting
762	Independent contractor vs. employee

Magnetic Media Filers—1099 Series and Related Information Returns

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

Tax Information for Aliens and U.S. Citizens Living Abroad

851	Resident and nonresident aliens
852	Dual-status alien
853	Foreign earned income exclusion—General
854	Foreign earned income exclusion—Who qualifies?
855	Foreign earned income exclusion—What qualifies?
856	Foreign tax credit
857	Individual taxpayer identification number (ITIN)—Form W-7
858	Alien tax clearance

Tax Information for Puerto Rico Residents (in Spanish only)

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

Topic numbers are effective January 1, 2005.

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.

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.

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.

Before You Fill In Form 1040



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

What's New for 2004

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. See Form 8889 for details.

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 27 on page 29.

Sales tax deduction. You can elect to deduct state and local general sales taxes instead of state and local income taxes as an itemized deduction on Schedule A. Generally, you can use either your actual expenses or the Optional State Sales Tax Tables to figure your state and local general sales tax deduction. See the Instructions for Schedule A for details.

Income averaging for farmers and fishermen.

Fishermen can elect to use income averaging on Schedule J to reduce their tax. Also, the benefit of income averaging is extended to farmers and fishermen who owe the alternative minimum tax. See the Instructions for Schedule J for details.

Unlawful discrimination claims. You may be able to take a deduction on line 35 for attorney fees and court costs paid after October 22, 2004, for actions settled or decided after that date involving a claim of unlawful discrimination, a claim against the United States Government, or a claim made under section 1862(b)(3)(A) of the Social Security Act, but only up to the amount included in gross income in 2004 from such claim. See Pub. 525 for details.

Tax Computation Worksheet. If your taxable income is \$100,000 or more, you will now use the Tax Computation Worksheet instead of the Tax Rate Schedules to figure

See *How To Avoid Common Mistakes* on page 57.

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

your tax. The Tax Computation Worksheet is on page 72. The Tax Rate Schedules are shown on page 76 so you can see the tax rate that applies to all levels of taxable income, but they should not be used to figure your tax.

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 25 that begin on page 26.

Certain business expenses of reservists, performing artists, and fee-basis government officials. These expenses are now reported on line 24. See the instructions for line 24 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 65a and 65b that begin on page 41.

Additional child tax credit expanded. The credit limit based on earned income is increased to 15% of your earned income that exceeds \$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.

Standard mileage rates. The 2004 rate for business use of your vehicle is 37½ cents a mile. The 2004 rate for use of your vehicle to get medical care or to move is 14 cents a mile.

Qualified tuition program (QTP) distributions. You may be able to exclude from income distributions from a private QTP if the distributions are not more than

your qualified higher education expenses. See Pub. 970.

Elective salary deferrals. The maximum amount you can defer under all plans is generally limited to \$13,000 (\$16,000 for section 403(b) plans if you qualify for the 15-year rule). The catch-up contribution limit increased to \$3,000 (\$1,500 for SIMPLE plans). See the instructions for line 7 on page 19.

Excise tax on insider stock compensation from an expatriated corporation. You may owe a 15% excise tax on the value of nonstatutory stock options and certain other stock-based compensation held by you or a member of your family from an expatriated corporation or its expanded affiliated group in which you were an officer, director, or more-than-10% owner. See the instructions for line 62 on page 40.

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.

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.

Elective salary deferrals. The maximum amount you can defer under all plans is generally limited to \$14,000 (\$17,000 for section 403(b) plans if you qualify for the 15-year rule). The catch-up contribution limit is increased to \$4,000 (\$2,000 for SIMPLE plans).

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. U.S. citizens who lived in or had income from a U.S. possession should see Pub. 570. Residents of Puerto Rico can use TeleTax topic 901 (see page 8) to see if they must file.



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 for details.

Exception for children under age 14. If you are planning to file a tax 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 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.

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 (see page 17)	any age	\$3,100
Head of household (see page 17)	under 65	\$10,250
	65 or older	11,450
Qualifying widow(er) with dependent child (see page 17)	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.

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.



An automatic 4-month extension to file does not extend the time to pay your tax. See Form 4868.

If you are a U.S. citizen or resident, you may qualify for an automatic extension of time to file without filing Form 4868 or filing for an extension by phone. You qualify if, on the due date of your return, you meet one of the following conditions.

- You live outside the United States and Puerto Rico and your main place of business or post of duty is outside the United States and Puerto Rico.
- You are in military or naval service on duty outside the United States and Puerto Rico.

This extension gives you an extra 2 months to file and pay the tax, but interest will be charged from the original due date of the return on any unpaid tax. You must attach a statement to your return showing that you meet the requirements.

Where Do You File?

See the back cover of this booklet for filing instructions and addresses. For details on using a private delivery service to mail your return or payment, see page 15.

Chart B—For Children and Other Dependents (See the instructions for line 6c on page 18 to find out if someone can claim you as a dependent.)

If your parent (or someone else) 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 **Pub. 501**.*

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"> • \$800, or • Your earned income (up to \$4,600) plus \$250 	}	\$1,200 (\$2,400 if 65 or older and 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"> • \$800, or • Your earned income (up to \$4,600) plus \$250 	}	\$950 (\$1,900 if 65 or older and blind)

Chart C—Other Situations When You Must File

You must file a return if any of the four conditions below apply for 2004.

1. You owe any special taxes, such as:
 - Social security and Medicare tax on tips you did not report to your employer,
 - Uncollected social security and Medicare or RRTA tax on tips you reported to your employer or on group-term life insurance,
 - Alternative minimum tax,
 - Recapture taxes (see the instructions for line 43, on page 33, and line 62, on page 40), or
 - 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.
2. You received any advance earned income credit (EIC) payments from your employer. These payments are shown in Form W-2, box 9.
3. You had net earnings from self-employment of at least \$400.
4. 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.

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 for details.

If any federal income tax withheld is shown on these forms, include the tax withheld on Form 1040, line 63. If you itemize your deductions and any state or local income tax withheld is shown on these forms, include the tax withheld on Schedule A, line 5, if you do not elect to deduct state and local general sales taxes.

Form	Item and Box in Which it Should Appear	Where To Report if Filing Form 1040
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)	Form 1040, line 7 See Tip income on page 19 Form 1040, line 60 Form 2441, line 12 Form 8839, line 22 Form 8853, line 3 Form 8889, line 9
W-2G	Gambling winnings (box 1)	Form 1040, line 21 (Schedule C or C-EZ for professional gamblers)
1098	Mortgage interest (box 1) Points (box 2) Refund of overpaid interest (box 3)	Schedule A, line 10* Form 1040, line 21, but first see the instructions on Form 1098*
1098-E	Student loan interest (box 1)	See the instructions for Form 1040, line 26, on page 28*
1098-T	Qualified tuition and related expenses (box 1)	See the instructions for Form 1040, line 27, on page 29, or line 49, on page 36, 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) Aggregate profit or (loss) (box 11)	See the instructions on Form 1099-B See Pub. 525 Form 6781, line 1
1099-C	Canceled debt (box 2)	Form 1040, line 21, but first see the instructions on Form 1099-C*
1099-DIV	Total ordinary dividends (box 1a) Qualified dividends (box 1b) Total capital gain distributions (box 2a) Unrecaptured section 1250 gain (box 2b) Section 1202 gain (box 2c) Collectibles (28%) gain (box 2d) Nontaxable (nondividend) distributions (box 3) Investment expenses (box 5) Foreign tax paid (box 6)	Form 1040, line 9a See the instructions for Form 1040, line 9b, on page 20 Form 1040, line 13, or, if required, Schedule D, line 13 See the instructions for Schedule D, line 19, that begin on page D-7 <i>See Exclusion of Gain on Qualified Small Business (QSB) Stock</i> in the instructions for Schedule D on page D-4 See the instructions for Schedule D, line 18, on page D-7 See the instructions for Form 1040, line 9a, on page 20 Schedule A, line 22 Form 1040, line 46, or Schedule A, line 8
1099-G	Unemployment compensation (box 1) State or local income tax refunds, credits, or offsets (box 2) Taxable grants (box 6) Agriculture payments (box 7)	Form 1040, line 19. But if you repaid any unemployment compensation in 2004, see the instructions for line 19 on page 24. See the instructions for Form 1040, line 10, that begin on page 20* Form 1040, line 21* See the Instructions for Schedule F or Pub. 225*
1099-H	HCTC advance payments (box 1)	Form 8885, lines 2 and 6
* If the item relates to an activity for which you are required to file Schedule C, C-EZ, E, or F or Form 4835, report the taxable or deductible amount allocable to the activity on that schedule or form instead.		

Form	Item and Box in Which it Should Appear	Where To Report if Filing Form 1040
1099-INT	Interest income (box 1) Early withdrawal penalty (box 2) Interest on U.S. savings bonds and Treasury obligations (box 3) Investment expenses (box 5) Foreign tax paid (box 6)	See the instructions for Form 1040, line 8a, on page 19 Form 1040, line 33 See the instructions for Form 1040, line 8a, on page 19 Schedule A, line 22 Form 1040, line 46, or Schedule A, line 8
1099-LTC	Long-term care and accelerated death benefits	See Pub. 502 and the Instructions for Form 8853
1099-MISC	Rents (box 1) Royalties (box 2) Other income (box 3) Nonemployee compensation (box 7) Other (boxes 5, 6, 8, 9, 10, 13, and 14)	See the Instructions for Schedule E* Schedule E, line 4 (timber, coal, iron ore royalties, see Pub. 544)* Form 1040, line 21* Schedule C, C-EZ, or F. But if you were not self-employed, see the instructions on Form 1099-MISC. See the instructions on Form 1099-MISC
1099-OID	Original issue discount (box 1) Other periodic interest (box 2) } Early withdrawal penalty (box 3) Original issue discount on U.S. Treasury obligations (box 6) Investment expenses (box 7)	See the instructions on Form 1099-OID Form 1040, line 33 See the instructions on Form 1099-OID Schedule A, line 22
1099-PATR	Patronage dividends and other distributions from a cooperative (boxes 1, 2, 3, and 5) Credits (boxes 6, 7, and 8) Patron's AMT adjustment (box 9)	Schedule C, C-EZ, or F or Form 4835, but first see the instructions on Form 1099-PATR Form 3468, 5884, 8844, 8845, 8861, or 8884 Form 6251, line 26
1099-Q	Qualified education program payments	See the instructions for Form 1040, line 21, on page 24
1099-R	Distributions from IRAs** Distributions from pensions, annuities, etc. Capital gain (box 3)	See the instructions for Form 1040, lines 15a and 15b, on page 22 See the instructions for Form 1040, lines 16a and 16b, that begin on page 22 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)	Form 4797, Form 6252, or Schedule D. But if the property was your home, see the Instructions for Schedule D to find out if you must report the sale or exchange. See the instructions for Schedule A, line 6, on page A-3*
1099-SA	Distributions from health savings accounts (HSAs) Distributions from MSAs***	Form 8889, line 12a Form 8853
<p>* If the item relates to an activity for which you are required to file Schedule C, C-EZ, E, or F or Form 4835, report the taxable or deductible amount allocable to the activity on that schedule or form instead.</p> <p>** This includes distributions from Roth, SEP, and SIMPLE IRAs.</p> <p>*** This includes distributions from Archer and Medicare Advantage MSAs.</p>		

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.

Line Instructions for Form 1040



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 for details.

Name and Address

Use the Peel-Off Label

Using your peel-off name and address label on the back 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 your 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 filing your return. This prevents delays in processing your return and issuing refunds. It also safeguards your future social security benefits. See page 58 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.

Death of a Taxpayer

See page 58.

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, 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 58 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.

Note. 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 17.

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 57.

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 19.



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 this page.) 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 the *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 Who Did Not Live With You Due to Divorce or Separation* on page 18, this child does not have to be your dependent. In this case, 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 Pub. 501.



You cannot file as head of household if your child, parent, or relative described above is your dependent under the rules on Multiple Support Agreement in Pub. 501.

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 fos-

ter child for more than half of 2004 (if half or less, see the *Exception* below).

- You claim this child as your dependent or the child's other parent claims him or her under the rules for *Children Who Did Not Live With You Due to Divorce or Separation* on page 18. 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 on page 18.

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 on this page.

Exemptions

You usually can deduct \$3,100 on line 41 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.

Line 6c

Dependents

You can take an exemption for each of your dependents. The following is a brief description of the five tests that must be met for a person to qualify as your dependent. If you have more than four dependents, attach a statement to your return with the required information.

Relationship test. 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.

Joint return test. If the person is married, he or she cannot file a joint return. But the person can file a joint return if the return is filed only as a claim for refund and no tax liability would exist for either spouse if they had filed separate returns.

Citizen or resident test. The person must be a U.S. citizen or resident alien, or a resident of Canada or Mexico. There is an exception for certain adopted children. To find out who is a resident alien, use TeleTax topic 851 (see page 8) or see Pub. 519.

Income test. The person's gross income must be less than \$3,100. But your child's gross income can be \$3,100 or more if he or she was either (a) under age 19 at the end of 2004, or (b) under age 24 at the end of 2004 and a student.

Support test. You must have provided over half of the person's total support in 2004. But there are two exceptions to this test: One for children of divorced or separated parents and one for persons supported by two or more taxpayers.



For more details about the tests, including any exceptions that apply, see Pub. 501.

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 16. 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, you can 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 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 51 and the additional child tax credit on line 67.

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 au-

thorized 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 explained in Pub. 501 for children of divorced or separated parents, attach Form 8332 or similar statement to your return. But see the *Exception* below.

If your divorce decree 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

Foreign-Source Income

You must report unearned income, such as interest, dividends, and pensions, from sources outside the United States unless exempt by law or a tax treaty. You must also report earned income, such as wages and tips, from sources outside the United States.

If you worked abroad, you may be able to exclude part or all of your earned income. For details, see Pub. 54 and Form 2555 or 2555-EZ.

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 16a and 16b.

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.

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.

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 Form W-2 on the dotted line next to line 7.

- Tip income you did not report to your employer. Also include 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.



You may owe social security and Medicare tax on unreported or allocated tips. See the instructions for line 58 on

page 39.

- Dependent care benefits, which should be shown in Form(s) W-2, box 10. But first complete Form 2441 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. But see the Instructions for Form 8839 to find out if you can exclude part or all of the benefits. You may also be able to exclude amounts if you adopted a child with special needs and the adoption became final in 2004.

- Scholarship and fellowship grants not reported on Form W-2. Also, enter "SCH" and the amount on the dotted line next to 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.

- Excess salary deferrals. The amount deferred should be shown in Form W-2, box 12, and the "Retirement plan" box in box 13 should be checked. If the total amount you (or your spouse if filing jointly) deferred for 2004 under all plans was more than \$13,000 (excluding catch-up contributions as explained below), include the excess on line 7. This limit is increased to \$16,000 for section 403(b) plans if you qualify for the 15-year rule in Pub. 571.

A higher limit may apply to participants in section 457(b) deferred compensation plans for the 3 years before retirement age. Contact your plan administrator for more information.

If you were age 50 or older at the end of 2004, your employer may have allowed an additional deferral (catch-up contributions) of up to \$3,000 (\$1,500 for SIMPLE plans). This additional deferral amount is not subject to the overall limit on elective deferrals.



You cannot deduct the amount deferred. It is not included as income in Form W-2, box 1.

- 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 16a and 16b. Payments from an IRA are reported on lines 15a and 15b.

- Corrective distributions from a retirement plan shown on Form 1099-R of excess salary deferrals, and excess contributions (plus earnings). But do not include distributions from an IRA* on line 7. Instead, report distributions from an IRA on lines 15a and 15b.

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

Were You a Statutory Employee?

If you were, the "Statutory employee" box in Form W-2, box 13, should be checked. Statutory employees include full-time life insurance salespeople, certain agent or commission drivers and traveling salespeople, and certain homeworkers. If you have related business expenses to deduct, report the amount shown in Form W-2, box 1, on Schedule C or C-EZ along with your expenses.

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 B if the total is over \$1,500 or any of the other conditions listed at the beginning of the Schedule B instructions (see page B-1) apply to you.

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 or other regulated investment company. Do not include interest earned on your IRA or Coverdell education savings account.

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 B if the total is over \$1,500 or you received, as a nominee, ordinary dividends that actually belong to someone else.

Nondividend Distributions

Some distributions are a return of your cost (or other basis). They will not be taxed until you recover your cost (or other basis). You must reduce your cost (or other basis) by these distributions. After you get back all of your cost (or other basis), you must report these distributions as capital gains on Schedule D. For details, see Pub. 550.



Dividends on insurance policies are a partial return of the premiums you paid. Do not report them as dividends. Include them in income only if they exceed the total of all net premiums you paid for the contract.

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 B.
- 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 July 1, 2004. XYZ Corp. paid a cash dividend of 10 cents per share. The ex-dividend date was July 9, 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 August 4, 2004. You held your shares of XYZ Corp. for only 34 days of the 121-day period (from July 2, 2004, through August 4, 2004). The 121-day period began on May 10, 2004 (60 days before the ex-dividend date), and ended on September 7, 2004. 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 July 8, 2004 (the day before the ex-dividend date), and you sold the stock on September 9, 2004. You held the stock for 63 days (from July 9, 2004, through September 9, 2004). The \$500 of qualified dividends shown in Form 1099-DIV, box 1b, are all qualified dividends because you held the stock for 61 days of the 121-day period (from July 9, 2004, through September 7, 2004).

Example 3. You bought 10,000 shares of ABC Mutual Fund common stock on July 1, 2004. ABC Mutual Fund paid a cash dividend of 10 cents a share. The ex-dividend date was July 9, 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 August 4, 2004. 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 or the Schedule D Tax Worksheet, whichever applies, to figure your tax. Your tax may be less if you use the worksheet that applies. See the instructions for line 43 that begin on page 33 for details.

Line 10

Taxable Refunds, Credits, or Offsets of State and Local Income Taxes



None of your refund is taxable if, in the year you paid the tax, you did not itemize deductions.

If you received a refund, credit, or offset of state or local income taxes in 2004, you may receive a Form 1099-G. If you chose to apply part or all of the refund to your 2004 estimated state or local income tax, the amount applied is treated as received in 2004. If the refund was for a tax you paid in 2003 and you itemized deductions for 2003, use the worksheet on page 21 to see if any of your refund is taxable.

Exception. See *Recoveries* in Pub. 525 instead of using the worksheet on page 21 if any of the following apply.

- You received a refund in 2004 that is for a tax year other than 2003.
- You received a refund other than an income tax refund, such as a real property tax refund, in 2004 of an amount deducted or credit claimed in an earlier year.
- Your 2003 taxable income was less than zero.
- You made your last payment of 2003 estimated state or local income tax in 2004.
- You owed alternative minimum tax in 2003.
- You could not deduct the full amount of credits you were entitled to in 2003 because the total credits exceeded the amount shown on your 2003 Form 1040, line 43.
- You could be claimed as a dependent by someone else in 2003.

Also, see *Tax benefit rule* in Pub. 525 instead of using the worksheet on page 21 if all of the following apply.

- You had to use the Itemized Deductions Worksheet in the 2003 Schedule A instructions because your 2003 adjusted

gross income was over \$139,500 (\$69,750 if married filing separately).

- You could not deduct all of the amount on the 2003 Itemized Deductions Worksheet, line 1.

- The amount on line 8 of that 2003 worksheet would be more than the amount on line 4 of that worksheet if the amount on line 4 were reduced by 80% of the refund you received in 2004.

Line 11

Alimony Received

Enter amounts received as alimony or separate maintenance. You must let the person who made the payments know your social security number. If you do not, you may have to pay a \$50 penalty. For more details, use TeleTax topic 406 (see page 8) or see Pub. 504.

Line 12

Business Income or (Loss)

If you operated a business or practiced your profession as a sole proprietor, report your income and expenses on Schedule C or C-EZ.

Line 13

Capital Gain or (Loss)

If you had a capital gain or loss, including any capital gain distributions or a capital loss carryover from 2003, you must complete and attach Schedule D.

Exception. You do not have to file Schedule D if both of the following apply.

- The only amounts you have to report on Schedule D are capital gain distributions from Form(s) 1099-DIV, box 2a, or substitute statements.
- None of the Form(s) 1099-DIV or substitute statements have an amount in box 2b (unrecaptured section 1250 gain),

box 2c (section 1202 gain), or box 2d (collectibles (28%) gain).

If both of the above apply, enter your total capital gain distributions (from box 2a of Form(s) 1099-DIV) on line 13 and check the box on that line. 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 13 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 Instructions for Schedule B for filing requirements for Forms 1099-DIV and 1096.



If you do not have to file Schedule D, 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.

State and Local Income Tax Refund Worksheet—Line 10

Keep for Your Records



- Enter the income tax refund from **Form(s) 1099-G** (or similar statement). But **do not** enter more than the amount on your 2003 Schedule A (Form 1040), line 5 **1.**
- Enter your total allowable itemized deductions from your 2003 Schedule A (Form 1040), line 28 **2.**

Note. If the filing status on your 2003 Form 1040 was married filing separately and your spouse itemized deductions in 2003, skip lines 3, 4, and 5, and enter the amount from line 2 on line 6.

- Enter the amount shown below for the filing status claimed on your **2003** Form 1040.
 - Single or married filing separately— \$4,750
 - Married filing jointly or qualifying widow(er)— \$9,500
 - Head of household— \$7,000
 } . . **3.**

- Did you fill in line 36a on your 2003 Form 1040?
 - No.** Enter -0-.
 - Yes.** Multiply the number in the box on line 36a of your 2003 Form 1040 by: \$950 if your 2003 filing status was married filing jointly or separately or qualifying widow(er); \$1,150 if your 2003 filing status was single or head of household.
 } **4.**

- Add lines 3 and 4 **5.**

- Is the amount on line 5 less than the amount on line 2?
 - No.** None of your refund is taxable.
 - Yes.** Subtract line 5 from line 2 **6.**

- Taxable part of your refund.** Enter the **smaller** of line 1 or line 6 here and on Form 1040, line 10 **7.**

Line 14

Other Gains or (Losses)

If you sold or exchanged assets used in a trade or business, see the Instructions for Form 4797.

Lines 15a and 15b

IRA Distributions

You should receive a Form 1099-R showing the amount of any distribution from your individual retirement arrangement (IRA). Unless otherwise noted in the line 15a and 15b 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 15a blank and enter the total distribution on line 15b.

Exception 1. Enter the total distribution on line 15a if you rolled over part or all of the distribution from one:

- IRA to another IRA of the same type (for example, from one traditional IRA to another traditional IRA), or
- SEP or SIMPLE IRA to a traditional IRA.

Also, put “Rollover” next to line 15b. If the total distribution was rolled over in a qualified rollover, enter -0- on line 15b. If the total distribution was not rolled over in a qualified rollover, enter the part not rolled over on line 15b unless *Exception 2* 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 15a and see Form 8606 and its instructions to figure the amount to enter on line 15b.

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 15b; 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.

Note. 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 15b. Enter the total amount of those distributions on line 15a.



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. See the instructions for line 59 on page 39 for details.

Lines 16a and 16b

Pensions and Annuities

You should receive a Form 1099-R showing the amount of your pension and annuity payments. See pages 23 and 24 for details on rollovers and lump-sum distributions. Do not include the following payments on lines 16a and 16b. Instead, report them on line 7.

- Disability pensions received before you reach the minimum retirement age set by your employer.
- Corrective distributions of excess salary deferrals or excess contributions to retirement plans.



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

Fully Taxable Pensions and Annuities

If your pension or annuity is fully taxable, enter it on line 16b; do not make an entry on line 16a. Your payments are fully taxable if (a) you did not contribute to the cost (see page 23) of your pension or annuity, or (b) you got your entire cost back 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 16a. 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 16b. But if your annuity starting date (defined below) was after July 1, 1986, see *Simplified Method* below to find out if you must use that 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 16b. 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 23 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 23.

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 16a and 16b 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 16a the total distribution before income tax or other deductions were

Simplified Method Worksheet—Lines 16a and 16b

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 1040, line 16b. Enter the total pension or annuity payments received in 2004 on Form 1040, line 16a.

1. Enter the total pension or annuity payments received in 2004. Also, enter this amount on Form 1040, line 16a	1.	
2. Enter your cost in the plan at the annuity starting date	2.	
3. Enter the appropriate number from Table 1 below. But if your annuity starting date was after 1997 and the payments are for your life and that of your beneficiary, enter the appropriate number from Table 2 below	3.	
4. Divide line 2 by the number on line 3	4.	
5. Multiply line 4 by the number of months for which this year's payments were made. If your annuity starting date was before 1987, skip lines 6 and 7 and enter this amount on line 8. Otherwise, go to line 6	5.	
6. Enter the amount, if any, recovered tax free in years after 1986	6.	
7. Subtract line 6 from line 2	7.	
8. Enter the smaller of line 5 or line 7	8.	
9. Taxable amount. Subtract line 8 from line 1. Enter the result, but not less than zero. Also, enter this amount on Form 1040, line 16b. If your Form 1099-R shows a larger amount, use the amount on this line instead of the amount from Form 1099-R	9.	

Table 1 for Line 3 Above

AND your annuity starting date was—

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

withheld. This amount should be shown in Form 1099-R, box 1. From the total on line 16a, 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 16b. Also, enter “Rollover” next to line 16b.

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 may owe an additional tax if you received an early distribution from a qualified retirement plan and the total amount was not rolled over in a qualified rollover. For details, see the instructions for line 59 on page 39.

Enter the total distribution on line 16a and the taxable part on line 16b.



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. For details, see Form 4972.

Line 19

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. Enter the result on line 19. Also, enter “Repaid” and the amount you repaid on the dotted line next to line 19. If, in 2004, you repaid unemployment compensation that you included in gross income in an earlier year, you may deduct the amount repaid on Schedule A, line 22. But if you repaid more than \$3,000, see *Repayments* in Pub. 525 for details on how to report the repayment.

Lines 20a and 20b

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 25 to see if any of your benefits are taxable.

Exception. Do not use the worksheet on page 25 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 or through self-employment. 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. For more details, see Pub. 915.

- You file Form 2555, 2555-EZ, 4563, or 8815, or you exclude employer-provided adoption benefits or income from sources within Puerto Rico. Instead, use the worksheet in Pub. 915.

Line 21

Other Income



Do not report on this line any income from self-employment or fees received as a notary public. Instead, you must use Schedule C, C-EZ, or F, even if you do not have any business expenses. Also, do not report on line 21 any nonemployee compensation shown on Form 1099-MISC. Instead, see the chart on page 15 to find out where to report that income.

Use line 21 to report any income not reported elsewhere on your return or other schedules. See the examples below. List the type and amount of income. If necessary, show the required information on an attached statement. For more details, see *Miscellaneous Income* in Pub. 525.



Do not report any nontaxable amounts on line 21, such as child support; money or property that was inherited, willed to you, or received as a gift; or life insurance proceeds received because of a person's death.

Examples of income to report on line 21 are:

- Taxable distributions from a Coverdell education savings account (ESA) or a qualified tuition program (QTP). Distributions from these accounts may be taxable if (a) they are more than the qualified higher education expenses of the designated beneficiary in 2004, and (b) they were not included in a qualified rollover. See Pub. 970.



You may have to pay an additional tax if you received a taxable distribution from a Coverdell ESA or a QTP. See the Instructions for Form 5329.

- Taxable distributions from a health savings account (HSA) or an Archer MSA. Distributions from these accounts may be taxable if (a) they are more than the unreimbursed qualified medical expenses of the account beneficiary or account holder in 2004, and (b) they were not included in a qualified rollover. See Pub. 969.



You may have to pay an additional tax if you received a taxable distribution from an HSA or an Archer MSA. See the Instructions for Form 8889 for HSAs or the Instructions for Form 8853 for Archer MSAs.

- Prizes and awards.
- Gambling winnings, including lotteries, raffles, a lump-sum payment from the sale of a right to receive future lottery payments, etc. For details on gambling losses, see the instructions for Schedule A, line 27, on page A-6.



Attach Form(s) W-2G to Form 1040 if any federal income tax was withheld.

- Jury duty fees. Also, see the instructions for line 35 on page 31.

- Alaska Permanent Fund dividends.
- Reimbursements or other amounts received for items deducted in an earlier year, such as medical expenses, real estate taxes, or home mortgage interest. See *Recoveries* in Pub. 525 for details on how to figure the amount to report.

- Income from the rental of personal property if you engaged in the rental for profit but were not in the business of renting such property. Also, see the instructions for line 35 on page 31.

- Income from an activity not engaged in for profit. See Pub. 535.

- Loss on certain corrective distributions of excess deferrals. See *Retirement Plan Contributions* in Pub. 525.

Social Security Benefits Worksheet—Lines 20a and 20b

Keep for Your Records



- Before you begin:**
- ✓ Complete Form 1040, lines 21, 23 through 25, and 28 through 34a, if they apply to you.
 - ✓ Figure any write-in adjustments to be entered on the dotted line next to line 35 (see the instructions for line 35 on page 31).
 - ✓ 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 20a.
 - ✓ Be sure you have read the **Exception** on page 24 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 box 5 of all your Forms SSA-1099 and Forms RRB-1099 1.</p>			
<p>2. Enter one-half of line 1 2.</p>			
<p>3. Enter the total of the amounts from Form 1040, lines 7, 8a, 9a, 10 through 14, 15b, 16b, 17 through 19, and 21 3.</p>			
<p>4. Enter the amount, if any, from Form 1040, line 8b 4.</p>			
<p>5. Add lines 2, 3, and 4 5.</p>			
<p>6. Enter the total of the amounts from Form 1040, lines 23 through 25, and 28 through 34a, plus any write-in adjustments you entered on the dotted line next to line 35 6.</p>			
<p>7. Is the amount on line 6 less than the amount on line 5?</p> <p><input type="checkbox"/> No. None of your social security benefits are taxable.</p> <p><input type="checkbox"/> Yes. Subtract line 6 from line 5 7.</p>			
<p>8. If you are:</p> <ul style="list-style-type: none"> • Married filing jointly, enter \$32,000 • Single, head of household, qualifying widow(er), or married filing separately and you lived apart from your spouse for all of 2004, enter \$25,000 • 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	}	. . . . . 8.	
<p>9. Is the amount on line 8 less than the amount on line 7?</p> <p><input type="checkbox"/> No. None of your social security benefits are taxable. You do not have to enter any amounts on line 20a or 20b of Form 1040. But if you are married filing separately and you lived apart from your spouse for all of 2004, enter -0- on line 20b. Be sure you entered “D” to the right of the word “benefits” on line 20a.</p> <p><input type="checkbox"/> Yes. 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 lived apart 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 smaller of line 9 or line 10 12.</p>			
<p>13. Enter one-half of line 12 13.</p>			
<p>14. Enter the smaller 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. Taxable social security benefits. Enter the smaller of line 16 or line 17 18.</p> <ul style="list-style-type: none"> • Enter the amount from line 1 above on Form 1040, line 20a. • Enter the amount from line 18 above on Form 1040, line 20b. 			

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.

Adjusted Gross Income

Line 23

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 education. 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 24

Certain Business Expenses of Reservists, Performing Artists, and Fee-Basis Government Officials

Include the following deductions on line 24.

- Certain business expenses of National Guard and reserve members who traveled more than 100 miles from home to perform services as a National Guard or reserve member.

- Performing-arts-related expenses as a qualified performing artist.
- Business expenses of fee-basis state or local government officials.

For more details, see Form 2106 or 2106-EZ.

Line 25

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. For IRA purposes, earned income includes alimony and separate maintenance payments reported on line 11. 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 27 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 50 on page 36.



If you made contributions to both a traditional IRA and a Roth IRA for 2004, do not use the worksheet on page 27. 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 Form W-2, box 1. But you may be able to take the retirement savings contributions credit. See the instructions for line 50 on page 36.

- 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 25.

- Do not include qualified rollover contributions in figuring your deduction. Instead, see the instructions for lines 15a and 15b on page 22.

- Do not include trustees' fees that were billed separately and paid by you for your IRA. These fees can be deducted only as an itemized deduction on Schedule A.

- If the total of your IRA deduction on line 25 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.



By April 1 of the year after the year in which you turn 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.

Were You Covered by a Retirement Plan?

If you were covered by a retirement plan (qualified pension, profit-sharing (including 401(k)), annuity, SEP, SIMPLE, etc.) at work or through self-employment, 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. You are also covered by a plan if you were self-employed and had a SEP, SIMPLE, or qualified retirement plan.

If you were covered by a retirement plan and you file Form 2555, 2555-EZ, or 8815, or you exclude 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.



IRA Deduction Worksheet—Line 25

Keep for Your Records

Before you begin: ✓ Complete Form 1040, lines 28 through 34a, if they apply to you.
 ✓ Figure any write-in adjustments to be entered on the dotted line next to line 35 (see the instructions for line 35 on page 31).
 ✓ Be sure you have read the list on page 26.

	Your IRA	Spouse's IRA
1a. Were you covered by a retirement plan (see page 26)?	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
Next. 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.		
2. Enter the amount shown below that applies to you. • Single, head of household, or married filing separately and you lived apart from your spouse for all of 2004, enter \$55,000 • Qualifying widow(er), enter \$75,000 • 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 • Married filing separately and you lived with your spouse at any time in 2004, enter \$10,000	2a. _____	2b. _____
3. Enter the amount from Form 1040, line 22	3. _____	
4. Enter the total of the amounts from Form 1040, lines 23, 24, 28 through 34a, plus any write-in adjustments you entered on the dotted line next to line 35	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"/> No. None of your IRA contributions are deductible. For details on nondeductible IRA contributions, see Form 8606. <input type="checkbox"/> Yes. Subtract line 5 from line 2 in each column. 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. 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 your wages, and your spouse's if filing jointly, and other earned income from Form 1040, minus any deductions on Form 1040, lines 30 and 32. Do not reduce wages by any loss from self-employment	8. _____	
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.		
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 smallest of line 7a, 8, or 9a. On line 10b, enter the smallest 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 1040, line 25. Or, if you want, you can deduct a smaller amount and treat the rest as a nondeductible contribution (see Form 8606)	10a. _____	10b. _____



You may be able to take the retirement savings contributions credit. See the instructions for line 50 on page 36.

Line 26 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 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.

Exception. Use Pub. 970 instead of the worksheet below to figure your student loan interest deduction if you file Form 2555, 2555-EZ, or 4563, or you exclude income from sources within Puerto Rico.

A qualified student loan is any loan you took out to pay the qualified higher educa-

tion 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 (see 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.

Student Loan Interest Deduction Worksheet—Line 26

Keep for Your Records



Before you begin:

- ✓ Complete Form 1040, lines 28 through 34a, if they apply to you.
- ✓ Figure any write-in adjustments to be entered on the dotted line next to line 35 (see the instructions for line 35 on page 31).
- ✓ See the instructions for line 26 above.
- ✓ Be sure you have read the **Exception** above to see if you can use this worksheet instead of Pub. 970 to figure your deduction.

1. Enter the total interest you paid in 2004 on qualified student loans (see above). Do not enter more than \$2,500	1. <input style="width: 100px; height: 20px;" type="text"/>
2. Enter the amount from Form 1040, line 22	2. <input style="width: 100px; height: 20px;" type="text"/>
3. Enter the total of the amounts from Form 1040, lines 23 through 25, 28 through 34a, plus any write-in adjustments you entered on the dotted line next to line 35	3. <input style="width: 100px; height: 20px;" type="text"/>
4. Subtract line 3 from line 2	4. <input style="width: 100px; height: 20px;" type="text"/>
5. Enter the amount shown below for your filing status.	
<ul style="list-style-type: none"> • Single, head of household, or qualifying widow(er)—\$50,000 • Married filing jointly—\$100,000 	} 5. <input style="width: 100px; height: 20px;" type="text"/>
6. Is the amount on line 4 more than the amount on line 5?	
<input type="checkbox"/> No. Skip lines 6 and 7, enter -0- on line 8, and go to line 9. <input type="checkbox"/> Yes. Subtract line 5 from line 4	6. <input style="width: 100px; height: 20px;" 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: 100px; height: 20px;" type="text"/>
8. Multiply line 1 by line 7	8. <input style="width: 100px; height: 20px;" type="text"/>
9. Student loan interest deduction. Subtract line 8 from line 1. Enter the result here and on Form 1040, line 26. Do not include this amount in figuring any other deduction on your return (such as on Schedule A, C, E, etc.)	9. <input style="width: 100px; height: 20px;" type="text"/>

Line 27

Tuition and Fees Deduction

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

- You paid qualified tuition and fees (see this page) in 2004 for yourself, your spouse, or your dependent(s).
- 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 49 on page 36.
- 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 deduction.

Exception. Use Pub. 970 instead of the worksheet below to figure your tuition and fees deduction if you file Form 2555, 2555-EZ, or 4563, or you exclude income from sources within Puerto Rico.

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 49 on page 36 for details.

Line 28

Health Savings Account Deduction

If contributions (other than employer contributions) were made to your health savings account for 2004, you may be able to take this deduction. See Form 8889.

Line 29

Moving Expenses

If you moved in connection with your job or business or started a new job, you may be able to take this deduction. But your new workplace must be at least 50 miles farther from your old home than your old home was from your old workplace. If you had no former workplace, your new workplace must be at least 50 miles from your old home. Use TeleTax topic 455 (see page 8) or see Form 3903.

Tuition and Fees Deduction Worksheet—Line 27

Keep for Your Records



- Before you begin:**
- ✓ Complete Form 1040, lines 28 through 34a, if they apply to you.
 - ✓ Figure any write-in adjustments to be entered on the dotted line next to line 35 (see the instructions for line 35 on page 31).
 - ✓ See the instructions for line 27 above.
 - ✓ Be sure you have read the **Exception** above to see if you can use this worksheet instead of Pub. 970 to figure your deduction.

1. Enter the amount from Form 1040, line 22	1.	
2. Enter the total of the amounts from Form 1040, lines 23 through 26, 28 through 34a, plus any write-in adjustments you entered on the dotted line next to line 35	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. Tuition and fees deduction. Is the amount on line 3 more than \$65,000 (\$130,000 if married filing jointly)?		} 4.
<input type="checkbox"/> Yes. 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 1040, line 27.		
<input type="checkbox"/> No. 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 1040, line 27.		

Note. Do not include this amount in figuring any other deduction on your return (such as on Schedule A, C, E, etc.).

Line 30 One-Half of Self-Employment Tax

If you were self-employed and owe self-employment tax, fill in Schedule SE to figure the amount of your deduction.

Line 31 Self-Employed Health Insurance Deduction

You may be able to deduct the amount you paid for health insurance for yourself, your spouse, and your dependents if any of the following apply.

- You were self-employed and had a net profit for the year.
- You used one of the optional methods to figure your net earnings from self-employment on Schedule SE.
- You received wages in 2004 from an S corporation in which you were a more-than-2% shareholder. Health insurance benefits paid for you may be shown in Form W-2, box 14.

The insurance plan must be established under your business. But if you were also eligible to participate in any subsidized health plan maintained by your or your spouse's employer for any month or part of a month in 2004, amounts paid for health insurance coverage for that month cannot

be used to figure the deduction. For example, if you were eligible to participate in a subsidized health plan maintained by your spouse's employer from September 30 through December 31, you cannot use amounts paid for health insurance coverage for September through December to figure your deduction.

For more details, see Pub. 535.

Note. If, during 2004, you were an eligible trade adjustment assistance (TAA) recipient, alternative TAA recipient, or Pension Benefit Guaranty Corporation pension recipient, you must complete Form 8885 before completing the worksheet below. When figuring the amount to enter on line 1 of the worksheet below, do not include any health coverage tax credit advance payments shown in Form 1099-H, box 1. Also, subtract the amount shown on Form 8885, line 4, (reduced by any advance payments shown on line 6 of that form) from the total insurance premiums you paid.

If you qualify to take the deduction, use the worksheet below to figure the amount you can deduct.

Exception. Use Pub. 535 instead of the worksheet below to find out how to figure your deduction if any of the following apply.

- You had more than one source of income subject to self-employment tax.
- You file Form 2555 or 2555-EZ.

- You are using amounts paid for qualified long-term care insurance to figure the deduction.

Line 32 Self-Employed SEP, SIMPLE, and Qualified Plans

If you were self-employed or a partner, you may be able to take this deduction. See Pub. 560 or, if you were a minister, Pub. 517.

Line 33 Penalty on Early Withdrawal of Savings

The Form 1099-INT or Form 1099-OID you received will show the amount of any penalty you were charged.

Lines 34a and 34b Alimony Paid

If you made payments to or for your spouse or former spouse under a divorce or separation instrument, you may be able to take this deduction. Use TeleTax topic 452 (see page 8) or see Pub. 504.

Self-Employed Health Insurance Deduction Worksheet—Line 31

Keep for Your Records



- Before you begin:**
- ✓ Complete Form 1040, line 32, if it applies to you.
 - ✓ If, during 2004, you were an eligible trade adjustment assistance (TAA) recipient, alternative TAA recipient, or Pension Benefit Guaranty Corporation pension recipient, see the **Note** above.
 - ✓ Be sure you have read the **Exception** above to see if you can use this worksheet instead of Pub. 535 to figure your deduction.

- | | | |
|---|----|--|
| 1. Enter the total amount paid in 2004 for health insurance coverage established under your business for 2004 for you, your spouse, and your dependents. But do not include amounts for any month you were eligible to participate in an employer-sponsored health plan | 1. | |
| 2. Enter your net profit* and any other earned income** from the business under which the insurance plan is established, minus any deductions on Form 1040, lines 30 and 32 | 2. | |
| 3. Self-employed health insurance deduction. Enter the smaller of line 1 or line 2 here and on Form 1040, line 31. Do not include this amount in figuring any medical expense deduction on Schedule A | 3. | |

* If you used either optional method to figure your net earnings from self-employment, do not enter your net profit. Instead, enter the amount from Schedule SE, line 4b.

** **Earned income** includes net earnings and gains from the sale, transfer, or licensing of property you created. It does not include capital gain income. If you were a more-than-2% shareholder in the S corporation under which the insurance plan is established, earned income is your wages from that corporation.

Line 35

Include in the total on line 35 any of the following write-in adjustments. To find out if you can take the deduction, see the form or publication indicated. On the dotted line next to line 35, enter the amount of your deduction and identify it as indicated.

- Archer MSA deduction (see Form 8853). Identify as "MSA."
- Jury duty pay if you gave the pay to your employer because your employer paid your salary while you served on the jury. Identify as "Jury Pay."
- Deductible expenses related to income reported on line 21 from the rental of personal property engaged in for profit. Identify as "PPR."
- Reforestation amortization and expenses (see Pub. 535). Identify as "RFST."
- Repayment of supplemental unemployment benefits under the Trade Act of 1974 (see Pub. 525). Identify as "Sub-Pay TRA."
- Contributions to section 501(c)(18)(D) pension plans (see Pub. 525). Identify as "501(c)(18)(D)."
- Contributions by certain chaplains to section 403(b) plans (see Pub. 517). Identify as "403(b)."
- Attorney fees and court costs paid after October 22, 2004, for actions settled or decided after that date involving certain unlawful discrimination claims, but only to the extent of gross income from such actions (see Pub. 525). Identify as "UDC."

• Deduction for clean-fuel vehicles. If you placed a qualified clean-fuel vehicle in service in 2004, you can deduct \$2,000 on line 35 if you did not use the vehicle in your business (other than as an employee). Identify this deduction on line 35 as "Clean-Fuel."

If you used a qualified clean-fuel vehicle or other clean-fuel vehicle property in your business (other than as an employee), claim the business portion of the deduction on the applicable line of Schedule C, E, or F.



There are higher deduction amounts for heavy trucks, vans, and buses.

A qualified clean-fuel vehicle:

1. Must be acquired new and for your own use.
2. Must satisfy any federal and state emissions standards.

3. Is designed to be propelled by a clean-burning fuel, such as natural gas, liquefied natural gas, liquefied petroleum gas, hydrogen, or electricity.

A qualified clean-fuel vehicle includes certain gasoline-electric hybrid vehicles such as the Honda Insight, Honda Civic Hybrid, and Toyota Prius. It does not include electric vehicles.



You may be able to take a credit if you placed a new electric vehicle in service in 2004. See Form 8834 for details.

You may also be able to take this deduction for certain new property installed on a motor vehicle to enable it to be propelled by a clean-burning fuel.

For more details, see Pub. 535.

Line 36

If line 36 is less than zero, you may have a net operating loss that you can carry to another tax year. See the Instructions for Form 1045 for details.

Tax and Credits

Line 38a

If you were born before January 2, 1940, or were blind at the end of 2004, check the appropriate box(es) on line 38a. If you were married and checked the box on Form 1040, line 6b, and your spouse was born before January 2, 1940, or was blind at the end of 2004, also check the appropriate box(es) for your spouse. Be sure to enter the total number of boxes checked.

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 38b

If your spouse itemizes deductions on a separate return or if you were a dual-status alien, check the box on line 38b. But if you were a dual-status alien and you file a joint return with your spouse who was a U.S. citizen or resident at the end of 2004 and you and your spouse agree to be taxed on your combined worldwide income, do not check the box.

Line 39

Itemized Deductions or Standard Deduction

In most cases, your federal income tax will be less if you take the larger of your itemized deductions or standard deduction.



If you checked the box on line 38b, your standard deduction is zero.

Itemized Deductions

To figure your itemized deductions, fill in Schedule A.

Standard Deduction

Most people can find their standard deduction by looking at the amounts listed under "All others" to the left of Form 1040, line 39. 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 38a, use the worksheet or the chart on page 32, whichever applies, to figure your standard deduction. Also, if you checked the box on line 38b, your standard deduction is zero, even if you were born before January 2, 1940, or were blind.

Electing To Itemize for State Tax or Other Purposes

If you itemize even though your itemized deductions are less than your standard deduction, enter "IE" on the dotted line next to line 39.

Standard Deduction Worksheet for Dependents—Line 39

Keep for Your Records



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

1.	Add \$250 to your earned income* . Enter the total	1.	
2.	Minimum standard deduction	2.	800.00
3.	Enter the larger of line 1 or line 2	3.	
4.	Enter the amount shown below for your filing status. <ul style="list-style-type: none"> • Single or married filing separately—\$4,850 • Married filing jointly or qualifying widow(er)—\$9,700 • Head of household—\$7,150 	4.	
5.	Standard deduction.		
a.	Enter the smaller of line 3 or line 4. If born after January 1, 1940, and not blind, stop here and enter this amount on Form 1040, line 39. Otherwise, go to line 5b.	5a.	
b.	If born before January 2, 1940, or blind, multiply the number on Form 1040, line 38a, by \$950 (\$1,200 if single or head of household)	5b.	
c.	Add lines 5a and 5b. Enter the total here and on Form 1040, line 39	5c.	

** Earned income includes wages, salaries, tips, professional fees, and other compensation received for personal services you performed. It also includes any amount received as a scholarship that you must include in your income. Generally, your earned income is the total of the amount(s) you reported on Form 1040, lines 7, 12, and 18, minus the amount, if any, on line 30.*

Standard Deduction Chart for People Who Were Born Before January 2, 1940, or Were Blind—Line 39

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

Enter the number from the box on Form 1040, line 38a 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

Line 43

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 one of the following methods to figure your tax. Also include in the total on line 43 any of the following taxes.

1. Tax from Forms 8814 and 4972. Be sure to check the appropriate box(es).

2. Tax from recapture of an education credit. 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" on the dotted line next to line 43.

Tax Table or Tax Computation Worksheet. If your taxable income is less than \$100,000, you must use the Tax Table that begins on page 60 to figure your tax. Be sure you use the correct column. If your taxable income is \$100,000 or more, use the Tax Computation Worksheet on page 72.

However, do not use the Tax Table or Tax Computation Worksheet to figure your tax if any of the following apply.

Form 8615. Form 8615 must generally be used to figure the tax for any 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 gains (including 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. Also, 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.

Schedule D Tax Worksheet. If you have to file Schedule D and Schedule D, line 18 or 19, is more than zero, use the Schedule D Tax Worksheet on page D-9 of the Instructions for Schedule D to figure your tax.

Qualified Dividends and Capital Gain Tax Worksheet. If you do not have to use the Schedule D Tax Worksheet (see above), use the worksheet on page 34 to figure your tax if any of the following apply.

- You reported qualified dividends on Form 1040, line 9b.

- You do not have to file Schedule D and you reported capital gain distributions on Form 1040, line 13.

- You are filing Schedule D and Schedule D, lines 15 and 16, are both more than zero.

Schedule J. If you had income from farming or fishing, your tax may be less if you choose to figure it using income averaging on Schedule J.

Deduction for Exemptions Worksheet—Line 41

Keep for Your Records



1.	Is the amount on Form 1040, line 37, more than the amount shown on line 4 below for your filing status?		
	<input type="checkbox"/> No. Multiply \$3,100 by the total number of exemptions claimed on Form 1040, line 6d, and enter the result on line 41.		
	<input type="checkbox"/> Yes. <i>Continue</i>		
2.	Multiply \$3,100 by the total number of exemptions claimed on Form 1040, line 6d	2.	<input type="text"/>
3.	Enter the amount from Form 1040, line 37	3.	<input type="text"/>
4.	Enter the amount shown below for your filing status.		
	<ul style="list-style-type: none"> • Single—\$142,700 • Married filing jointly or qualifying widow(er)—\$214,050 • Married filing separately—\$107,025 • Head of household—\$178,350 	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 cannot 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.	Deduction for exemptions. Subtract line 8 from line 2. Enter the result here and on Form 1040, line 41	9.	<input type="text"/>

Qualified Dividends and Capital Gain Tax Worksheet—Line 43

Keep for Your Records



Before you begin: ✓ See the instructions for line 43 on page 33 to see if you can use this worksheet to figure your tax.
 ✓ If you do not have to file Schedule D and you received capital gain distributions, be sure you checked the box on line 13 of Form 1040.

1. Enter the amount from Form 1040, line 42	1.	<input style="width: 90%;" type="text"/>	
2. Enter the amount from Form 1040, line 9b	2.	<input style="width: 90%;" type="text"/>	
3. Are you filing Schedule D? <input type="checkbox"/> Yes. Enter the smaller of line 15 or 16 of Schedule D, but do not enter less than -0- <input type="checkbox"/> No. Enter the amount from Form 1040, line 13	} 3.	<input style="width: 90%;" type="text"/> <input style="width: 90%;" type="text"/>	
4. Add lines 2 and 3	4.	<input style="width: 90%;" type="text"/>	
5. If you are claiming investment interest expense on Form 4952, enter the amount from line 4g of that form. Otherwise, enter -0-	5.	<input style="width: 90%;" type="text"/>	
6. Subtract line 5 from line 4. If zero or less, enter -0-	6.	<input style="width: 90%;" type="text"/>	
7. Subtract line 6 from line 1. If zero or less, enter -0-	7.	<input style="width: 90%;" type="text"/>	
8. Enter the smaller of: <ul style="list-style-type: none"> • The amount on line 1, or • \$29,050 if single or married filing separately, \$58,100 if married filing jointly or qualifying widow(er), \$38,900 if head of household. 	}	<input style="width: 90%;" type="text"/>	
9. Is the amount on line 7 equal to or more than the amount on line 8? <input type="checkbox"/> Yes. Skip lines 9 through 11; go to line 12 and check the "No" box. <input type="checkbox"/> No. Enter the amount from line 7	9.	<input style="width: 90%;" type="text"/>	
10. Subtract line 9 from line 8	10.	<input style="width: 90%;" type="text"/>	
11. Multiply line 10 by 5% (.05)	11.	<input style="width: 90%;" type="text"/>	
12. Are the amounts on lines 6 and 10 the same? <input type="checkbox"/> Yes. Skip lines 12 through 15; go to line 16. <input type="checkbox"/> No. Enter the smaller of line 1 or line 6	12.	<input style="width: 90%;" type="text"/>	
13. Enter the amount from line 10 (if line 10 is blank, enter -0-)	13.	<input style="width: 90%;" type="text"/>	
14. Subtract line 13 from line 12	14.	<input style="width: 90%;" type="text"/>	
15. Multiply line 14 by 15% (.15)	15.	<input style="width: 90%;" type="text"/>	
16. Figure the tax on the amount on line 7. Use the Tax Table or Tax Computation Worksheet, whichever applies	16.	<input style="width: 90%;" type="text"/>	
17. Add lines 11, 15, and 16	17.	<input style="width: 90%;" type="text"/>	
18. Figure the tax on the amount on line 1. Use the Tax Table or Tax Computation Worksheet, whichever applies	18.	<input style="width: 90%;" type="text"/>	
19. Tax on all taxable income. Enter the smaller of line 17 or line 18. Also include this amount on Form 1040, line 43	19.	<input style="width: 90%;" type="text"/>	

Line 44

Alternative Minimum Tax

Use the worksheet below to see if you should fill in Form 6251.

Exception. Fill in Form 6251 instead of using the worksheet below if you claimed or received any of the following items.

- Accelerated depreciation.
- Stock by exercising an incentive stock option and you did not dispose of the stock in the same year.

- Tax-exempt interest from private activity bonds.
- Intangible drilling, circulation, research, experimental, or mining costs.
- Amortization of pollution-control facilities or depletion.
- Income or (loss) from tax-shelter farm activities or passive activities.
- Income from long-term contracts not figured using the percentage-of-completion method.

- Interest paid on a home mortgage not used to buy, build, or substantially improve your home.
- Investment interest expense reported on Form 4952.
- Net operating loss deduction.
- Alternative minimum tax adjustments from an estate, trust, electing large partnership, or cooperative.
- Section 1202 exclusion.
- A general business credit.

(Continued on page 36)

Worksheet To See if You Should Fill in Form 6251—Line 44

Keep for Your Records



<p>Before you begin: ✓ Be sure you have read the Exception above to see if you must fill in Form 6251 instead of using this worksheet.</p> <p>✓ If you are claiming the foreign tax credit (see the instructions for Form 1040, line 46, on page 36), enter that credit on line 46.</p>			
1.	Are you filing Schedule A ?		
	<input type="checkbox"/> No. Skip lines 1 through 3; enter the amount from Form 1040, line 37, on line 4, and go to line 5.		
	<input type="checkbox"/> Yes. Enter the amount from Form 1040, line 40	1.	
2.	Enter the smaller of the amount on Schedule A, line 4, or 2.5% (.025) of the amount on Form 1040, line 37	2.	
3.	Enter the total of the amounts from Schedule A, lines 9 and 26	3.	
4.	Add lines 1 through 3 above	4.	
5.	Enter the amount shown below for your filing status.		
	<ul style="list-style-type: none"> • Single or head of household—\$40,250 • Married filing jointly or qualifying widow(er)—\$58,000 • Married filing separately—\$29,000 	}	5.
6.	Is the amount on line 4 more than the amount on line 5?		
	<input type="checkbox"/> No. You do not need to fill in Form 6251.		
	<input type="checkbox"/> Yes. Subtract line 5 from line 4	6.	
7.	Enter the amount shown below for your filing status.		
	<ul style="list-style-type: none"> • Single or head of household—\$112,500 • Married filing jointly or qualifying widow(er)—\$150,000 • Married filing separately—\$75,000 	}	7.
8.	Is the amount on line 4 more than the amount on line 7?		
	<input type="checkbox"/> No. Skip lines 8 and 9; enter the amount from line 6 on line 10, and go to line 11.		
	<input type="checkbox"/> Yes. Subtract line 7 from line 4	8.	
9.	Multiply line 8 by 25% (.25) and enter the result but do not enter more than line 5 above	9.	
10.	Add lines 6 and 9	10.	
11.	Is the amount on line 10 more than \$175,000 (\$87,500 if married filing separately)?		
	<input type="checkbox"/> Yes. Fill in Form 6251 to see if you owe the alternative minimum tax.		
	<input type="checkbox"/> No. Multiply line 10 by 26% (.26)	11.	
12.	Enter the amount from Form 1040, line 43, minus the total of any tax from Form 4972 and any amount on Form 1040, line 46. If you used Schedule J to figure your tax, the amounts for lines 43 and 46 of Form 1040 must be refigured without using Schedule J	12.	
Next. Is the amount on line 11 more than the amount on line 12?			
	<input type="checkbox"/> Yes. Fill in Form 6251 to see if you owe the alternative minimum tax.		
	<input type="checkbox"/> No. You do not need to fill in Form 6251.		



Form 6251 should be filled in for a child who was under age 14 at the end of 2004 if the child's adjusted gross income from Form 1040, line 37, exceeds the child's earned income by more than \$5,750.

Line 46

Foreign Tax Credit

If you paid income tax to a foreign country, you may be able to take this credit. Generally, you must complete and attach Form 1116 to do so.

Exception. You do not have to complete Form 1116 to take this credit if all five of the following apply.

1. All of your gross foreign source income was from interest and dividends and all of that income and the foreign tax paid on it were reported to you on Form 1099-INT, Form 1099-DIV, or Schedule K-1 (or substitute statement).

2. If you had dividend income from shares of stock, you held those shares for at least 16 days.

3. You are not filing Form 4563 or excluding income from sources within Puerto Rico.

4. The total of your foreign taxes was not more than \$300 (not more than \$600 if married filing jointly).

5. All of your foreign taxes were:

a. Legally owed and not eligible for a refund, and

b. Paid to countries that are recognized by the United States and do not support terrorism.

For more details on these requirements, see the Instructions for Form 1116.

Do you meet all five requirements above?

Yes. Enter on line 46 the smaller of (a) your total foreign taxes, or (b) the amount on Form 1040, line 43.

No. See Form 1116 to find out if you can take the credit and, if you can, if you have to file Form 1116.

Line 47

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 Form 2441.

Line 48

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 1040, line 37, 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 R 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 R.

Line 49

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 1040, line 37, is \$52,000 or more (\$105,000 or more if married filing jointly).

- You are taking a deduction for tuition and fees on Form 1040, line 27, 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.

Line 50

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 1040, line 37, 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 an on-the-job training course, correspondence school, or night school.

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

Line 51—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 1040, line 47, and the earned income credit on Form 1040, line 65a.

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 on Form 1040, line 6c, column (4), for each qualifying child.
- Step 3.** Answer the questions on this page to see if you may use the worksheet on page 38 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. Are you excluding income from Puerto Rico or are you filing any of the following forms?
 - Form 2555 or 2555-EZ (relating to foreign earned income).
 - Form 4563 (exclusion of income for residents of American Samoa).

No. Continue  **Yes.**  You must use Pub. 972 to figure your credit.
2. Is the amount on Form 1040, line 37, 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.
3. Are you claiming any of the following credits?
 - Adoption credit, Form 8839 (see the instructions for Form 1040, line 52, on page 39).
 - Mortgage interest credit, Form 8396 (see the instructions for Form 1040, line 53, on page 39).
 - District of Columbia first-time homebuyer credit, Form 8859.

No. Use the worksheet on page 38 to figure your child tax credit. **Yes.** You must use Pub. 972 to figure your child tax credit. You will also need the form(s) listed above for any credit(s) you are claiming.

Child Tax Credit Worksheet—Line 51

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 37.
- Do not** use this worksheet if you answered “Yes” to question 1, 2, or 3 on page 37. Instead, use Pub. 972.

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

2. Enter the amount from Form 1040, line 45. 2

3. Add the amounts from Form 1040:

Line 46 _____

Line 47 + _____

Line 48 + _____

Line 49 + _____

Line 50 + _____ 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. 4

No. Subtract line 3 from line 2.

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. 5

No. Enter the amount from line 1. This is your child tax credit.

Enter this amount on Form 1040, line 51.



You may be able to take the **additional child tax credit** on Form 1040, line 67, if you answered “Yes” on line 4 or line 5 above.

- First, complete your Form 1040 through line 66.
- Then, use Form 8812 to figure any additional child tax credit.



Line 52**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 53

Include the following credits on line 53 and check the appropriate box(es). To find out if you can take the credit, see the form indicated.

- Mortgage interest credit. If a state or local government gave you a mortgage credit certificate, see Form 8396.
- District of Columbia first-time homebuyer credit. See Form 8859.

Line 54**Other Credits**

Include the following credits on line 54 and check the appropriate box(es). If box c is checked, also enter the form number, if applicable. To find out if you can take the credit, see the form or publication indicated.

- Credit for prior year minimum tax. If you paid alternative minimum tax in a prior year, see Form 8801.
- Qualified electric vehicle credit. If you placed a new electric vehicle in service in 2004, see Form 8834.
- General business credit. This credit consists of a number of credits that usually apply only to individuals who are partners, shareholders in an S corporation, self-employed, or who have rental property. See Form 3800 or Pub. 334.
- Empowerment zone and renewal community employment credit. See Form 8844.
- New York Liberty Zone business employee credit. See Form 8884.
- Nonconventional source fuel credit. If you sold fuel produced from a nonconventional source, or you were an owner of royalty interests and you received income from the sale of fuel produced from a nonconventional source, you may be able to take this credit. See Internal Revenue Code section 29 and, if an owner of royalty interests, Rev. Proc. 2004-27, 2004-17 I.R.B. 831. You can find Rev. Proc. 2004-27 on page 831 of Internal Revenue Bulletin 2004-17 at www.irs.gov/pub/irs-irbs/irb04-17.pdf. Attach a schedule showing how you fig-

ured the credit. Check box c and enter "FNS" on the line to the right of box c.

- Qualified zone academy bond credit. This credit applies only to S corporation shareholders. See Form 8860.

Other Taxes

Line 58**Social Security and Medicare Tax on Tip Income Not Reported to Employer**

If you received tips of \$20 or more in any month and you did not report the full amount to your employer, you must pay the social security and Medicare or railroad retirement (RRTA) tax on the unreported tips. You must also pay this tax if your Form(s) W-2 shows allocated tips that you are including in your income on Form 1040, line 7.

To figure the social security and Medicare tax, use Form 4137. If you owe RRTA tax, contact your employer. Your employer will figure and collect the RRTA tax.



You may be charged a penalty equal to 50% of the social security and Medicare tax due on tips you received but did not report to your employer.

Line 59**Additional Tax on IRAs, Other Qualified Retirement Plans, etc.**

If any of the following apply, see Form 5329 and its instructions to find out if you owe this tax and if you must file Form 5329.

1. You received an early distribution from (a) an IRA or other qualified retirement plan, (b) an annuity, or (c) a modified endowment contract entered into after June 20, 1988, and the total distribution was not rolled over in a qualified rollover contribution.
2. Excess contributions were made to your IRAs, Coverdell education savings accounts (ESAs), Archer MSAs, or health savings accounts.
3. You received taxable distributions from Coverdell ESAs or qualified tuition programs.
4. You were born before July 1, 1933, and did not take the minimum required distribution from your IRA or other qualified retirement plan.

Exception. If only item 1 applies to you and distribution code 1 is correctly shown in Form 1099-R, box 7, you do not have to file Form 5329. Instead, multiply the taxable amount of the distribution by 10% (.10) and enter the result on line 59. The taxable amount of the distribution is the part of the distribution you reported on Form 1040, line 15b or line 16b, or on Form 4972. Also, put "No" under the heading "Other Taxes" to the left of line 59 to indicate that you do not have to file Form 5329. But if distribution code 1 is incorrectly shown in Form 1099-R, box 7, or you qualify for an exception for qualified medical expenses, qualified higher education expenses, or qualified first-time homebuyer distributions, you must file Form 5329.

Line 60**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 61**Household Employment Taxes**

If any of the following apply, see Schedule H and its instructions to find out if you owe these taxes.

1. You paid any one household employee (defined below) cash wages of \$1,400 or more in 2004. Cash wages include wages paid by check, money order, etc.
2. You withheld federal income tax during 2004 at the request of any household employee.
3. You paid total cash wages of \$1,000 or more in any calendar quarter of 2003 or 2004 to household employees.



For item (1), do not count amounts paid to an employee who was under age 18 at any time in 2004 and was a student.

Household employee. Any person who does household work is a household employee if you can control what will be done and how it will be done. Household work includes work done in or around your home by babysitters, nannies, health aides, maids, yard workers, and similar domestic workers.

Line 62**Total Tax**

Include in the total on line 62 any of the following taxes. To find out if you owe the tax, see the form or publication indicated. On the dotted line next to line 62, enter the amount of the tax and identify it as indicated.

1. Additional tax on health savings account distributions (see Form 8889). Identify as "HSA."

2. Additional tax on Archer MSA distributions (see Form 8853). Identify as "MSA."

3. Additional tax on Medicare Advantage MSA distributions (see Form 8853). Identify as "Med MSA."

4. Recapture of the following credits.

a. Investment credit (see Form 4255). Identify as "ICR."

b. Low-income housing credit (see Form 8611). Identify as "LIHCR."

c. Qualified electric vehicle credit (see Pub. 535). Identify as "QEVCR."

d. Indian employment credit (see Form 8845). Identify as "IECR."

e. New markets credit (see Form 8874). Identify as "NMCR."

f. Credit for employer-provided child care facilities (see Form 8882). Identify as "ECCFR."

5. Recapture of federal mortgage subsidy. If you sold your home in 2004 and it was financed (in whole or in part) from the proceeds of any tax-exempt qualified mortgage bond or you claimed the mortgage interest credit, see Form 8828. Identify as "FMSR."

6. Section 72(m)(5) excess benefits tax (see Pub. 560). Identify as "Sec. 72(m)(5)."

7. Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance. This tax should be shown in Form W-2, box 12, with codes A and B or M and N. Identify as "UT."

8. Golden parachute payments. If you received an excess parachute payment (EPP), you must pay a 20% tax on it. This tax should be shown in Form W-2, box 12, with code K. If you received a Form 1099-MISC, the tax is 20% of the EPP shown in box 13. Identify as "EPP."

9. Tax on accumulation distribution of trusts (see Form 4970). Identify as "ADT."

10. Excise tax on insider stock compensation from an expatriated corporation. You may owe a 15% excise tax on the value of nonstatutory stock options and certain other stock-based compensation held by you or a member of your family from an expatriated corporation or its expanded affiliated group in which you were an officer, director, or more-than-10% owner. See Internal Revenue Code section 4985. Identify as "ISC."

Payments

Line 63**Federal Income Tax Withheld**

Add the amounts shown as federal income tax withheld on your Forms W-2, W-2G, and 1099-R. Enter the total on line 63. The amount withheld should be shown in Form W-2 or W-2G, box 2, and in Form 1099-R, box 4. Attach Forms W-2G and 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 compensation, social security benefits, or other income you received, include the amount withheld in the total on line 63. This should be shown in Form 1099, box 4, or Form SSA-1099, box 6.

Line 64**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.

Divorced Taxpayers

If you got divorced in 2004 and you made joint estimated tax payments with your former spouse, put your former spouse's SSN in the space provided on the front of Form 1040. If you were divorced and remarried in 2004, put your present spouse's SSN in the space provided on the front of Form 1040. Also, under the heading *Payments* to the left of line 64, put your former spouse's SSN, followed by "DIV."

Name Change

If you changed your name because of marriage, divorce, etc., and you made estimated tax payments using your former name, attach a statement to the front of Form 1040. On the statement, explain all the payments you and your spouse made in 2004 and the name(s) and SSN(s) under which you made them.

Lines 65a and 65b— 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 that applies to you 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, on page 44. You may also have to pay penalties.

Step 1 All Filers

- If, in 2004:
 - 2 children lived with you, is the amount on Form 1040, line 37, less than \$34,458 (\$35,458 if married filing jointly)?
 - 1 child lived with you, is the amount on Form 1040, line 37, less than \$30,338 (\$31,338 if married filing jointly)?
 - No children lived with you, is the amount on Form 1040, line 37, 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 44)?

Yes. Continue **No.** You cannot take the credit. Put "No" on the dotted line next to line 65a.
- Is your filing status married filing separately?

Yes. You cannot take the credit. **No.** Continue
- Are you filing Form 2555 or 2555-EZ (relating to foreign earned income)?

Yes. You cannot take the credit. **No.** Continue
- Were you a nonresident alien for any part of 2004?

Yes. See *Nonresident aliens* on page 44. **No.** Go to Step 2.

Step 2 Investment Income

- Add the amounts from Form 1040:

Line 8a		_____
Line 8b	+	_____
Line 9a	+	_____
Line 13*	+	_____

Investment Income =

*Do not include if line 13 is a loss.

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

Yes. Continue **No.** Skip question 3; go to question 4.
- Are you filing Form 4797 (relating to sales of business property)?

Yes. See *Form 4797 filers* on page 44. **No.** You cannot take the credit.
- Do any of the following apply for 2004?
 - You are filing Schedule E.
 - You are reporting income or a loss from the rental of personal property not used in a trade or business.
 - You are reporting income on Form 1040, line 21, from Form 8814 (relating to election to report child's interest and dividends).

Yes. You must use Worksheet 1 in Pub. 596 to see if you can take the credit. To get Pub. 596, see page 7. **No.** Continue
- Did a child live with you in 2004?

Yes. Go to Step 3 on page 42. **No.** Go to Step 4 on page 42.

Continued from page 41

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 44)

or

Any age and permanently and totally disabled (see page 44)

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 44.



If the child was married, see page 44.

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.** Go to question 2.

You cannot take the credit. Put "No" on the dotted line next to line 65a.

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

Yes. Continue **No.** Skip the next two questions; 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 44. **No.** This child is your qualifying child. The child must have a valid social security number as defined on page 44 unless the child was born and died in 2004. Skip Step 4; go to Step 5 on page 43.

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" on the dotted line next to line 65a.

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 44 before you answer.

Yes. Go to Step 5 on page 43. **No.** You cannot take the credit. Put "No" on the dotted line next to line 65a.

Continued from page 42

Step 5 Earned Income

1. Are you filing Schedule SE because you were a member of the clergy or you had church employee income of \$108.28 or more?

- Yes.** See *Clergy* or *Church employees*, whichever applies, on this page. **No.** Continue 

2. Figure earned income:

Form 1040, 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 on the dotted line next to Form 1040, 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 on the dotted line next to Form 1040, 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 1040, line 65b. See *Combat pay, Nontaxable* 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.

3. Were you self-employed, or are you filing Schedule SE because you were a member of the clergy or you had church employee income, or are you filing Schedule C or C-EZ as a statutory employee?

- Yes.** Skip question 4 and Step 6; go to Worksheet B on page 46. **No.** Continue 

4. 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 page 44. **No.** Go to Worksheet A on page 45.

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.

Church employees. Determine how much of the amount on Form 1040, line 7, was also reported on Schedule SE, line 5a. Subtract that amount from the amount on Form 1040, line 7, and enter the result in the first space of Step 5, line 2. Be sure to answer “Yes” to question 3 in Step 5.

Clergy. The following instructions apply to ministers, members of religious orders who have not taken a vow of poverty, and Christian Science practitioners. If you are filing Schedule SE and the amount on line 2 of that schedule includes an amount that was also reported on Form 1040, line 7:

1. Put “Clergy” on the dotted line next to Form 1040, line 65a.
2. Determine how much of the amount on Form 1040, line 7, was also reported on Schedule SE, line 2.
3. Subtract that amount from the amount on Form 1040, line 7. Enter the result in the first space of Step 5, line 2.
4. Be sure to answer “Yes” to question 3 in Step 5.

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” on the dotted line next to Form 1040, line 65a.
2. Be sure you enter the nontaxable combat pay you elect to include in earned income on Form 1040, line 65b. See *Combat pay, Nontaxable* on page 43.
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* below.

Form 4797 filers. If the amount on Form 1040, line 13, includes an amount from Form 4797, you must use Worksheet 1 in Pub. 596 to see if you can take the EIC. To get Pub. 596, see page 7. Otherwise, stop; you cannot take the EIC.

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 do not 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 the:

- 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.

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 1040, line 6c, or (b) this child’s other parent claims him or her as a dependent under the rules for children of divorced or separated parents in Pub. 501.

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.

Nonresident aliens. If your filing status is married filing jointly, go to Step 2 on page 41. Otherwise, stop; you cannot take the EIC.

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.

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 be able to 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” on the dotted line next to line 65a. If you have a qualifying child, skip Step 4; go to Step 5 on page 43.

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 rules above 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.

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 16. If you will not have an SSN by April 15, 2005, see *What If You Cannot File on Time?* on page 12.

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.

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.

Worksheet A—Earned Income Credit (EIC)—Lines 65a and 65b

Keep for Your Records



Before you begin: ✓ Be sure you are using the correct worksheet. Do not use this worksheet if you were self-employed, or you are filing Schedule SE because you were a member of the clergy or you had church employee income, or you are filing Schedule C or C-EZ as a statutory employee. Instead, use Worksheet B that begins on page 46.

Part 1

All Filers Using Worksheet A

1. Enter your earned income from Step 5 on page 43. 1

2. Look up the amount on line 1 above in the EIC Table on pages 48–53 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” on the dotted line next to line 65a.

3. Enter the amount from Form 1040, line 37. 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 48–53 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 1040, line 65a.

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 page 44 to find out if you must file Form 8862 to take the credit for 2004.

Worksheet B—Earned Income Credit (EIC)—Lines 65a and 65b

Keep for Your Records



Use this worksheet if you were self-employed, or you are filing Schedule SE because you were a member of the clergy or you had church employee income, or you are filing Schedule C or C-EZ as a statutory employee.

- ✓ Complete the parts below (Parts 1 through 3) that apply to you. Then, continue to Part 4.
- ✓ If you are married filing a joint return, include your spouse's amounts, if any, with yours to figure the amounts to enter in Parts 1 through 3.

Part 1 Self-Employed, Members of the Clergy, and People With Church Employee Income Filing Schedule SE	1a. Enter the amount from Schedule SE, Section A, line 3, or Section B, line 3, whichever applies.	1a		
	b. Enter any amount from Schedule SE, Section B, line 4b, and line 5a.	+	1b	
	c. Combine lines 1a and 1b.	=	1c	
	d. Enter the amount from Schedule SE, Section A, line 6, or Section B, line 13, whichever applies.	-	1d	
	e. Subtract line 1d from 1c.	=	1e	

Part 2 Self-Employed NOT Required To File Schedule SE <small>For example, your net earnings from self-employment were less than \$400.</small>	2. Do not include on these lines any statutory employee income or any amount exempt from self-employment tax as the result of the filing and approval of Form 4029 or Form 4361.		
	a. Enter any net farm profit or (loss) from Schedule F, line 36, and from farm partnerships, Schedule K-1 (Form 1065), box 14, code A*.	2a	
	b. Enter any net profit or (loss) from Schedule C, line 31; Schedule C-EZ, line 3; Schedule K-1 (Form 1065), box 14, code A (other than farming); and Schedule K-1 (Form 1065-B), box 9*.	+	2b
c. Combine lines 2a and 2b.	=	2c	
<small>*Reduce any Schedule K-1 amounts by any partnership section 179 expense deduction claimed, unreimbursed partnership expenses claimed, and depletion claimed on oil and gas properties. If you have any Schedule K-1 amounts, complete the appropriate line(s) of Schedule SE, Section A. Put your name and social security number on Schedule SE and attach it to your return.</small>			

Part 3 Statutory Employees Filing Schedule C or C-EZ	3. Enter the amount from Schedule C, line 1, or Schedule C-EZ, line 1, that you are filing as a statutory employee.	3	
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Part 4 All Filers Using Worksheet B <small>Note. If line 4b includes income on which you should have paid self-employment tax but did not, we may reduce your credit by the amount of self-employment tax not paid.</small>	4a. Enter your earned income from Step 5 on page 43.	4a	
	b. Combine lines 1e, 2c, 3, and 4a. This is your total earned income.	4b	

If line 4b is zero or less, You cannot take the credit. Put "No" on the dotted line next to line 65a.

5. If you have:
- 2 or more qualifying children, is line 4b less than \$34,458 (\$35,458 if married filing jointly)?
 - 1 qualifying child, is line 4b less than \$30,338 (\$31,338 if married filing jointly)?
 - No qualifying children, is line 4b less than \$11,490 (\$12,490 if married filing jointly)?

Yes. If you want the IRS to figure your credit, see page 44. If you want to figure the credit yourself, enter the amount from line 4b on line 6 (page 47).

No. You cannot take the credit. Put "No" on the dotted line next to line 65a.

Worksheet **B**—Continued from page 46

Keep for Your Records



Part 5

All Filers Using Worksheet B

6. Enter your total earned income from Part 4, line 4b, on page 46. 6

7. Look up the amount on line 6 above in the EIC Table on pages 48–53 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. 7

If line 7 is zero, You cannot take the credit. Put “No” on the dotted line next to line 65a.

8. Enter the amount from Form 1040, line 37. 8

9. Are the amounts on lines 8 and 6 the same?
- Yes.** Skip line 10; enter the amount from line 7 on line 11.
- No.** Go to line 10.

Part 6

Filers Who Answered “No” on Line 9

10. If you have:

- No qualifying children, is the amount on line 8 less than \$6,400 (\$7,400 if married filing jointly)?
- 1 or more qualifying children, is the amount on line 8 less than \$14,050 (\$15,050 if married filing jointly)?

Yes. Leave line 10 blank; enter the amount from line 7 on line 11.

No. Look up the amount on line 8 in the EIC Table on pages 48–53 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. 10

Look at the amounts on lines 10 and 7. Then, enter the **smaller** amount on line 11.

Part 7

Your Earned Income Credit

11. **This is your earned income credit.** 11

Reminder—

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

Enter this amount on Form 1040, line 65a. ⋮



If your EIC for a year after 1996 was reduced or disallowed, see page 44 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—		
At least	But less than	No children	One child	Two children	No children	One child	Two children	At least	But less than	No children	One child	Two children	No children	One child	Two children
		Your credit is—			Your credit is—					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 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—		
5,500	5,550	390	1,879	2,210	390	1,879	2,210	8,500	8,550	227	2,604	3,410	303	2,604	3,410
5,550	5,600	390	1,896	2,230	390	1,896	2,230	8,550	8,600	223	2,604	3,430	299	2,604	3,430
5,600	5,650	390	1,913	2,250	390	1,913	2,250	8,600	8,650	219	2,604	3,450	296	2,604	3,450
5,650	5,700	390	1,930	2,270	390	1,930	2,270	8,650	8,700	215	2,604	3,470	292	2,604	3,470
5,700	5,750	390	1,947	2,290	390	1,947	2,290	8,700	8,750	212	2,604	3,490	288	2,604	3,490
5,750	5,800	390	1,964	2,310	390	1,964	2,310	8,750	8,800	208	2,604	3,510	284	2,604	3,510
5,800	5,850	390	1,981	2,330	390	1,981	2,330	8,800	8,850	204	2,604	3,530	280	2,604	3,530
5,850	5,900	390	1,998	2,350	390	1,998	2,350	8,850	8,900	200	2,604	3,550	277	2,604	3,550
5,900	5,950	390	2,015	2,370	390	2,015	2,370	8,900	8,950	196	2,604	3,570	273	2,604	3,570
5,950	6,000	390	2,032	2,390	390	2,032	2,390	8,950	9,000	192	2,604	3,590	269	2,604	3,590
6,000	6,050	390	2,049	2,410	390	2,049	2,410	9,000	9,050	189	2,604	3,610	265	2,604	3,610
6,050	6,100	390	2,066	2,430	390	2,066	2,430	9,050	9,100	185	2,604	3,630	261	2,604	3,630
6,100	6,150	390	2,083	2,450	390	2,083	2,450	9,100	9,150	181	2,604	3,650	257	2,604	3,650
6,150	6,200	390	2,100	2,470	390	2,100	2,470	9,150	9,200	177	2,604	3,670	254	2,604	3,670
6,200	6,250	390	2,117	2,490	390	2,117	2,490	9,200	9,250	173	2,604	3,690	250	2,604	3,690
6,250	6,300	390	2,134	2,510	390	2,134	2,510	9,250	9,300	169	2,604	3,710	246	2,604	3,710
6,300	6,350	390	2,151	2,530	390	2,151	2,530	9,300	9,350	166	2,604	3,730	242	2,604	3,730
6,350	6,400	390	2,168	2,550	390	2,168	2,550	9,350	9,400	162	2,604	3,750	238	2,604	3,750
6,400	6,450	387	2,185	2,570	390	2,185	2,570	9,400	9,450	158	2,604	3,770	234	2,604	3,770
6,450	6,500	384	2,202	2,590	390	2,202	2,590	9,450	9,500	154	2,604	3,790	231	2,604	3,790
6,500	6,550	380	2,219	2,610	390	2,219	2,610	9,500	9,550	150	2,604	3,810	227	2,604	3,810
6,550	6,600	376	2,236	2,630	390	2,236	2,630	9,550	9,600	146	2,604	3,830	223	2,604	3,830
6,600	6,650	372	2,253	2,650	390	2,253	2,650	9,600	9,650	143	2,604	3,850	219	2,604	3,850
6,650	6,700	368	2,270	2,670	390	2,270	2,670	9,650	9,700	139	2,604	3,870	215	2,604	3,870
6,700	6,750	365	2,287	2,690	390	2,287	2,690	9,700	9,750	135	2,604	3,890	212	2,604	3,890
6,750	6,800	361	2,304	2,710	390	2,304	2,710	9,750	9,800	131	2,604	3,910	208	2,604	3,910
6,800	6,850	357	2,321	2,730	390	2,321	2,730	9,800	9,850	127	2,604	3,930	204	2,604	3,930
6,850	6,900	353	2,338	2,750	390	2,338	2,750	9,850	9,900	124	2,604	3,950	200	2,604	3,950
6,900	6,950	349	2,355	2,770	390	2,355	2,770	9,900	9,950	120	2,604	3,970	196	2,604	3,970
6,950	7,000	345	2,372	2,790	390	2,372	2,790	9,950	10,000	116	2,604	3,990	192	2,604	3,990
7,000	7,050	342	2,389	2,810	390	2,389	2,810	10,000	10,050	112	2,604	4,010	189	2,604	4,010
7,050	7,100	338	2,406	2,830	390	2,406	2,830	10,050	10,100	108	2,604	4,030	185	2,604	4,030
7,100	7,150	334	2,423	2,850	390	2,423	2,850	10,100	10,150	104	2,604	4,050	181	2,604	4,050
7,150	7,200	330	2,440	2,870	390	2,440	2,870	10,150	10,200	101	2,604	4,070	177	2,604	4,070
7,200	7,250	326	2,457	2,890	390	2,457	2,890	10,200	10,250	97	2,604	4,090	173	2,604	4,090
7,250	7,300	322	2,474	2,910	390	2,474	2,910	10,250	10,300	93	2,604	4,110	169	2,604	4,110
7,300	7,350	319	2,491	2,930	390	2,491	2,930	10,300	10,350	89	2,604	4,130	166	2,604	4,130
7,350	7,400	315	2,508	2,950	390	2,508	2,950	10,350	10,400	85	2,604	4,150	162	2,604	4,150
7,400	7,450	311	2,525	2,970	387	2,525	2,970	10,400	10,450	81	2,604	4,170	158	2,604	4,170
7,450	7,500	307	2,542	2,990	384	2,542	2,990	10,450	10,500	78	2,604	4,190	154	2,604	4,190
7,500	7,550	303	2,559	3,010	380	2,559	3,010	10,500	10,550	74	2,604	4,210	150	2,604	4,210
7,550	7,600	299	2,576	3,030	376	2,576	3,030	10,550	10,600	70	2,604	4,230	146	2,604	4,230
7,600	7,650	296	2,593	3,050	372	2,593	3,050	10,600	10,650	66	2,604	4,250	143	2,604	4,250
7,650	7,700	292	2,604	3,070	368	2,604	3,070	10,650	10,700	62	2,604	4,270	139	2,604	4,270
7,700	7,750	288	2,604	3,090	365	2,604	3,090	10,700	10,750	59	2,604	4,290	135	2,604	4,290
7,750	7,800	284	2,604	3,110	361	2,604	3,110	10,750	10,800	55	2,604	4,300	131	2,604	4,300
7,800	7,850	280	2,604	3,130	357	2,604	3,130	10,800	10,850	51	2,604	4,300	127	2,604	4,300
7,850	7,900	277	2,604	3,150	353	2,604	3,150	10,850	10,900	47	2,604	4,300	124	2,604	4,300
7,900	7,950	273	2,604	3,170	349	2,604	3,170	10,900	10,950	43	2,604	4,300	120	2,604	4,300
7,950	8,000	269	2,604	3,190	345	2,604	3,190	10,950	11,000	39	2,604	4,300	116	2,604	4,300
8,000	8,050	265	2,604	3,210	342	2,604	3,210	11,000	11,050	36	2,604	4,300	112	2,604	4,300
8,050	8,100	261	2,604	3,230	338	2,604	3,230	11,050	11,100	32	2,604	4,300	108	2,604	4,300
8,100	8,150	257	2,604	3,250	334	2,604	3,250	11,100	11,150	28	2,604	4,300	104	2,604	4,300
8,150	8,200	254	2,604	3,270	330	2,604	3,270	11,150	11,200	24	2,604	4,300	101	2,604	4,300
8,200	8,250	250	2,604	3,290	326	2,604	3,290	11,200	11,250	20	2,604	4,300	97	2,604	4,300
8,250	8,300	246	2,604	3,310	322	2,604	3,310	11,250	11,300	16	2,604	4,300	93	2,604	4,300
8,300	8,350	242	2,604	3,330	319	2,604	3,330	11,300	11,350	13	2,604	4,300	89	2,604	4,300
8,350	8,400	238	2,604	3,350	315	2,604	3,350	11,350	11,400	9	2,604	4,300	85	2,604	4,300
8,400	8,450	234	2,604	3,370	311	2,604	3,370	11,400	11,450	5	2,604	4,300	81	2,604	4,300
8,450	8,500	231	2,604	3,390	307	2,604	3,390	11,450	11,500	*	2,604	4,300	78	2,604	4,300

*If the amount you are looking up from the worksheet is at least \$11,450 (\$12,450 if married filing jointly) but less than \$11,490 (\$12,490 if married filing jointly), your credit is \$2. Otherwise, you cannot take the credit.

(Continued on page 50)

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—		
11,500	11,550	0	2,604	4,300	74	2,604	4,300	16,000	16,050	0	2,287	3,882	0	2,447	4,093
11,550	11,600	0	2,604	4,300	70	2,604	4,300	16,050	16,100	0	2,279	3,871	0	2,439	4,082
11,600	11,650	0	2,604	4,300	66	2,604	4,300	16,100	16,150	0	2,271	3,861	0	2,431	4,071
11,650	11,700	0	2,604	4,300	62	2,604	4,300	16,150	16,200	0	2,263	3,850	0	2,423	4,061
11,700	11,750	0	2,604	4,300	59	2,604	4,300	16,200	16,250	0	2,255	3,840	0	2,415	4,050
11,750	11,800	0	2,604	4,300	55	2,604	4,300	16,250	16,300	0	2,247	3,829	0	2,407	4,040
11,800	11,850	0	2,604	4,300	51	2,604	4,300	16,300	16,350	0	2,239	3,819	0	2,399	4,029
11,850	11,900	0	2,604	4,300	47	2,604	4,300	16,350	16,400	0	2,231	3,808	0	2,391	4,019
11,900	11,950	0	2,604	4,300	43	2,604	4,300	16,400	16,450	0	2,223	3,798	0	2,383	4,008
11,950	12,000	0	2,604	4,300	39	2,604	4,300	16,450	16,500	0	2,215	3,787	0	2,375	3,998
12,000	12,050	0	2,604	4,300	36	2,604	4,300	16,500	16,550	0	2,207	3,777	0	2,367	3,987
12,050	12,100	0	2,604	4,300	32	2,604	4,300	16,550	16,600	0	2,199	3,766	0	2,359	3,977
12,100	12,150	0	2,604	4,300	28	2,604	4,300	16,600	16,650	0	2,191	3,756	0	2,351	3,966
12,150	12,200	0	2,604	4,300	24	2,604	4,300	16,650	16,700	0	2,183	3,745	0	2,343	3,956
12,200	12,250	0	2,604	4,300	20	2,604	4,300	16,700	16,750	0	2,175	3,735	0	2,335	3,945
12,250	12,300	0	2,604	4,300	16	2,604	4,300	16,750	16,800	0	2,167	3,724	0	2,327	3,935
12,300	12,350	0	2,604	4,300	13	2,604	4,300	16,800	16,850	0	2,159	3,713	0	2,319	3,924
12,350	12,400	0	2,604	4,300	9	2,604	4,300	16,850	16,900	0	2,151	3,703	0	2,311	3,914
12,400	12,450	0	2,604	4,300	5	2,604	4,300	16,900	16,950	0	2,143	3,692	0	2,303	3,903
12,450	12,500	0	2,604	4,300	*	2,604	4,300	16,950	17,000	0	2,135	3,682	0	2,295	3,892
12,500	14,050	0	2,604	4,300	0	2,604	4,300	17,000	17,050	0	2,127	3,671	0	2,287	3,882
14,050	14,100	0	2,599	4,293	0	2,604	4,300	17,050	17,100	0	2,119	3,661	0	2,279	3,871
14,100	14,150	0	2,591	4,282	0	2,604	4,300	17,100	17,150	0	2,111	3,650	0	2,271	3,861
14,150	14,200	0	2,583	4,272	0	2,604	4,300	17,150	17,200	0	2,103	3,640	0	2,263	3,850
14,200	14,250	0	2,575	4,261	0	2,604	4,300	17,200	17,250	0	2,095	3,629	0	2,255	3,840
14,250	14,300	0	2,567	4,251	0	2,604	4,300	17,250	17,300	0	2,087	3,619	0	2,247	3,829
14,300	14,350	0	2,559	4,240	0	2,604	4,300	17,300	17,350	0	2,079	3,608	0	2,239	3,819
14,350	14,400	0	2,551	4,229	0	2,604	4,300	17,350	17,400	0	2,071	3,598	0	2,231	3,808
14,400	14,450	0	2,543	4,219	0	2,604	4,300	17,400	17,450	0	2,063	3,587	0	2,223	3,798
14,450	14,500	0	2,535	4,208	0	2,604	4,300	17,450	17,500	0	2,055	3,577	0	2,215	3,787
14,500	14,550	0	2,527	4,198	0	2,604	4,300	17,500	17,550	0	2,047	3,566	0	2,207	3,777
14,550	14,600	0	2,519	4,187	0	2,604	4,300	17,550	17,600	0	2,040	3,556	0	2,199	3,766
14,600	14,650	0	2,511	4,177	0	2,604	4,300	17,600	17,650	0	2,032	3,545	0	2,191	3,756
14,650	14,700	0	2,503	4,166	0	2,604	4,300	17,650	17,700	0	2,024	3,534	0	2,183	3,745
14,700	14,750	0	2,495	4,156	0	2,604	4,300	17,700	17,750	0	2,016	3,524	0	2,175	3,735
14,750	14,800	0	2,487	4,145	0	2,604	4,300	17,750	17,800	0	2,008	3,513	0	2,167	3,724
14,800	14,850	0	2,479	4,135	0	2,604	4,300	17,800	17,850	0	2,000	3,503	0	2,159	3,713
14,850	14,900	0	2,471	4,124	0	2,604	4,300	17,850	17,900	0	1,992	3,492	0	2,151	3,703
14,900	14,950	0	2,463	4,114	0	2,604	4,300	17,900	17,950	0	1,984	3,482	0	2,143	3,692
14,950	15,000	0	2,455	4,103	0	2,604	4,300	17,950	18,000	0	1,976	3,471	0	2,135	3,682
15,000	15,050	0	2,447	4,093	0	2,604	4,300	18,000	18,050	0	1,968	3,461	0	2,127	3,671
15,050	15,100	0	2,439	4,082	0	2,599	4,293	18,050	18,100	0	1,960	3,450	0	2,119	3,661
15,100	15,150	0	2,431	4,071	0	2,591	4,282	18,100	18,150	0	1,952	3,440	0	2,111	3,650
15,150	15,200	0	2,423	4,061	0	2,583	4,272	18,150	18,200	0	1,944	3,429	0	2,103	3,640
15,200	15,250	0	2,415	4,050	0	2,575	4,261	18,200	18,250	0	1,936	3,419	0	2,095	3,629
15,250	15,300	0	2,407	4,040	0	2,567	4,251	18,250	18,300	0	1,928	3,408	0	2,087	3,619
15,300	15,350	0	2,399	4,029	0	2,559	4,240	18,300	18,350	0	1,920	3,398	0	2,079	3,608
15,350	15,400	0	2,391	4,019	0	2,551	4,229	18,350	18,400	0	1,912	3,387	0	2,071	3,598
15,400	15,450	0	2,383	4,008	0	2,543	4,219	18,400	18,450	0	1,904	3,377	0	2,063	3,587
15,450	15,500	0	2,375	3,998	0	2,535	4,208	18,450	18,500	0	1,896	3,366	0	2,055	3,577
15,500	15,550	0	2,367	3,987	0	2,527	4,198	18,500	18,550	0	1,888	3,355	0	2,047	3,566
15,550	15,600	0	2,359	3,977	0	2,519	4,187	18,550	18,600	0	1,880	3,345	0	2,040	3,556
15,600	15,650	0	2,351	3,966	0	2,511	4,177	18,600	18,650	0	1,872	3,334	0	2,032	3,545
15,650	15,700	0	2,343	3,956	0	2,503	4,166	18,650	18,700	0	1,864	3,324	0	2,024	3,534
15,700	15,750	0	2,335	3,945	0	2,495	4,156	18,700	18,750	0	1,856	3,313	0	2,016	3,524
15,750	15,800	0	2,327	3,935	0	2,487	4,145	18,750	18,800	0	1,848	3,303	0	2,008	3,513
15,800	15,850	0	2,319	3,924	0	2,479	4,135	18,800	18,850	0	1,840	3,292	0	2,000	3,503
15,850	15,900	0	2,311	3,914	0	2,471	4,124	18,850	18,900	0	1,832	3,282	0	1,992	3,492
15,900	15,950	0	2,303	3,903	0	2,463	4,114	18,900	18,950	0	1,824	3,271	0	1,984	3,482
15,950	16,000	0	2,295	3,892	0	2,455	4,103	18,950	19,000	0	1,816	3,261	0	1,976	3,471

*If the amount you are looking up from the worksheet is at least \$11,450 (\$12,450 if married filing jointly) but less than \$11,490 (\$12,490 if married filing jointly), your credit is \$2. Otherwise, you cannot take the credit.

(Continued on page 51)

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—		
19,000	19,050	0	1,808	3,250	0	1,968	3,461	22,000	22,050	0	1,328	2,618	0	1,488	2,829
19,050	19,100	0	1,800	3,240	0	1,960	3,450	22,050	22,100	0	1,320	2,608	0	1,480	2,818
19,100	19,150	0	1,792	3,229	0	1,952	3,440	22,100	22,150	0	1,312	2,597	0	1,472	2,808
19,150	19,200	0	1,784	3,219	0	1,944	3,429	22,150	22,200	0	1,304	2,587	0	1,464	2,797
19,200	19,250	0	1,776	3,208	0	1,936	3,419	22,200	22,250	0	1,296	2,576	0	1,456	2,787
19,250	19,300	0	1,768	3,198	0	1,928	3,408	22,250	22,300	0	1,288	2,566	0	1,448	2,776
19,300	19,350	0	1,760	3,187	0	1,920	3,398	22,300	22,350	0	1,280	2,555	0	1,440	2,766
19,350	19,400	0	1,752	3,176	0	1,912	3,387	22,350	22,400	0	1,272	2,545	0	1,432	2,755
19,400	19,450	0	1,744	3,166	0	1,904	3,377	22,400	22,450	0	1,264	2,534	0	1,424	2,745
19,450	19,500	0	1,736	3,155	0	1,896	3,366	22,450	22,500	0	1,256	2,524	0	1,416	2,734
19,500	19,550	0	1,728	3,145	0	1,888	3,355	22,500	22,550	0	1,248	2,513	0	1,408	2,724
19,550	19,600	0	1,720	3,134	0	1,880	3,345	22,550	22,600	0	1,241	2,503	0	1,400	2,713
19,600	19,650	0	1,712	3,124	0	1,872	3,334	22,600	22,650	0	1,233	2,492	0	1,392	2,703
19,650	19,700	0	1,704	3,113	0	1,864	3,324	22,650	22,700	0	1,225	2,481	0	1,384	2,692
19,700	19,750	0	1,696	3,103	0	1,856	3,313	22,700	22,750	0	1,217	2,471	0	1,376	2,682
19,750	19,800	0	1,688	3,092	0	1,848	3,303	22,750	22,800	0	1,209	2,460	0	1,368	2,671
19,800	19,850	0	1,680	3,082	0	1,840	3,292	22,800	22,850	0	1,201	2,450	0	1,360	2,660
19,850	19,900	0	1,672	3,071	0	1,832	3,282	22,850	22,900	0	1,193	2,439	0	1,352	2,650
19,900	19,950	0	1,664	3,061	0	1,824	3,271	22,900	22,950	0	1,185	2,429	0	1,344	2,639
19,950	20,000	0	1,656	3,050	0	1,816	3,261	22,950	23,000	0	1,177	2,418	0	1,336	2,629
20,000	20,050	0	1,648	3,040	0	1,808	3,250	23,000	23,050	0	1,169	2,408	0	1,328	2,618
20,050	20,100	0	1,640	3,029	0	1,800	3,240	23,050	23,100	0	1,161	2,397	0	1,320	2,608
20,100	20,150	0	1,632	3,018	0	1,792	3,229	23,100	23,150	0	1,153	2,387	0	1,312	2,597
20,150	20,200	0	1,624	3,008	0	1,784	3,219	23,150	23,200	0	1,145	2,376	0	1,304	2,587
20,200	20,250	0	1,616	2,997	0	1,776	3,208	23,200	23,250	0	1,137	2,366	0	1,296	2,576
20,250	20,300	0	1,608	2,987	0	1,768	3,198	23,250	23,300	0	1,129	2,355	0	1,288	2,566
20,300	20,350	0	1,600	2,976	0	1,760	3,187	23,300	23,350	0	1,121	2,345	0	1,280	2,555
20,350	20,400	0	1,592	2,966	0	1,752	3,176	23,350	23,400	0	1,113	2,334	0	1,272	2,545
20,400	20,450	0	1,584	2,955	0	1,744	3,166	23,400	23,450	0	1,105	2,324	0	1,264	2,534
20,450	20,500	0	1,576	2,945	0	1,736	3,155	23,450	23,500	0	1,097	2,313	0	1,256	2,524
20,500	20,550	0	1,568	2,934	0	1,728	3,145	23,500	23,550	0	1,089	2,302	0	1,248	2,513
20,550	20,600	0	1,560	2,924	0	1,720	3,134	23,550	23,600	0	1,081	2,292	0	1,241	2,503
20,600	20,650	0	1,552	2,913	0	1,712	3,124	23,600	23,650	0	1,073	2,281	0	1,233	2,492
20,650	20,700	0	1,544	2,903	0	1,704	3,113	23,650	23,700	0	1,065	2,271	0	1,225	2,481
20,700	20,750	0	1,536	2,892	0	1,696	3,103	23,700	23,750	0	1,057	2,260	0	1,217	2,471
20,750	20,800	0	1,528	2,882	0	1,688	3,092	23,750	23,800	0	1,049	2,250	0	1,209	2,460
20,800	20,850	0	1,520	2,871	0	1,680	3,082	23,800	23,850	0	1,041	2,239	0	1,201	2,450
20,850	20,900	0	1,512	2,861	0	1,672	3,071	23,850	23,900	0	1,033	2,229	0	1,193	2,439
20,900	20,950	0	1,504	2,850	0	1,664	3,061	23,900	23,950	0	1,025	2,218	0	1,185	2,429
20,950	21,000	0	1,496	2,839	0	1,656	3,050	23,950	24,000	0	1,017	2,208	0	1,177	2,418
21,000	21,050	0	1,488	2,829	0	1,648	3,040	24,000	24,050	0	1,009	2,197	0	1,169	2,408
21,050	21,100	0	1,480	2,818	0	1,640	3,029	24,050	24,100	0	1,001	2,187	0	1,161	2,397
21,100	21,150	0	1,472	2,808	0	1,632	3,018	24,100	24,150	0	993	2,176	0	1,153	2,387
21,150	21,200	0	1,464	2,797	0	1,624	3,008	24,150	24,200	0	985	2,166	0	1,145	2,376
21,200	21,250	0	1,456	2,787	0	1,616	2,997	24,200	24,250	0	977	2,155	0	1,137	2,366
21,250	21,300	0	1,448	2,776	0	1,608	2,987	24,250	24,300	0	969	2,145	0	1,129	2,355
21,300	21,350	0	1,440	2,766	0	1,600	2,976	24,300	24,350	0	961	2,134	0	1,121	2,345
21,350	21,400	0	1,432	2,755	0	1,592	2,966	24,350	24,400	0	953	2,123	0	1,113	2,334
21,400	21,450	0	1,424	2,745	0	1,584	2,955	24,400	24,450	0	945	2,113	0	1,105	2,324
21,450	21,500	0	1,416	2,734	0	1,576	2,945	24,450	24,500	0	937	2,102	0	1,097	2,313
21,500	21,550	0	1,408	2,724	0	1,568	2,934	24,500	24,550	0	929	2,092	0	1,089	2,302
21,550	21,600	0	1,400	2,713	0	1,560	2,924	24,550	24,600	0	921	2,081	0	1,081	2,292
21,600	21,650	0	1,392	2,703	0	1,552	2,913	24,600	24,650	0	913	2,071	0	1,073	2,281
21,650	21,700	0	1,384	2,692	0	1,544	2,903	24,650	24,700	0	905	2,060	0	1,065	2,271
21,700	21,750	0	1,376	2,682	0	1,536	2,892	24,700	24,750	0	897	2,050	0	1,057	2,260
21,750	21,800	0	1,368	2,671	0	1,528	2,882	24,750	24,800	0	889	2,039	0	1,049	2,250
21,800	21,850	0	1,360	2,660	0	1,520	2,871	24,800	24,850	0	881	2,029	0	1,041	2,239
21,850	21,900	0	1,352	2,650	0	1,512	2,861	24,850	24,900	0	873	2,018	0	1,033	2,229
21,900	21,950	0	1,344	2,639	0	1,504	2,850	24,900	24,950	0	865	2,008	0	1,025	2,218
21,950	22,000	0	1,336	2,629	0	1,496	2,839	24,950	25,000	0	857	1,997	0	1,017	2,208

(Continued on page 52)

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 53)

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—		
31,000	31,050	0	0	723	0	50	934	33,500	33,550	0	0	196	0	0	407
31,050	31,100	0	0	712	0	42	923	33,550	33,600	0	0	186	0	0	397
31,100	31,150	0	0	702	0	34	912	33,600	33,650	0	0	175	0	0	386
31,150	31,200	0	0	691	0	26	902	33,650	33,700	0	0	165	0	0	375
31,200	31,250	0	0	681	0	18	891	33,700	33,750	0	0	154	0	0	365
31,250	31,300	0	0	670	0	10	881	33,750	33,800	0	0	144	0	0	354
31,300	31,350	0	0	660	0	**	870	33,800	33,850	0	0	133	0	0	344
31,350	31,400	0	0	649	0	0	860	33,850	33,900	0	0	123	0	0	333
31,400	31,450	0	0	639	0	0	849	33,900	33,950	0	0	112	0	0	323
31,450	31,500	0	0	628	0	0	839	33,950	34,000	0	0	102	0	0	312
31,500	31,550	0	0	618	0	0	828	34,000	34,050	0	0	91	0	0	302
31,550	31,600	0	0	607	0	0	818	34,050	34,100	0	0	81	0	0	291
31,600	31,650	0	0	597	0	0	807	34,100	34,150	0	0	70	0	0	281
31,650	31,700	0	0	586	0	0	797	34,150	34,200	0	0	60	0	0	270
31,700	31,750	0	0	576	0	0	786	34,200	34,250	0	0	49	0	0	260
31,750	31,800	0	0	565	0	0	776	34,250	34,300	0	0	39	0	0	249
31,800	31,850	0	0	554	0	0	765	34,300	34,350	0	0	28	0	0	239
31,850	31,900	0	0	544	0	0	755	34,350	34,400	0	0	17	0	0	228
31,900	31,950	0	0	533	0	0	744	34,400	34,450	0	0	7	0	0	218
31,950	32,000	0	0	523	0	0	733	34,450	34,500	0	0	***	0	0	207
32,000	32,050	0	0	512	0	0	723	34,500	34,550	0	0	0	0	0	196
32,050	32,100	0	0	502	0	0	712	34,550	34,600	0	0	0	0	0	186
32,100	32,150	0	0	491	0	0	702	34,600	34,650	0	0	0	0	0	175
32,150	32,200	0	0	481	0	0	691	34,650	34,700	0	0	0	0	0	165
32,200	32,250	0	0	470	0	0	681	34,700	34,750	0	0	0	0	0	154
32,250	32,300	0	0	460	0	0	670	34,750	34,800	0	0	0	0	0	144
32,300	32,350	0	0	449	0	0	660	34,800	34,850	0	0	0	0	0	133
32,350	32,400	0	0	439	0	0	649	34,850	34,900	0	0	0	0	0	123
32,400	32,450	0	0	428	0	0	639	34,900	34,950	0	0	0	0	0	112
32,450	32,500	0	0	418	0	0	628	34,950	35,000	0	0	0	0	0	102
32,500	32,550	0	0	407	0	0	618	35,000	35,050	0	0	0	0	0	91
32,550	32,600	0	0	397	0	0	607	35,050	35,100	0	0	0	0	0	81
32,600	32,650	0	0	386	0	0	597	35,100	35,150	0	0	0	0	0	70
32,650	32,700	0	0	375	0	0	586	35,150	35,200	0	0	0	0	0	60
32,700	32,750	0	0	365	0	0	576	35,200	35,250	0	0	0	0	0	49
32,750	32,800	0	0	354	0	0	565	35,250	35,300	0	0	0	0	0	39
32,800	32,850	0	0	344	0	0	554	35,300	35,350	0	0	0	0	0	28
32,850	32,900	0	0	333	0	0	544	35,350	35,400	0	0	0	0	0	17
32,900	32,950	0	0	323	0	0	533	35,400	35,450	0	0	0	0	0	7
32,950	33,000	0	0	312	0	0	523	35,450	35,458	0	0	0	0	0	1
33,000	33,050	0	0	302	0	0	512	35,458 or more		0	0	0	0	0	0
33,050	33,100	0	0	291	0	0	502								
33,100	33,150	0	0	281	0	0	491								
33,150	33,200	0	0	270	0	0	481								
33,200	33,250	0	0	260	0	0	470								
33,250	33,300	0	0	249	0	0	460								
33,300	33,350	0	0	239	0	0	449								
33,350	33,400	0	0	228	0	0	439								
33,400	33,450	0	0	218	0	0	428								
33,450	33,500	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 66**Excess Social Security and Tier 1 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 railroad retirement (RRTA) tax may have been withheld. You can take a credit on this line for the amount withheld in excess of \$5,449.80. But if any one employer withheld more than \$5,449.80, you must ask that employer to refund the excess to you. You cannot claim it on your return. Figure this amount separately for you and your spouse.

You cannot claim a refund for excess tier 2 RRTA tax on Form 1040. Instead, use Form 843.

For more details, see Pub. 505.

Line 67**Additional Child Tax Credit****What Is the Additional Child Tax Credit?**

This credit is for certain people who have at least one qualifying child as defined in the instructions for line 51 on page 37. 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 line 51 that begin on page 37.

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 68**Amount Paid With Request for Extension To File**

If you filed Form 4868 to get an automatic extension of time to file Form 1040, enter 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 68 the convenience fee you were charged. Also, include any amounts paid with Form 2688 or 2350.

Line 69**Other Payments**

Check the box(es) on line 69 to report any credit from Form 2439, 4136, or 8885.

Refund**Line 71****Amount Overpaid**

If line 71 is under \$1, we will send a refund only on written request.

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 your return 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 57.

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 71 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 any questions about it, contact the agency to which you owe the debt.

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 71 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 72b Through 72d**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 72b through 72d if you want us to directly deposit the amount shown on line 72a 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 72b and 72d.

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 72b through 72d, you are appointing your spouse as an agent to receive the refund. This appointment cannot be changed later.

Line 72b

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 55, 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 72b.

Line 72d

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 55, 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. If the direct deposit is rejected, a check will be sent instead. The IRS is not responsible if a financial institution rejects a direct deposit.

Line 73

Applied to Your 2005 Estimated Tax

Enter on line 73 the amount, if any, of the overpayment on line 71 you want applied to your 2005 estimated tax. 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 for details.

Line 74

Amount You Owe



Pay your taxes in full by April 15, 2005, to save interest and penalties. You do not have to pay if line 74 is under \$1.

Include any estimated tax penalty from line 75 in the amount you enter on line 74.

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. Make your 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 1040" 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^{XX}/₁₀₀").

Then, please complete Form 1040-V following the instructions on that form and enclose it in the envelope with your tax return and payment. Although you do not have to use Form 1040-V, doing so allows us to process your payment more accurately and efficiently.

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 shown below. If you pay by credit card before filing your return, please enter on page 1 of Form 1040 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-TAXSM (1-800-272-9829)
1-877-754-4413 (Customer Service)
www.officialpayments.com

Link2Gov Corporation
1-888-PAY-1040SM (1-888-729-1040)
1-888-658-5465 (Customer Service)
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 57.

What If You Cannot Pay?

What If You Cannot Pay?

If you cannot pay the full amount shown on line 74 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 75

Estimated Tax Penalty

You may owe this penalty if:

- Line 74 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

Sample Check—Lines 72b Through 72d

JEFFREY MAPLE
SUZANNE MAPLE
123 Pear Lane
Anyplace, VA 20000

PAY TO THE ORDER OF _____ \$ 1234
DOLLARS

ANYPLACE BANK
Anyplace, VA 20000

Routing number (line 72b): 250250025
Account number (line 72d): 20202086

For _____

1:250250025|20202086|1234

Do not include the check number.



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

you are due a refund.

For most people, the “tax shown on your return” is the amount on line 62 minus the total of any amounts shown on lines 65a and 67 and Forms 8828, 4137, 4136, 5329 (Parts III through VIII only), and 8885. When figuring the amount on line 62, include the amount on line 61 only if line 63 is more than zero or you would owe the penalty even if you did not include those taxes. But if you entered an amount on Schedule H, line 7, include the total of that amount plus the amount on Form 1040, line 61.

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 63, 64, and 66 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 2003 adjusted gross income was over \$150,000 (over \$75,000 if your 2004 filing status is married filing separately), item 2 above applies only if the total of lines 63, 64, and 66 on your 2004 return is at least 110% of the tax liability shown on your 2003 return. This rule does not apply to farmers and fishermen.

Figuring the Penalty

If the *Exception* above does not apply and you choose to figure the penalty yourself, see Form 2210 (or 2210-F for farmers and fishermen) to find out if you owe the penalty. If you do, you can use the form to figure the amount.

Enter the penalty on line 75. Add the penalty to any tax due and enter the total on line 74. If you are due a refund, subtract the penalty from the overpayment you show on line 71. 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 75 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 reduce 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 1040 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 have someone prepare your return, you are still responsible for the correctness of the return. If your return is signed by a representative for you, you must have a power of attorney attached that specifically authorizes the representative to sign your return. To do this, you can use Form 2848. If you are filing a joint

return as a surviving spouse, see *Death of a Taxpayer* on page 58.

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.

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), a 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; or on the TeleFile Tax Record, line I. If you do not 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 or if you are filing certain forms, such as Form 3115, 3468 (if attachments are required), 5713, 8283 (if Section B is completed), 8332, 8858, or 8885.

For more details, visit www.irs.gov/efile and click on “e-file for Individual Taxpayers.”

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

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

Assemble Your Return

Assemble any schedules and forms behind Form 1040 in order of the “Attachment Se-

quence No.” shown in the upper right corner of the schedule or form. If you have supporting statements, arrange them in the same order as the schedules or forms they support and attach them last. Do not attach correspondence or other items unless required to do so. Attach a copy of Forms W-2 and 2439 to the front of Form 1040. Also attach Forms W-2G and 1099-R to the front of Form 1040 if tax was withheld.

General Information

How To Avoid Common Mistakes

Mistakes may delay your refund or result in notices being sent to you.

- Make sure you entered the correct name and social security number (SSN) for each dependent you claim 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 line 6c, column (4), for each dependent under age 17 who is also a qualifying child for the child tax credit.

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

- Be sure you use the correct method to figure your tax. See the instructions for line 43 that begin on page 33.

- Be sure to enter your SSN in the space provided on page 1 of Form 1040. 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 your name and address are correct on the peel-off label. If not, enter the correct information. If you did not get a peel-off label, enter your (and your spouse’s) name in the same order as shown on your last return. Check that your name agrees with your social security card.

- If you are taking the standard deduction and you checked any box on line 38a

or 38b or you (or your spouse if filing jointly) can be claimed as a dependent on someone else’s 2004 return, see page 31 to be sure you entered the correct amount on line 39.

- If you received capital gain distributions but were not required to file Schedule D, make sure you checked the box on line 13.

- If you are taking the EIC, 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 1040 and enter your occupation(s).

- Attach your Form(s) W-2 and other required forms and schedules. Put all forms and schedules in the proper order. See *Assemble Your Return* above.

- 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 74 on page 55 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.

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 Form 1040 will show a tax refund or a tax balance due of less than \$1,000. If your total estimated tax (including any household employment taxes or 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. For more details, see Pub. 505.

Do Both the Name and 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.

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 55 for details on how to pay any tax you owe.



You may be able to deduct this gift on your 2005 tax return.

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 (including those on your home) as long as they are needed to figure the basis of the original or replacement property. For more details, see Pub. 552.

Amended 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 men-

tally unable to manage your financial affairs. See Pub. 556 for details.

Need a Copy of Your Tax Return?

If you need a copy of your tax return, 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.

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).

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 Online

You can find answers to many of your tax questions online in several ways by accessing the IRS website at 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 asks 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 tax 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 tax benefits, at an office within your installation. For more information on these programs, go to 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 web-

site at 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 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. 1614 has large-print copies of Form 1040, Schedules A, B, D, E, and R, and Form 1040-V, and their instructions. You can use the large-print forms and schedules as worksheets to figure your tax, but you cannot file them. You can get Pub. 1614 by phone or mail. See pages 7 and 73.

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.

Interest and Penalties

You do not have to figure the amount of any interest or penalties you may owe. Because figuring these amounts can be complicated, we will do it for you if you want. We will send you a bill for any amount due.

If you include interest or penalties (other than the estimated tax penalty) with your payment, identify and enter the amount in the bottom margin of Form 1040, page 2. Do not include interest or penalties (other than the estimated tax penalty) in the amount you owe on line 74.

Interest

We will charge you interest on taxes not paid by their due date, even if an extension of time to file is granted. We will also charge you interest on penalties imposed for failure to file, negligence, fraud, substantial valuation misstatements, and substantial understatements of tax. Interest is charged on the penalty from the due date of the return (including extensions).

Penalties

Late filing. If you do not file your return by the due date (including extensions), 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. 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.

Late payment of tax. If you pay your taxes late, the penalty is usually ½ of 1% of the unpaid amount for each month or part of a month the tax is not paid. The penalty can be as much as 25% of the unpaid amount. It applies to any unpaid tax on the return. This penalty is in addition to interest charges on late payments.

Frivolous return. 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.

Other. Other penalties can be imposed for negligence, substantial understatement of tax, and fraud. Criminal penalties may be imposed for willful failure to file, tax evasion, or making a false statement. See Pub. 17 for details on some of these penalties.

2004 Tax Table



See the instructions for line 43 that begin on page 33 to see if you must use the Tax Table below to figure your tax.

Example. Mr. and Mrs. Brown are filing a joint return. Their taxable income on Form 1040, line 42, is \$25,300. First, they find the \$25,300–25,350 taxable income line. Next, they find the column for married filing jointly and read down the column. The amount shown where the taxable income line and filing status column meet is \$3,084. This is the tax amount they should enter on Form 1040, line 43.

Sample Table

At least	But less than	Single	Your tax is—			
			Married filing jointly *	Married filing separately	Head of a household	
25,200	25,250	3,426	3,069	3,426	3,274	
25,250	25,300	3,434	3,076	3,434	3,281	
25,300	25,350	3,441	3,084	3,441	3,289	
25,350	25,400	3,449	3,091	3,449	3,296	

If line 42 (taxable income) is—		And you are—				If line 42 (taxable income) is—		And you are—				If line 42 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
0	5	0	0	0	0	1,300	1,325	131	131	131	131	2,700	2,725	271	271	271	271
5	15	1	1	1	1	1,325	1,350	134	134	134	134	2,725	2,750	274	274	274	274
15	25	2	2	2	2	1,350	1,375	136	136	136	136	2,750	2,775	276	276	276	276
25	50	4	4	4	4	1,375	1,400	139	139	139	139	2,775	2,800	279	279	279	279
50	75	6	6	6	6	1,400	1,425	141	141	141	141	2,800	2,825	281	281	281	281
75	100	9	9	9	9	1,425	1,450	144	144	144	144	2,825	2,850	284	284	284	284
100	125	11	11	11	11	1,450	1,475	146	146	146	146	2,850	2,875	286	286	286	286
125	150	14	14	14	14	1,475	1,500	149	149	149	149	2,875	2,900	289	289	289	289
150	175	16	16	16	16	1,500	1,525	151	151	151	151	2,900	2,925	291	291	291	291
175	200	19	19	19	19	1,525	1,550	154	154	154	154	2,925	2,950	294	294	294	294
200	225	21	21	21	21	1,550	1,575	156	156	156	156	2,950	2,975	296	296	296	296
225	250	24	24	24	24	1,575	1,600	159	159	159	159	2,975	3,000	299	299	299	299
250	275	26	26	26	26	1,600	1,625	161	161	161	161	3,000					
275	300	29	29	29	29	1,625	1,650	164	164	164	164	3,000	3,050	303	303	303	303
300	325	31	31	31	31	1,650	1,675	166	166	166	166	3,050	3,100	308	308	308	308
325	350	34	34	34	34	1,675	1,700	169	169	169	169	3,100	3,150	313	313	313	313
350	375	36	36	36	36	1,700	1,725	171	171	171	171	3,150	3,200	318	318	318	318
375	400	39	39	39	39	1,725	1,750	174	174	174	174	3,200	3,250	323	323	323	323
400	425	41	41	41	41	1,750	1,775	176	176	176	176	3,250	3,300	328	328	328	328
425	450	44	44	44	44	1,775	1,800	179	179	179	179	3,300	3,350	333	333	333	333
450	475	46	46	46	46	1,800	1,825	181	181	181	181	3,350	3,400	338	338	338	338
475	500	49	49	49	49	1,825	1,850	184	184	184	184	3,400	3,450	343	343	343	343
500	525	51	51	51	51	1,850	1,875	186	186	186	186	3,450	3,500	348	348	348	348
525	550	54	54	54	54	1,875	1,900	189	189	189	189	3,500	3,550	353	353	353	353
550	575	56	56	56	56	1,900	1,925	191	191	191	191	3,550	3,600	358	358	358	358
575	600	59	59	59	59	1,925	1,950	194	194	194	194	3,600	3,650	363	363	363	363
600	625	61	61	61	61	1,950	1,975	196	196	196	196	3,650	3,700	368	368	368	368
625	650	64	64	64	64	1,975	2,000	199	199	199	199	3,700	3,750	373	373	373	373
650	675	66	66	66	66	2,000						3,750	3,800	378	378	378	378
675	700	69	69	69	69	2,000	2,025	201	201	201	201	3,800	3,850	383	383	383	383
700	725	71	71	71	71	2,025	2,050	204	204	204	204	3,850	3,900	388	388	388	388
725	750	74	74	74	74	2,050	2,075	206	206	206	206	3,900	3,950	393	393	393	393
750	775	76	76	76	76	2,075	2,100	209	209	209	209	3,950	4,000	398	398	398	398
775	800	79	79	79	79	2,100	2,125	211	211	211	211	4,000					
800	825	81	81	81	81	2,125	2,150	214	214	214	214	4,000	4,050	403	403	403	403
825	850	84	84	84	84	2,150	2,175	216	216	216	216	4,050	4,100	408	408	408	408
850	875	86	86	86	86	2,175	2,200	219	219	219	219	4,100	4,150	413	413	413	413
875	900	89	89	89	89	2,200	2,225	221	221	221	221	4,150	4,200	418	418	418	418
900	925	91	91	91	91	2,225	2,250	224	224	224	224	4,200	4,250	423	423	423	423
925	950	94	94	94	94	2,250	2,275	226	226	226	226	4,250	4,300	428	428	428	428
950	975	96	96	96	96	2,275	2,300	229	229	229	229	4,300	4,350	433	433	433	433
975	1,000	99	99	99	99	2,300	2,325	231	231	231	231	4,350	4,400	438	438	438	438
1,000						2,325	2,350	234	234	234	234	4,400	4,450	443	443	443	443
1,000	1,025	101	101	101	101	2,350	2,375	236	236	236	236	4,450	4,500	448	448	448	448
1,025	1,050	104	104	104	104	2,375	2,400	239	239	239	239	4,500	4,550	453	453	453	453
1,050	1,075	106	106	106	106	2,400	2,425	241	241	241	241	4,550	4,600	458	458	458	458
1,075	1,100	109	109	109	109	2,425	2,450	244	244	244	244	4,600	4,650	463	463	463	463
1,100	1,125	111	111	111	111	2,450	2,475	246	246	246	246	4,650	4,700	468	468	468	468
1,125	1,150	114	114	114	114	2,475	2,500	249	249	249	249	4,700	4,750	473	473	473	473
1,150	1,175	116	116	116	116	2,500	2,525	251	251	251	251	4,750	4,800	478	478	478	478
1,175	1,200	119	119	119	119	2,525	2,550	254	254	254	254	4,800	4,850	483	483	483	483
1,200	1,225	121	121	121	121	2,550	2,575	256	256	256	256	4,850	4,900	488	488	488	488
1,225	1,250	124	124	124	124	2,575	2,600	259	259	259	259	4,900	4,950	493	493	493	493
1,250	1,275	126	126	126	126	2,600	2,625	261	261	261	261	4,950	5,000	498	498	498	498
1,275	1,300	129	129	129	129	2,625	2,650	264	264	264	264						
						2,650	2,675	266	266	266	266						
						2,675	2,700	269	269	269	269						

(Continued on page 61)

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

If line 42 (taxable income) is—		And you are—				If line 42 (taxable income) is—		And you are—				If line 42 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
5,000						8,000						11,000					
5,000	5,050	503	503	503	503	8,000	8,050	846	803	846	803	11,000	11,050	1,296	1,103	1,296	1,144
5,050	5,100	508	508	508	508	8,050	8,100	854	808	854	808	11,050	11,100	1,304	1,108	1,304	1,151
5,100	5,150	513	513	513	513	8,100	8,150	861	813	861	813	11,100	11,150	1,311	1,113	1,311	1,159
5,150	5,200	518	518	518	518	8,150	8,200	869	818	869	818	11,150	11,200	1,319	1,118	1,319	1,166
5,200	5,250	523	523	523	523	8,200	8,250	876	823	876	823	11,200	11,250	1,326	1,123	1,326	1,174
5,250	5,300	528	528	528	528	8,250	8,300	884	828	884	828	11,250	11,300	1,334	1,128	1,334	1,181
5,300	5,350	533	533	533	533	8,300	8,350	891	833	891	833	11,300	11,350	1,341	1,133	1,341	1,189
5,350	5,400	538	538	538	538	8,350	8,400	899	838	899	838	11,350	11,400	1,349	1,138	1,349	1,196
5,400	5,450	543	543	543	543	8,400	8,450	906	843	906	843	11,400	11,450	1,356	1,143	1,356	1,204
5,450	5,500	548	548	548	548	8,450	8,500	914	848	914	848	11,450	11,500	1,364	1,148	1,364	1,211
5,500	5,550	553	553	553	553	8,500	8,550	921	853	921	853	11,500	11,550	1,371	1,153	1,371	1,219
5,550	5,600	558	558	558	558	8,550	8,600	929	858	929	858	11,550	11,600	1,379	1,158	1,379	1,226
5,600	5,650	563	563	563	563	8,600	8,650	936	863	936	863	11,600	11,650	1,386	1,163	1,386	1,234
5,650	5,700	568	568	568	568	8,650	8,700	944	868	944	868	11,650	11,700	1,394	1,168	1,394	1,241
5,700	5,750	573	573	573	573	8,700	8,750	951	873	951	873	11,700	11,750	1,401	1,173	1,401	1,249
5,750	5,800	578	578	578	578	8,750	8,800	959	878	959	878	11,750	11,800	1,409	1,178	1,409	1,256
5,800	5,850	583	583	583	583	8,800	8,850	966	883	966	883	11,800	11,850	1,416	1,183	1,416	1,264
5,850	5,900	588	588	588	588	8,850	8,900	974	888	974	888	11,850	11,900	1,424	1,188	1,424	1,271
5,900	5,950	593	593	593	593	8,900	8,950	981	893	981	893	11,900	11,950	1,431	1,193	1,431	1,279
5,950	6,000	598	598	598	598	8,950	9,000	989	898	989	898	11,950	12,000	1,439	1,198	1,439	1,286
6,000						9,000						12,000					
6,000	6,050	603	603	603	603	9,000	9,050	996	903	996	903	12,000	12,050	1,446	1,203	1,446	1,294
6,050	6,100	608	608	608	608	9,050	9,100	1,004	908	1,004	908	12,050	12,100	1,454	1,208	1,454	1,301
6,100	6,150	613	613	613	613	9,100	9,150	1,011	913	1,011	913	12,100	12,150	1,461	1,213	1,461	1,309
6,150	6,200	618	618	618	618	9,150	9,200	1,019	918	1,019	918	12,150	12,200	1,469	1,218	1,469	1,316
6,200	6,250	623	623	623	623	9,200	9,250	1,026	923	1,026	923	12,200	12,250	1,476	1,223	1,476	1,324
6,250	6,300	628	628	628	628	9,250	9,300	1,034	928	1,034	928	12,250	12,300	1,484	1,228	1,484	1,331
6,300	6,350	633	633	633	633	9,300	9,350	1,041	933	1,041	933	12,300	12,350	1,491	1,233	1,491	1,339
6,350	6,400	638	638	638	638	9,350	9,400	1,049	938	1,049	938	12,350	12,400	1,499	1,238	1,499	1,346
6,400	6,450	643	643	643	643	9,400	9,450	1,056	943	1,056	943	12,400	12,450	1,506	1,243	1,506	1,354
6,450	6,500	648	648	648	648	9,450	9,500	1,064	948	1,064	948	12,450	12,500	1,514	1,248	1,514	1,361
6,500	6,550	653	653	653	653	9,500	9,550	1,071	953	1,071	953	12,500	12,550	1,521	1,253	1,521	1,369
6,550	6,600	658	658	658	658	9,550	9,600	1,079	958	1,079	958	12,550	12,600	1,529	1,258	1,529	1,376
6,600	6,650	663	663	663	663	9,600	9,650	1,086	963	1,086	963	12,600	12,650	1,536	1,263	1,536	1,384
6,650	6,700	668	668	668	668	9,650	9,700	1,094	968	1,094	968	12,650	12,700	1,544	1,268	1,544	1,391
6,700	6,750	673	673	673	673	9,700	9,750	1,101	973	1,101	973	12,700	12,750	1,551	1,273	1,551	1,399
6,750	6,800	678	678	678	678	9,750	9,800	1,109	978	1,109	978	12,750	12,800	1,559	1,278	1,559	1,406
6,800	6,850	683	683	683	683	9,800	9,850	1,116	983	1,116	983	12,800	12,850	1,566	1,283	1,566	1,414
6,850	6,900	688	688	688	688	9,850	9,900	1,124	988	1,124	988	12,850	12,900	1,574	1,288	1,574	1,421
6,900	6,950	693	693	693	693	9,900	9,950	1,131	993	1,131	993	12,900	12,950	1,581	1,293	1,581	1,429
6,950	7,000	698	698	698	698	9,950	10,000	1,139	998	1,139	998	12,950	13,000	1,589	1,298	1,589	1,436
7,000						10,000						13,000					
7,000	7,050	703	703	703	703	10,000	10,050	1,146	1,003	1,146	1,003	13,000	13,050	1,596	1,303	1,596	1,444
7,050	7,100	708	708	708	708	10,050	10,100	1,154	1,008	1,154	1,008	13,050	13,100	1,604	1,308	1,604	1,451
7,100	7,150	713	713	713	713	10,100	10,150	1,161	1,013	1,161	1,013	13,100	13,150	1,611	1,313	1,611	1,459
7,150	7,200	719	718	719	718	10,150	10,200	1,169	1,018	1,169	1,018	13,150	13,200	1,619	1,318	1,619	1,466
7,200	7,250	726	723	726	723	10,200	10,250	1,176	1,023	1,176	1,024	13,200	13,250	1,626	1,323	1,626	1,474
7,250	7,300	734	728	734	728	10,250	10,300	1,184	1,028	1,184	1,031	13,250	13,300	1,634	1,328	1,634	1,481
7,300	7,350	741	733	741	733	10,300	10,350	1,191	1,033	1,191	1,039	13,300	13,350	1,641	1,333	1,641	1,489
7,350	7,400	749	738	749	738	10,350	10,400	1,199	1,038	1,199	1,046	13,350	13,400	1,649	1,338	1,649	1,496
7,400	7,450	756	743	756	743	10,400	10,450	1,206	1,043	1,206	1,054	13,400	13,450	1,656	1,343	1,656	1,504
7,450	7,500	764	748	764	748	10,450	10,500	1,214	1,048	1,214	1,061	13,450	13,500	1,664	1,348	1,664	1,511
7,500	7,550	771	753	771	753	10,500	10,550	1,221	1,053	1,221	1,069	13,500	13,550	1,671	1,353	1,671	1,519
7,550	7,600	779	758	779	758	10,550	10,600	1,229	1,058	1,229	1,076	13,550	13,600	1,679	1,358	1,679	1,526
7,600	7,650	786	763	786	763	10,600	10,650	1,236	1,063	1,236	1,084	13,600	13,650	1,686	1,363	1,686	1,534
7,650	7,700	794	768	794	768	10,650	10,700	1,244	1,068	1,244	1,091	13,650	13,700	1,694	1,368	1,694	1,541
7,700	7,750	801	773	801	773	10,700	10,750	1,251	1,073	1,251	1,099	13,700	13,750	1,701	1,373	1,701	1,549
7,750	7,800	809	778	809	778	10,750	10,800	1,259	1,078	1,259	1,106	13,750	13,800	1,709	1,378	1,709	1,556
7,800	7,850	816	783	816	783	10,800	10,850	1,266	1,083	1,266	1,114	13,800	13,850	1,716	1,383	1,716	1,564
7,850	7,900	824	788	824	788	10,850	10,900	1,274	1,088	1,274	1,121	13,850	13,900	1,724	1,388	1,724	1,571
7,900	7,950	831	793	831	793	10,900	10,950	1,281	1,093	1,281	1,129	13,900	13,950	1,731	1,393	1,731	1,579
7,950	8,000	839	798	839	798	10,950	11,000	1,289	1,098	1,289	1,136	13,950	14,000	1,739	1,398	1,739	1,586

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

(Continued on page 62)

2004 Tax Table—Continued

If line 42 (taxable income) is—		And you are—				If line 42 (taxable income) is—		And you are—				If line 42 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
14,000						17,000						20,000					
14,000	14,050	1,746	1,403	1,746	1,594	17,000	17,050	2,196	1,839	2,196	2,044	20,000	20,050	2,646	2,289	2,646	2,494
14,050	14,100	1,754	1,408	1,754	1,601	17,050	17,100	2,204	1,846	2,204	2,051	20,050	20,100	2,654	2,296	2,654	2,501
14,100	14,150	1,761	1,413	1,761	1,609	17,100	17,150	2,211	1,854	2,211	2,059	20,100	20,150	2,661	2,304	2,661	2,509
14,150	14,200	1,769	1,418	1,769	1,616	17,150	17,200	2,219	1,861	2,219	2,066	20,150	20,200	2,669	2,311	2,669	2,516
14,200	14,250	1,776	1,423	1,776	1,624	17,200	17,250	2,226	1,869	2,226	2,074	20,200	20,250	2,676	2,319	2,676	2,524
14,250	14,300	1,784	1,428	1,784	1,631	17,250	17,300	2,234	1,876	2,234	2,081	20,250	20,300	2,684	2,326	2,684	2,531
14,300	14,350	1,791	1,434	1,791	1,639	17,300	17,350	2,241	1,884	2,241	2,089	20,300	20,350	2,691	2,334	2,691	2,539
14,350	14,400	1,799	1,441	1,799	1,646	17,350	17,400	2,249	1,891	2,249	2,096	20,350	20,400	2,699	2,341	2,699	2,546
14,400	14,450	1,806	1,449	1,806	1,654	17,400	17,450	2,256	1,899	2,256	2,104	20,400	20,450	2,706	2,349	2,706	2,554
14,450	14,500	1,814	1,456	1,814	1,661	17,450	17,500	2,264	1,906	2,264	2,111	20,450	20,500	2,714	2,356	2,714	2,561
14,500	14,550	1,821	1,464	1,821	1,669	17,500	17,550	2,271	1,914	2,271	2,119	20,500	20,550	2,721	2,364	2,721	2,569
14,550	14,600	1,829	1,471	1,829	1,676	17,550	17,600	2,279	1,921	2,279	2,126	20,550	20,600	2,729	2,371	2,729	2,576
14,600	14,650	1,836	1,479	1,836	1,684	17,600	17,650	2,286	1,929	2,286	2,134	20,600	20,650	2,736	2,379	2,736	2,584
14,650	14,700	1,844	1,486	1,844	1,691	17,650	17,700	2,294	1,936	2,294	2,141	20,650	20,700	2,744	2,386	2,744	2,591
14,700	14,750	1,851	1,494	1,851	1,699	17,700	17,750	2,301	1,944	2,301	2,149	20,700	20,750	2,751	2,394	2,751	2,599
14,750	14,800	1,859	1,501	1,859	1,706	17,750	17,800	2,309	1,951	2,309	2,156	20,750	20,800	2,759	2,401	2,759	2,606
14,800	14,850	1,866	1,509	1,866	1,714	17,800	17,850	2,316	1,959	2,316	2,164	20,800	20,850	2,766	2,409	2,766	2,614
14,850	14,900	1,874	1,516	1,874	1,721	17,850	17,900	2,324	1,966	2,324	2,171	20,850	20,900	2,774	2,416	2,774	2,621
14,900	14,950	1,881	1,524	1,881	1,729	17,900	17,950	2,331	1,974	2,331	2,179	20,900	20,950	2,781	2,424	2,781	2,629
14,950	15,000	1,889	1,531	1,889	1,736	17,950	18,000	2,339	1,981	2,339	2,186	20,950	21,000	2,789	2,431	2,789	2,636
15,000						18,000						21,000					
15,000	15,050	1,896	1,539	1,896	1,744	18,000	18,050	2,346	1,989	2,346	2,194	21,000	21,050	2,796	2,439	2,796	2,644
15,050	15,100	1,904	1,546	1,904	1,751	18,050	18,100	2,354	1,996	2,354	2,201	21,050	21,100	2,804	2,446	2,804	2,651
15,100	15,150	1,911	1,554	1,911	1,759	18,100	18,150	2,361	2,004	2,361	2,209	21,100	21,150	2,811	2,454	2,811	2,659
15,150	15,200	1,919	1,561	1,919	1,766	18,150	18,200	2,369	2,011	2,369	2,216	21,150	21,200	2,819	2,461	2,819	2,666
15,200	15,250	1,926	1,569	1,926	1,774	18,200	18,250	2,376	2,019	2,376	2,224	21,200	21,250	2,826	2,469	2,826	2,674
15,250	15,300	1,934	1,576	1,934	1,781	18,250	18,300	2,384	2,026	2,384	2,231	21,250	21,300	2,834	2,476	2,834	2,681
15,300	15,350	1,941	1,584	1,941	1,789	18,300	18,350	2,391	2,034	2,391	2,239	21,300	21,350	2,841	2,484	2,841	2,689
15,350	15,400	1,949	1,591	1,949	1,796	18,350	18,400	2,399	2,041	2,399	2,246	21,350	21,400	2,849	2,491	2,849	2,696
15,400	15,450	1,956	1,599	1,956	1,804	18,400	18,450	2,406	2,049	2,406	2,254	21,400	21,450	2,856	2,499	2,856	2,704
15,450	15,500	1,964	1,606	1,964	1,811	18,450	18,500	2,414	2,056	2,414	2,261	21,450	21,500	2,864	2,506	2,864	2,711
15,500	15,550	1,971	1,614	1,971	1,819	18,500	18,550	2,421	2,064	2,421	2,269	21,500	21,550	2,871	2,514	2,871	2,719
15,550	15,600	1,979	1,621	1,979	1,826	18,550	18,600	2,429	2,071	2,429	2,276	21,550	21,600	2,879	2,521	2,879	2,726
15,600	15,650	1,986	1,629	1,986	1,834	18,600	18,650	2,436	2,079	2,436	2,284	21,600	21,650	2,886	2,529	2,886	2,734
15,650	15,700	1,994	1,636	1,994	1,841	18,650	18,700	2,444	2,086	2,444	2,291	21,650	21,700	2,894	2,536	2,894	2,741
15,700	15,750	2,001	1,644	2,001	1,849	18,700	18,750	2,451	2,094	2,451	2,299	21,700	21,750	2,901	2,544	2,901	2,749
15,750	15,800	2,009	1,651	2,009	1,856	18,750	18,800	2,459	2,101	2,459	2,306	21,750	21,800	2,909	2,551	2,909	2,756
15,800	15,850	2,016	1,659	2,016	1,864	18,800	18,850	2,466	2,109	2,466	2,314	21,800	21,850	2,916	2,559	2,916	2,764
15,850	15,900	2,024	1,666	2,024	1,871	18,850	18,900	2,474	2,116	2,474	2,321	21,850	21,900	2,924	2,566	2,924	2,771
15,900	15,950	2,031	1,674	2,031	1,879	18,900	18,950	2,481	2,124	2,481	2,329	21,900	21,950	2,931	2,574	2,931	2,779
15,950	16,000	2,039	1,681	2,039	1,886	18,950	19,000	2,489	2,131	2,489	2,336	21,950	22,000	2,939	2,581	2,939	2,786
16,000						19,000						22,000					
16,000	16,050	2,046	1,689	2,046	1,894	19,000	19,050	2,496	2,139	2,496	2,344	22,000	22,050	2,946	2,589	2,946	2,794
16,050	16,100	2,054	1,696	2,054	1,901	19,050	19,100	2,504	2,146	2,504	2,351	22,050	22,100	2,954	2,596	2,954	2,801
16,100	16,150	2,061	1,704	2,061	1,909	19,100	19,150	2,511	2,154	2,511	2,359	22,100	22,150	2,961	2,604	2,961	2,809
16,150	16,200	2,069	1,711	2,069	1,916	19,150	19,200	2,519	2,161	2,519	2,366	22,150	22,200	2,969	2,611	2,969	2,816
16,200	16,250	2,076	1,719	2,076	1,924	19,200	19,250	2,526	2,169	2,526	2,374	22,200	22,250	2,976	2,619	2,976	2,824
16,250	16,300	2,084	1,726	2,084	1,931	19,250	19,300	2,534	2,176	2,534	2,381	22,250	22,300	2,984	2,626	2,984	2,831
16,300	16,350	2,091	1,734	2,091	1,939	19,300	19,350	2,541	2,184	2,541	2,389	22,300	22,350	2,991	2,634	2,991	2,839
16,350	16,400	2,099	1,741	2,099	1,946	19,350	19,400	2,549	2,191	2,549	2,396	22,350	22,400	2,999	2,641	2,999	2,846
16,400	16,450	2,106	1,749	2,106	1,954	19,400	19,450	2,556	2,199	2,556	2,404	22,400	22,450	3,006	2,649	3,006	2,854
16,450	16,500	2,114	1,756	2,114	1,961	19,450	19,500	2,564	2,206	2,564	2,411	22,450	22,500	3,014	2,656	3,014	2,861
16,500	16,550	2,121	1,764	2,121	1,969	19,500	19,550	2,571	2,214	2,571	2,419	22,500	22,550	3,021	2,664	3,021	2,869
16,550	16,600	2,129	1,771	2,129	1,976	19,550	19,600	2,579	2,221	2,579	2,426	22,550	22,600	3,029	2,671	3,029	2,876
16,600	16,650	2,136	1,779	2,136	1,984	19,600	19,650	2,586	2,229	2,586	2,434	22,600	22,650	3,036	2,679	3,036	2,884
16,650	16,700	2,144	1,786	2,144	1,991	19,650	19,700	2,594	2,236	2,594	2,441	22,650	22,700	3,044	2,686	3,044	2,891
16,700	16,750	2,151	1,794	2,151	1,999	19,700	19,750	2,601	2,244	2,601	2,449	22,700	22,750	3,051	2,694	3,051	2,899
16,750	16,800	2,159	1,801	2,159	2,006	19,750	19,800	2,609	2,251	2,609	2,456	22,750	22,800	3,059	2,701	3,059	2,906
16,800	16,850	2,166	1,809	2,166	2,014	19,800	19,850	2,616	2,259	2,616	2,464	22,800	22,850	3,066	2,709	3,066	2,914
16,850	16,900	2,174	1,816	2,174	2,021	19,850	19,900	2,624	2,266	2,624	2,471	22,850	22,900	3,074	2,716	3,074	2,921
16,900	16,950	2,181	1,824	2,181	2,029	19,900	19,950	2,631	2,274	2,631	2,479	22,900	22,950	3,081	2,724	3,081	2,929
16,950	17,000	2,189	1,831	2,189	2,036	19,950	20,000	2,639	2,281	2,639							

If line 42 (taxable income) is—		And you are—				If line 42 (taxable income) is—		And you are—				If line 42 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
23,000						26,000						29,000					
23,000	23,050	3,096	2,739	3,096	2,944	26,000	26,050	3,546	3,189	3,546	3,394	29,000	29,050	3,996	3,639	3,996	3,844
23,050	23,100	3,104	2,746	3,104	2,951	26,050	26,100	3,554	3,196	3,554	3,401	29,050	29,100	4,006	3,646	4,006	3,851
23,100	23,150	3,111	2,754	3,111	2,959	26,100	26,150	3,561	3,204	3,561	3,409	29,100	29,150	4,019	3,654	4,019	3,859
23,150	23,200	3,119	2,761	3,119	2,966	26,150	26,200	3,569	3,211	3,569	3,416	29,150	29,200	4,031	3,661	4,031	3,866
23,200	23,250	3,126	2,769	3,126	2,974	26,200	26,250	3,576	3,219	3,576	3,424	29,200	29,250	4,044	3,669	4,044	3,874
23,250	23,300	3,134	2,776	3,134	2,981	26,250	26,300	3,584	3,226	3,584	3,431	29,250	29,300	4,056	3,676	4,056	3,881
23,300	23,350	3,141	2,784	3,141	2,989	26,300	26,350	3,591	3,234	3,591	3,439	29,300	29,350	4,069	3,684	4,069	3,889
23,350	23,400	3,149	2,791	3,149	2,996	26,350	26,400	3,599	3,241	3,599	3,446	29,350	29,400	4,081	3,691	4,081	3,896
23,400	23,450	3,156	2,799	3,156	3,004	26,400	26,450	3,606	3,249	3,606	3,454	29,400	29,450	4,094	3,699	4,094	3,904
23,450	23,500	3,164	2,806	3,164	3,011	26,450	26,500	3,614	3,256	3,614	3,461	29,450	29,500	4,106	3,706	4,106	3,911
23,500	23,550	3,171	2,814	3,171	3,019	26,500	26,550	3,621	3,264	3,621	3,469	29,500	29,550	4,119	3,714	4,119	3,919
23,550	23,600	3,179	2,821	3,179	3,026	26,550	26,600	3,629	3,271	3,629	3,476	29,550	29,600	4,131	3,721	4,131	3,926
23,600	23,650	3,186	2,829	3,186	3,034	26,600	26,650	3,636	3,279	3,636	3,484	29,600	29,650	4,144	3,729	4,144	3,934
23,650	23,700	3,194	2,836	3,194	3,041	26,650	26,700	3,644	3,286	3,644	3,491	29,650	29,700	4,156	3,736	4,156	3,941
23,700	23,750	3,201	2,844	3,201	3,049	26,700	26,750	3,651	3,294	3,651	3,499	29,700	29,750	4,169	3,744	4,169	3,949
23,750	23,800	3,209	2,851	3,209	3,056	26,750	26,800	3,659	3,301	3,659	3,506	29,750	29,800	4,181	3,751	4,181	3,956
23,800	23,850	3,216	2,859	3,216	3,064	26,800	26,850	3,666	3,309	3,666	3,514	29,800	29,850	4,194	3,759	4,194	3,964
23,850	23,900	3,224	2,866	3,224	3,071	26,850	26,900	3,674	3,316	3,674	3,521	29,850	29,900	4,206	3,766	4,206	3,971
23,900	23,950	3,231	2,874	3,231	3,079	26,900	26,950	3,681	3,324	3,681	3,529	29,900	29,950	4,219	3,774	4,219	3,979
23,950	24,000	3,239	2,881	3,239	3,086	26,950	27,000	3,689	3,331	3,689	3,536	29,950	30,000	4,231	3,781	4,231	3,986
24,000						27,000						30,000					
24,000	24,050	3,246	2,889	3,246	3,094	27,000	27,050	3,696	3,339	3,696	3,544	30,000	30,050	4,244	3,789	4,244	3,994
24,050	24,100	3,254	2,896	3,254	3,101	27,050	27,100	3,704	3,346	3,704	3,551	30,050	30,100	4,256	3,796	4,256	4,001
24,100	24,150	3,261	2,904	3,261	3,109	27,100	27,150	3,711	3,354	3,711	3,559	30,100	30,150	4,269	3,804	4,269	4,009
24,150	24,200	3,269	2,911	3,269	3,116	27,150	27,200	3,719	3,361	3,719	3,566	30,150	30,200	4,281	3,811	4,281	4,016
24,200	24,250	3,276	2,919	3,276	3,124	27,200	27,250	3,726	3,369	3,726	3,574	30,200	30,250	4,294	3,819	4,294	4,024
24,250	24,300	3,284	2,926	3,284	3,131	27,250	27,300	3,734	3,376	3,734	3,581	30,250	30,300	4,306	3,826	4,306	4,031
24,300	24,350	3,291	2,934	3,291	3,139	27,300	27,350	3,741	3,384	3,741	3,589	30,300	30,350	4,319	3,834	4,319	4,039
24,350	24,400	3,299	2,941	3,299	3,146	27,350	27,400	3,749	3,391	3,749	3,596	30,350	30,400	4,331	3,841	4,331	4,046
24,400	24,450	3,306	2,949	3,306	3,154	27,400	27,450	3,756	3,399	3,756	3,604	30,400	30,450	4,344	3,849	4,344	4,054
24,450	24,500	3,314	2,956	3,314	3,161	27,450	27,500	3,764	3,406	3,764	3,611	30,450	30,500	4,356	3,856	4,356	4,061
24,500	24,550	3,321	2,964	3,321	3,169	27,500	27,550	3,771	3,414	3,771	3,619	30,500	30,550	4,369	3,864	4,369	4,069
24,550	24,600	3,329	2,971	3,329	3,176	27,550	27,600	3,779	3,421	3,779	3,626	30,550	30,600	4,381	3,871	4,381	4,076
24,600	24,650	3,336	2,979	3,336	3,184	27,600	27,650	3,786	3,429	3,786	3,634	30,600	30,650	4,394	3,879	4,394	4,084
24,650	24,700	3,344	2,986	3,344	3,191	27,650	27,700	3,794	3,436	3,794	3,641	30,650	30,700	4,406	3,886	4,406	4,091
24,700	24,750	3,351	2,994	3,351	3,199	27,700	27,750	3,801	3,444	3,801	3,649	30,700	30,750	4,419	3,894	4,419	4,099
24,750	24,800	3,359	3,001	3,359	3,206	27,750	27,800	3,809	3,451	3,809	3,656	30,750	30,800	4,431	3,901	4,431	4,106
24,800	24,850	3,366	3,009	3,366	3,214	27,800	27,850	3,816	3,459	3,816	3,664	30,800	30,850	4,444	3,909	4,444	4,114
24,850	24,900	3,374	3,016	3,374	3,221	27,850	27,900	3,824	3,466	3,824	3,671	30,850	30,900	4,456	3,916	4,456	4,121
24,900	24,950	3,381	3,024	3,381	3,229	27,900	27,950	3,831	3,474	3,831	3,679	30,900	30,950	4,469	3,924	4,469	4,129
24,950	25,000	3,389	3,031	3,389	3,236	27,950	28,000	3,839	3,481	3,839	3,686	30,950	31,000	4,481	3,931	4,481	4,136
25,000						28,000						31,000					
25,000	25,050	3,396	3,039	3,396	3,244	28,000	28,050	3,846	3,489	3,846	3,694	31,000	31,050	4,494	3,939	4,494	4,144
25,050	25,100	3,404	3,046	3,404	3,251	28,050	28,100	3,854	3,496	3,854	3,701	31,050	31,100	4,506	3,946	4,506	4,151
25,100	25,150	3,411	3,054	3,411	3,259	28,100	28,150	3,861	3,504	3,861	3,709	31,100	31,150	4,519	3,954	4,519	4,159
25,150	25,200	3,419	3,061	3,419	3,266	28,150	28,200	3,869	3,511	3,869	3,716	31,150	31,200	4,531	3,961	4,531	4,166
25,200	25,250	3,426	3,069	3,426	3,274	28,200	28,250	3,876	3,519	3,876	3,724	31,200	31,250	4,544	3,969	4,544	4,174
25,250	25,300	3,434	3,076	3,434	3,281	28,250	28,300	3,884	3,526	3,884	3,731	31,250	31,300	4,556	3,976	4,556	4,181
25,300	25,350	3,441	3,084	3,441	3,289	28,300	28,350	3,891	3,534	3,891	3,739	31,300	31,350	4,569	3,984	4,569	4,189
25,350	25,400	3,449	3,091	3,449	3,296	28,350	28,400	3,899	3,541	3,899	3,746	31,350	31,400	4,581	3,991	4,581	4,196
25,400	25,450	3,456	3,099	3,456	3,304	28,400	28,450	3,906	3,549	3,906	3,754	31,400	31,450	4,594	3,999	4,594	4,204
25,450	25,500	3,464	3,106	3,464	3,311	28,450	28,500	3,914	3,556	3,914	3,761	31,450	31,500	4,606	4,006	4,606	4,211
25,500	25,550	3,471	3,114	3,471	3,319	28,500	28,550	3,921	3,564	3,921	3,769	31,500	31,550	4,619	4,014	4,619	4,219
25,550	25,600	3,479	3,121	3,479	3,326	28,550	28,600	3,929	3,571	3,929	3,776	31,550	31,600	4,631	4,021	4,631	4,226
25,600	25,650	3,486	3,129	3,486	3,334	28,600	28,650	3,936	3,579	3,936	3,784	31,600	31,650	4,644	4,029	4,644	4,234
25,650	25,700	3,494	3,136	3,494	3,341	28,650	28,700	3,944	3,586	3,944	3,791	31,650	31,700	4,656	4,036	4,656	4,241
25,700	25,750	3,501	3,144	3,501	3,349	28,700	28,750	3,951	3,594	3,951	3,799	31,700	31,750	4,669	4,044	4,669	4,249
25,750	25,800	3,509	3,151	3,509	3,356	28,750	28,800	3,959	3,601	3,959	3,806	31,750	31,800	4,681	4,051	4,681	4,256
25,800	25,850	3,516	3,159	3,516	3,364	28,800	28,850	3,966	3,609	3,966	3,814	31,800	31,850	4,694	4,059	4,694	4,264
25,850	25,900	3,524	3,166	3,524	3,371	28,850	28,900	3,974	3,616	3,974	3,821	31,850	31,900	4,706	4,066	4,706	4,271
25,900	25,950	3,531	3,174	3,531	3,379	28,900	28,950	3,981	3,624	3,981	3,829	31,900	31,950	4,719	4,074	4,719	4,279
25,950	26,000	3,539	3,181	3,539	3,386	28,950	29,000	3,989	3,631	3,989							

2004 Tax Table—Continued

If line 42 (taxable income) is—		And you are—				If line 42 (taxable income) is—		And you are—				If line 42 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
32,000						35,000						38,000					
32,000	32,050	4,744	4,089	4,744	4,294	35,000	35,050	5,494	4,539	5,494	4,744	38,000	38,050	6,244	4,989	6,244	5,194
32,050	32,100	4,756	4,096	4,756	4,301	35,050	35,100	5,506	4,546	5,506	4,751	38,050	38,100	6,256	4,996	6,256	5,201
32,100	32,150	4,769	4,104	4,769	4,309	35,100	35,150	5,519	4,554	5,519	4,759	38,100	38,150	6,269	5,004	6,269	5,209
32,150	32,200	4,781	4,111	4,781	4,316	35,150	35,200	5,531	4,561	5,531	4,766	38,150	38,200	6,281	5,011	6,281	5,216
32,200	32,250	4,794	4,119	4,794	4,324	35,200	35,250	5,544	4,569	5,544	4,774	38,200	38,250	6,294	5,019	6,294	5,224
32,250	32,300	4,806	4,126	4,806	4,331	35,250	35,300	5,556	4,576	5,556	4,781	38,250	38,300	6,306	5,026	6,306	5,231
32,300	32,350	4,819	4,134	4,819	4,339	35,300	35,350	5,569	4,584	5,569	4,789	38,300	38,350	6,319	5,034	6,319	5,239
32,350	32,400	4,831	4,141	4,831	4,346	35,350	35,400	5,581	4,591	5,581	4,796	38,350	38,400	6,331	5,041	6,331	5,246
32,400	32,450	4,844	4,149	4,844	4,354	35,400	35,450	5,594	4,599	5,594	4,804	38,400	38,450	6,344	5,049	6,344	5,254
32,450	32,500	4,856	4,156	4,856	4,361	35,450	35,500	5,606	4,606	5,606	4,811	38,450	38,500	6,356	5,056	6,356	5,261
32,500	32,550	4,869	4,164	4,869	4,369	35,500	35,550	5,619	4,614	5,619	4,819	38,500	38,550	6,369	5,064	6,369	5,269
32,550	32,600	4,881	4,171	4,881	4,376	35,550	35,600	5,631	4,621	5,631	4,826	38,550	38,600	6,381	5,071	6,381	5,276
32,600	32,650	4,894	4,179	4,894	4,384	35,600	35,650	5,644	4,629	5,644	4,834	38,600	38,650	6,394	5,079	6,394	5,284
32,650	32,700	4,906	4,186	4,906	4,391	35,650	35,700	5,656	4,636	5,656	4,841	38,650	38,700	6,406	5,086	6,406	5,291
32,700	32,750	4,919	4,194	4,919	4,399	35,700	35,750	5,669	4,644	5,669	4,849	38,700	38,750	6,419	5,094	6,419	5,299
32,750	32,800	4,931	4,201	4,931	4,406	35,750	35,800	5,681	4,651	5,681	4,856	38,750	38,800	6,431	5,101	6,431	5,306
32,800	32,850	4,944	4,209	4,944	4,414	35,800	35,850	5,694	4,659	5,694	4,864	38,800	38,850	6,444	5,109	6,444	5,314
32,850	32,900	4,956	4,216	4,956	4,421	35,850	35,900	5,706	4,666	5,706	4,871	38,850	38,900	6,456	5,116	6,456	5,321
32,900	32,950	4,969	4,224	4,969	4,429	35,900	35,950	5,719	4,674	5,719	4,879	38,900	38,950	6,469	5,124	6,469	5,331
32,950	33,000	4,981	4,231	4,981	4,436	35,950	36,000	5,731	4,681	5,731	4,886	38,950	39,000	6,481	5,131	6,481	5,344
33,000						36,000						39,000					
33,000	33,050	4,994	4,239	4,994	4,444	36,000	36,050	5,744	4,689	5,744	4,894	39,000	39,050	6,494	5,139	6,494	5,356
33,050	33,100	5,006	4,246	5,006	4,451	36,050	36,100	5,756	4,696	5,756	4,901	39,050	39,100	6,506	5,146	6,506	5,369
33,100	33,150	5,019	4,254	5,019	4,459	36,100	36,150	5,769	4,704	5,769	4,909	39,100	39,150	6,519	5,154	6,519	5,381
33,150	33,200	5,031	4,261	5,031	4,466	36,150	36,200	5,781	4,711	5,781	4,916	39,150	39,200	6,531	5,161	6,531	5,394
33,200	33,250	5,044	4,269	5,044	4,474	36,200	36,250	5,794	4,719	5,794	4,924	39,200	39,250	6,544	5,169	6,544	5,406
33,250	33,300	5,056	4,276	5,056	4,481	36,250	36,300	5,806	4,726	5,806	4,931	39,250	39,300	6,556	5,176	6,556	5,419
33,300	33,350	5,069	4,284	5,069	4,489	36,300	36,350	5,819	4,734	5,819	4,939	39,300	39,350	6,569	5,184	6,569	5,431
33,350	33,400	5,081	4,291	5,081	4,496	36,350	36,400	5,831	4,741	5,831	4,946	39,350	39,400	6,581	5,191	6,581	5,444
33,400	33,450	5,094	4,299	5,094	4,504	36,400	36,450	5,844	4,749	5,844	4,954	39,400	39,450	6,594	5,199	6,594	5,456
33,450	33,500	5,106	4,306	5,106	4,511	36,450	36,500	5,856	4,756	5,856	4,961	39,450	39,500	6,606	5,206	6,606	5,469
33,500	33,550	5,119	4,314	5,119	4,519	36,500	36,550	5,869	4,764	5,869	4,969	39,500	39,550	6,619	5,214	6,619	5,481
33,550	33,600	5,131	4,321	5,131	4,526	36,550	36,600	5,881	4,771	5,881	4,976	39,550	39,600	6,631	5,221	6,631	5,494
33,600	33,650	5,144	4,329	5,144	4,534	36,600	36,650	5,894	4,779	5,894	4,984	39,600	39,650	6,644	5,229	6,644	5,506
33,650	33,700	5,156	4,336	5,156	4,541	36,650	36,700	5,906	4,786	5,906	4,991	39,650	39,700	6,656	5,236	6,656	5,519
33,700	33,750	5,169	4,344	5,169	4,549	36,700	36,750	5,919	4,794	5,919	4,999	39,700	39,750	6,669	5,244	6,669	5,531
33,750	33,800	5,181	4,351	5,181	4,556	36,750	36,800	5,931	4,801	5,931	5,006	39,750	39,800	6,681	5,251	6,681	5,544
33,800	33,850	5,194	4,359	5,194	4,564	36,800	36,850	5,944	4,809	5,944	5,014	39,800	39,850	6,694	5,259	6,694	5,556
33,850	33,900	5,206	4,366	5,206	4,571	36,850	36,900	5,956	4,816	5,956	5,021	39,850	39,900	6,706	5,266	6,706	5,569
33,900	33,950	5,219	4,374	5,219	4,579	36,900	36,950	5,969	4,824	5,969	5,029	39,900	39,950	6,719	5,274	6,719	5,581
33,950	34,000	5,231	4,381	5,231	4,586	36,950	37,000	5,981	4,831	5,981	5,036	39,950	40,000	6,731	5,281	6,731	5,594
34,000						37,000						40,000					
34,000	34,050	5,244	4,389	5,244	4,594	37,000	37,050	5,994	4,839	5,994	5,044	40,000	40,050	6,744	5,289	6,744	5,606
34,050	34,100	5,256	4,396	5,256	4,601	37,050	37,100	6,006	4,846	6,006	5,051	40,050	40,100	6,756	5,296	6,756	5,619
34,100	34,150	5,269	4,404	5,269	4,609	37,100	37,150	6,019	4,854	6,019	5,059	40,100	40,150	6,769	5,304	6,769	5,631
34,150	34,200	5,281	4,411	5,281	4,616	37,150	37,200	6,031	4,861	6,031	5,066	40,150	40,200	6,781	5,311	6,781	5,644
34,200	34,250	5,294	4,419	5,294	4,624	37,200	37,250	6,044	4,869	6,044	5,074	40,200	40,250	6,794	5,319	6,794	5,656
34,250	34,300	5,306	4,426	5,306	4,631	37,250	37,300	6,056	4,876	6,056	5,081	40,250	40,300	6,806	5,326	6,806	5,669
34,300	34,350	5,319	4,434	5,319	4,639	37,300	37,350	6,069	4,884	6,069	5,089	40,300	40,350	6,819	5,334	6,819	5,681
34,350	34,400	5,331	4,441	5,331	4,646	37,350	37,400	6,081	4,891	6,081	5,096	40,350	40,400	6,831	5,341	6,831	5,694
34,400	34,450	5,344	4,449	5,344	4,654	37,400	37,450	6,094	4,899	6,094	5,104	40,400	40,450	6,844	5,349	6,844	5,706
34,450	34,500	5,356	4,456	5,356	4,661	37,450	37,500	6,106	4,906	6,106	5,111	40,450	40,500	6,856	5,356	6,856	5,719
34,500	34,550	5,369	4,464	5,369	4,669	37,500	37,550	6,119	4,914	6,119	5,119	40,500	40,550	6,869	5,364	6,869	5,731
34,550	34,600	5,381	4,471	5,381	4,676	37,550	37,600	6,131	4,921	6,131	5,126	40,550	40,600	6,881	5,371	6,881	5,744
34,600	34,650	5,394	4,479	5,394	4,684	37,600	37,650	6,144	4,929	6,144	5,134	40,600	40,650	6,894	5,379	6,894	5,756
34,650	34,700	5,406	4,486	5,406	4,691	37,650	37,700	6,156	4,936	6,156	5,141	40,650	40,700	6,906	5,386	6,906	5,769
34,700	34,750	5,419	4,494	5,419	4,699	37,700	37,750	6,169	4,944	6,169	5,149	40,700	40,750	6,919	5,394	6,919	5,781
34,750	34,800	5,431	4,501	5,431	4,706	37,750	37,800	6,181	4,951	6,181	5,156	40,750	40,800	6,931	5,401	6,931	5,794
34,800	34,850	5,444	4,509	5,444	4,714	37,800	37,850	6,194	4,959	6,194	5,164	40,800	40,850	6,944	5,409	6,944	5,806
34,850	34,900	5,456	4,516	5,456	4,721	37,850	37,900	6,206	4,966	6,206	5,171	40,850	40,900	6,956	5,416	6,956	5,819
34,900	34,950	5,469	4,524	5,469	4,729	37,900	37,950	6,219	4,974	6,219	5,179	40,900	40,950	6,969	5,424	6,969	5,831
34,950	35,000	5,481	4,531	5,481	4,736	37,950	38,000	6,231	4,981	6,231							

If line 42 (taxable income) is—		And you are—				If line 42 (taxable income) is—		And you are—				If line 42 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
41,000						44,000						47,000					
41,000	41,050	6,994	5,439	6,994	5,856	44,000	44,050	7,744	5,889	7,744	6,606	47,000	47,050	8,494	6,339	8,494	7,356
41,050	41,100	7,006	5,446	7,006	5,869	44,050	44,100	7,756	5,896	7,756	6,619	47,050	47,100	8,506	6,346	8,506	7,369
41,100	41,150	7,019	5,454	7,019	5,881	44,100	44,150	7,769	5,904	7,769	6,631	47,100	47,150	8,519	6,354	8,519	7,381
41,150	41,200	7,031	5,461	7,031	5,894	44,150	44,200	7,781	5,911	7,781	6,644	47,150	47,200	8,531	6,361	8,531	7,394
41,200	41,250	7,044	5,469	7,044	5,906	44,200	44,250	7,794	5,919	7,794	6,656	47,200	47,250	8,544	6,369	8,544	7,406
41,250	41,300	7,056	5,476	7,056	5,919	44,250	44,300	7,806	5,926	7,806	6,669	47,250	47,300	8,556	6,376	8,556	7,419
41,300	41,350	7,069	5,484	7,069	5,931	44,300	44,350	7,819	5,934	7,819	6,681	47,300	47,350	8,569	6,384	8,569	7,431
41,350	41,400	7,081	5,491	7,081	5,944	44,350	44,400	7,831	5,941	7,831	6,694	47,350	47,400	8,581	6,391	8,581	7,444
41,400	41,450	7,094	5,499	7,094	5,956	44,400	44,450	7,844	5,949	7,844	6,706	47,400	47,450	8,594	6,399	8,594	7,456
41,450	41,500	7,106	5,506	7,106	5,969	44,450	44,500	7,856	5,956	7,856	6,719	47,450	47,500	8,606	6,406	8,606	7,469
41,500	41,550	7,119	5,514	7,119	5,981	44,500	44,550	7,869	5,964	7,869	6,731	47,500	47,550	8,619	6,414	8,619	7,481
41,550	41,600	7,131	5,521	7,131	5,994	44,550	44,600	7,881	5,971	7,881	6,744	47,550	47,600	8,631	6,421	8,631	7,494
41,600	41,650	7,144	5,529	7,144	6,006	44,600	44,650	7,894	5,979	7,894	6,756	47,600	47,650	8,644	6,429	8,644	7,506
41,650	41,700	7,156	5,536	7,156	6,019	44,650	44,700	7,906	5,986	7,906	6,769	47,650	47,700	8,656	6,436	8,656	7,519
41,700	41,750	7,169	5,544	7,169	6,031	44,700	44,750	7,919	5,994	7,919	6,781	47,700	47,750	8,669	6,444	8,669	7,531
41,750	41,800	7,181	5,551	7,181	6,044	44,750	44,800	7,931	6,001	7,931	6,794	47,750	47,800	8,681	6,451	8,681	7,544
41,800	41,850	7,194	5,559	7,194	6,056	44,800	44,850	7,944	6,009	7,944	6,806	47,800	47,850	8,694	6,459	8,694	7,556
41,850	41,900	7,206	5,566	7,206	6,069	44,850	44,900	7,956	6,016	7,956	6,819	47,850	47,900	8,706	6,466	8,706	7,569
41,900	41,950	7,219	5,574	7,219	6,081	44,900	44,950	7,969	6,024	7,969	6,831	47,900	47,950	8,719	6,474	8,719	7,581
41,950	42,000	7,231	5,581	7,231	6,094	44,950	45,000	7,981	6,031	7,981	6,844	47,950	48,000	8,731	6,481	8,731	7,594
42,000						45,000						48,000					
42,000	42,050	7,244	5,589	7,244	6,106	45,000	45,050	7,994	6,039	7,994	6,856	48,000	48,050	8,744	6,489	8,744	7,606
42,050	42,100	7,256	5,596	7,256	6,119	45,050	45,100	8,006	6,046	8,006	6,869	48,050	48,100	8,756	6,496	8,756	7,619
42,100	42,150	7,269	5,604	7,269	6,131	45,100	45,150	8,019	6,054	8,019	6,881	48,100	48,150	8,769	6,504	8,769	7,631
42,150	42,200	7,281	5,611	7,281	6,144	45,150	45,200	8,031	6,061	8,031	6,894	48,150	48,200	8,781	6,511	8,781	7,644
42,200	42,250	7,294	5,619	7,294	6,156	45,200	45,250	8,044	6,069	8,044	6,906	48,200	48,250	8,794	6,519	8,794	7,656
42,250	42,300	7,306	5,626	7,306	6,169	45,250	45,300	8,056	6,076	8,056	6,919	48,250	48,300	8,806	6,526	8,806	7,669
42,300	42,350	7,319	5,634	7,319	6,181	45,300	45,350	8,069	6,084	8,069	6,931	48,300	48,350	8,819	6,534	8,819	7,681
42,350	42,400	7,331	5,641	7,331	6,194	45,350	45,400	8,081	6,091	8,081	6,944	48,350	48,400	8,831	6,541	8,831	7,694
42,400	42,450	7,344	5,649	7,344	6,206	45,400	45,450	8,094	6,099	8,094	6,956	48,400	48,450	8,844	6,549	8,844	7,706
42,450	42,500	7,356	5,656	7,356	6,219	45,450	45,500	8,106	6,106	8,106	6,969	48,450	48,500	8,856	6,556	8,856	7,719
42,500	42,550	7,369	5,664	7,369	6,231	45,500	45,550	8,119	6,114	8,119	6,981	48,500	48,550	8,869	6,564	8,869	7,731
42,550	42,600	7,381	5,671	7,381	6,244	45,550	45,600	8,131	6,121	8,131	6,994	48,550	48,600	8,881	6,571	8,881	7,744
42,600	42,650	7,394	5,679	7,394	6,256	45,600	45,650	8,144	6,129	8,144	7,006	48,600	48,650	8,894	6,579	8,894	7,756
42,650	42,700	7,406	5,686	7,406	6,269	45,650	45,700	8,156	6,136	8,156	7,019	48,650	48,700	8,906	6,586	8,906	7,769
42,700	42,750	7,419	5,694	7,419	6,281	45,700	45,750	8,169	6,144	8,169	7,031	48,700	48,750	8,919	6,594	8,919	7,781
42,750	42,800	7,431	5,701	7,431	6,294	45,750	45,800	8,181	6,151	8,181	7,044	48,750	48,800	8,931	6,601	8,931	7,794
42,800	42,850	7,444	5,709	7,444	6,306	45,800	45,850	8,194	6,159	8,194	7,056	48,800	48,850	8,944	6,609	8,944	7,806
42,850	42,900	7,456	5,716	7,456	6,319	45,850	45,900	8,206	6,166	8,206	7,069	48,850	48,900	8,956	6,616	8,956	7,819
42,900	42,950	7,469	5,724	7,469	6,331	45,900	45,950	8,219	6,174	8,219	7,081	48,900	48,950	8,969	6,624	8,969	7,831
42,950	43,000	7,481	5,731	7,481	6,344	45,950	46,000	8,231	6,181	8,231	7,094	48,950	49,000	8,981	6,631	8,981	7,844
43,000						46,000						49,000					
43,000	43,050	7,494	5,739	7,494	6,356	46,000	46,050	8,244	6,189	8,244	7,106	49,000	49,050	8,994	6,639	8,994	7,856
43,050	43,100	7,506	5,746	7,506	6,369	46,050	46,100	8,256	6,196	8,256	7,119	49,050	49,100	9,006	6,646	9,006	7,869
43,100	43,150	7,519	5,754	7,519	6,381	46,100	46,150	8,269	6,204	8,269	7,131	49,100	49,150	9,019	6,654	9,019	7,881
43,150	43,200	7,531	5,761	7,531	6,394	46,150	46,200	8,281	6,211	8,281	7,144	49,150	49,200	9,031	6,661	9,031	7,894
43,200	43,250	7,544	5,769	7,544	6,406	46,200	46,250	8,294	6,219	8,294	7,156	49,200	49,250	9,044	6,669	9,044	7,906
43,250	43,300	7,556	5,776	7,556	6,419	46,250	46,300	8,306	6,226	8,306	7,169	49,250	49,300	9,056	6,676	9,056	7,919
43,300	43,350	7,569	5,784	7,569	6,431	46,300	46,350	8,319	6,234	8,319	7,181	49,300	49,350	9,069	6,684	9,069	7,931
43,350	43,400	7,581	5,791	7,581	6,444	46,350	46,400	8,331	6,241	8,331	7,194	49,350	49,400	9,081	6,691	9,081	7,944
43,400	43,450	7,594	5,799	7,594	6,456	46,400	46,450	8,344	6,249	8,344	7,206	49,400	49,450	9,094	6,699	9,094	7,956
43,450	43,500	7,606	5,806	7,606	6,469	46,450	46,500	8,356	6,256	8,356	7,219	49,450	49,500	9,106	6,706	9,106	7,969
43,500	43,550	7,619	5,814	7,619	6,481	46,500	46,550	8,369	6,264	8,369	7,231	49,500	49,550	9,119	6,714	9,119	7,981
43,550	43,600	7,631	5,821	7,631	6,494	46,550	46,600	8,381	6,271	8,381	7,244	49,550	49,600	9,131	6,721	9,131	7,994
43,600	43,650	7,644	5,829	7,644	6,506	46,600	46,650	8,394	6,279	8,394	7,256	49,600	49,650	9,144	6,729	9,144	8,006
43,650	43,700	7,656	5,836	7,656	6,519	46,650	46,700	8,406	6,286	8,406	7,269	49,650	49,700	9,156	6,736	9,156	8,019
43,700	43,750	7,669	5,844	7,669	6,531	46,700	46,750	8,419	6,294	8,419	7,281	49,700	49,750	9,169	6,744	9,169	8,031
43,750	43,800	7,681	5,851	7,681	6,544	46,750	46,800	8,431	6,301	8,431	7,294	49,750	49,800	9,181	6,751	9,181	8,044
43,800	43,850	7,694	5,859	7,694	6,556	46,800	46,850	8,444	6,309	8,444	7,306	49,800	49,850	9,194	6,759	9,194	8,056
43,850	43,900	7,706	5,866	7,706	6,569	46,850	46,900	8,456	6,316	8,456	7,319	49,850	49,900	9,206	6,766	9,206	8,069
43,900	43,950	7,719	5,874	7,719	6,581	46,900	46,950	8,469	6,324	8,469	7,331	49,900	49,950	9,219	6,774	9,219	8,081
43,950	44,000	7,731	5,881	7,731	6,594	46,950	47,000	8,481	6,331	8,481							

2004 Tax Table—Continued

If line 42 (taxable income) is—		And you are—				If line 42 (taxable income) is—		And you are—				If line 42 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
50,000						53,000						56,000					
50,000	50,050	9,244	6,789	9,244	8,106	53,000	53,050	9,994	7,239	9,994	8,856	56,000	56,050	10,744	7,689	10,744	9,606
50,050	50,100	9,256	6,796	9,256	8,119	53,050	53,100	10,006	7,246	10,006	8,869	56,050	56,100	10,756	7,696	10,756	9,619
50,100	50,150	9,269	6,804	9,269	8,131	53,100	53,150	10,019	7,254	10,019	8,881	56,100	56,150	10,769	7,704	10,769	9,631
50,150	50,200	9,281	6,811	9,281	8,144	53,150	53,200	10,031	7,261	10,031	8,894	56,150	56,200	10,781	7,711	10,781	9,644
50,200	50,250	9,294	6,819	9,294	8,156	53,200	53,250	10,044	7,269	10,044	8,906	56,200	56,250	10,794	7,719	10,794	9,656
50,250	50,300	9,306	6,826	9,306	8,169	53,250	53,300	10,056	7,276	10,056	8,919	56,250	56,300	10,806	7,726	10,806	9,669
50,300	50,350	9,319	6,834	9,319	8,181	53,300	53,350	10,069	7,284	10,069	8,931	56,300	56,350	10,819	7,734	10,819	9,681
50,350	50,400	9,331	6,841	9,331	8,194	53,350	53,400	10,081	7,291	10,081	8,944	56,350	56,400	10,831	7,741	10,831	9,694
50,400	50,450	9,344	6,849	9,344	8,206	53,400	53,450	10,094	7,299	10,094	8,956	56,400	56,450	10,844	7,749	10,844	9,706
50,450	50,500	9,356	6,856	9,356	8,219	53,450	53,500	10,106	7,306	10,106	8,969	56,450	56,500	10,856	7,756	10,856	9,719
50,500	50,550	9,369	6,864	9,369	8,231	53,500	53,550	10,119	7,314	10,119	8,981	56,500	56,550	10,869	7,764	10,869	9,731
50,550	50,600	9,381	6,871	9,381	8,244	53,550	53,600	10,131	7,321	10,131	8,994	56,550	56,600	10,881	7,771	10,881	9,744
50,600	50,650	9,394	6,879	9,394	8,256	53,600	53,650	10,144	7,329	10,144	9,006	56,600	56,650	10,894	7,779	10,894	9,756
50,650	50,700	9,406	6,886	9,406	8,269	53,650	53,700	10,156	7,336	10,156	9,019	56,650	56,700	10,906	7,786	10,906	9,769
50,700	50,750	9,419	6,894	9,419	8,281	53,700	53,750	10,169	7,344	10,169	9,031	56,700	56,750	10,919	7,794	10,919	9,781
50,750	50,800	9,431	6,901	9,431	8,294	53,750	53,800	10,181	7,351	10,181	9,044	56,750	56,800	10,931	7,801	10,931	9,794
50,800	50,850	9,444	6,909	9,444	8,306	53,800	53,850	10,194	7,359	10,194	9,056	56,800	56,850	10,944	7,809	10,944	9,806
50,850	50,900	9,456	6,916	9,456	8,319	53,850	53,900	10,206	7,366	10,206	9,069	56,850	56,900	10,956	7,816	10,956	9,819
50,900	50,950	9,469	6,924	9,469	8,331	53,900	53,950	10,219	7,374	10,219	9,081	56,900	56,950	10,969	7,824	10,969	9,831
50,950	51,000	9,481	6,931	9,481	8,344	53,950	54,000	10,231	7,381	10,231	9,094	56,950	57,000	10,981	7,831	10,981	9,844
51,000						54,000						57,000					
51,000	51,050	9,494	6,939	9,494	8,356	54,000	54,050	10,244	7,389	10,244	9,106	57,000	57,050	10,994	7,839	10,994	9,856
51,050	51,100	9,506	6,946	9,506	8,369	54,050	54,100	10,256	7,396	10,256	9,119	57,050	57,100	11,006	7,846	11,006	9,869
51,100	51,150	9,519	6,954	9,519	8,381	54,100	54,150	10,269	7,404	10,269	9,131	57,100	57,150	11,019	7,854	11,019	9,881
51,150	51,200	9,531	6,961	9,531	8,394	54,150	54,200	10,281	7,411	10,281	9,144	57,150	57,200	11,031	7,861	11,031	9,894
51,200	51,250	9,544	6,969	9,544	8,406	54,200	54,250	10,294	7,419	10,294	9,156	57,200	57,250	11,044	7,869	11,044	9,906
51,250	51,300	9,556	6,976	9,556	8,419	54,250	54,300	10,306	7,426	10,306	9,169	57,250	57,300	11,056	7,876	11,056	9,919
51,300	51,350	9,569	6,984	9,569	8,431	54,300	54,350	10,319	7,434	10,319	9,181	57,300	57,350	11,069	7,884	11,069	9,931
51,350	51,400	9,581	6,991	9,581	8,444	54,350	54,400	10,331	7,441	10,331	9,194	57,350	57,400	11,081	7,891	11,081	9,944
51,400	51,450	9,594	6,999	9,594	8,456	54,400	54,450	10,344	7,449	10,344	9,206	57,400	57,450	11,094	7,899	11,094	9,956
51,450	51,500	9,606	7,006	9,606	8,469	54,450	54,500	10,356	7,456	10,356	9,219	57,450	57,500	11,106	7,906	11,106	9,969
51,500	51,550	9,619	7,014	9,619	8,481	54,500	54,550	10,369	7,464	10,369	9,231	57,500	57,550	11,119	7,914	11,119	9,981
51,550	51,600	9,631	7,021	9,631	8,494	54,550	54,600	10,381	7,471	10,381	9,244	57,550	57,600	11,131	7,921	11,131	9,994
51,600	51,650	9,644	7,029	9,644	8,506	54,600	54,650	10,394	7,479	10,394	9,256	57,600	57,650	11,144	7,929	11,144	10,006
51,650	51,700	9,656	7,036	9,656	8,519	54,650	54,700	10,406	7,486	10,406	9,269	57,650	57,700	11,156	7,936	11,156	10,019
51,700	51,750	9,669	7,044	9,669	8,531	54,700	54,750	10,419	7,494	10,419	9,281	57,700	57,750	11,169	7,944	11,169	10,031
51,750	51,800	9,681	7,051	9,681	8,544	54,750	54,800	10,431	7,501	10,431	9,294	57,750	57,800	11,181	7,951	11,181	10,044
51,800	51,850	9,694	7,059	9,694	8,556	54,800	54,850	10,444	7,509	10,444	9,306	57,800	57,850	11,194	7,959	11,194	10,056
51,850	51,900	9,706	7,066	9,706	8,569	54,850	54,900	10,456	7,516	10,456	9,319	57,850	57,900	11,206	7,966	11,206	10,069
51,900	51,950	9,719	7,074	9,719	8,581	54,900	54,950	10,469	7,524	10,469	9,331	57,900	57,950	11,219	7,974	11,219	10,081
51,950	52,000	9,731	7,081	9,731	8,594	54,950	55,000	10,481	7,531	10,481	9,344	57,950	58,000	11,231	7,981	11,231	10,094
52,000						55,000						58,000					
52,000	52,050	9,744	7,089	9,744	8,606	55,000	55,050	10,494	7,539	10,494	9,356	58,000	58,050	11,244	7,989	11,244	10,106
52,050	52,100	9,756	7,096	9,756	8,619	55,050	55,100	10,506	7,546	10,506	9,369	58,050	58,100	11,256	7,996	11,256	10,119
52,100	52,150	9,769	7,104	9,769	8,631	55,100	55,150	10,519	7,554	10,519	9,381	58,100	58,150	11,269	8,006	11,269	10,131
52,150	52,200	9,781	7,111	9,781	8,644	55,150	55,200	10,531	7,561	10,531	9,394	58,150	58,200	11,281	8,019	11,281	10,144
52,200	52,250	9,794	7,119	9,794	8,656	55,200	55,250	10,544	7,569	10,544	9,406	58,200	58,250	11,294	8,031	11,294	10,156
52,250	52,300	9,806	7,126	9,806	8,669	55,250	55,300	10,556	7,576	10,556	9,419	58,250	58,300	11,306	8,044	11,306	10,169
52,300	52,350	9,819	7,134	9,819	8,681	55,300	55,350	10,569	7,584	10,569	9,431	58,300	58,350	11,319	8,056	11,319	10,181
52,350	52,400	9,831	7,141	9,831	8,694	55,350	55,400	10,581	7,591	10,581	9,444	58,350	58,400	11,331	8,069	11,331	10,194
52,400	52,450	9,844	7,149	9,844	8,706	55,400	55,450	10,594	7,599	10,594	9,456	58,400	58,450	11,344	8,081	11,344	10,206
52,450	52,500	9,856	7,156	9,856	8,719	55,450	55,500	10,606	7,606	10,606	9,469	58,450	58,500	11,356	8,094	11,356	10,219
52,500	52,550	9,869	7,164	9,869	8,731	55,500	55,550	10,619	7,614	10,619	9,481	58,500	58,550	11,369	8,106	11,369	10,231
52,550	52,600	9,881	7,171	9,881	8,744	55,550	55,600	10,631	7,621	10,631	9,494	58,550	58,600	11,381	8,119	11,381	10,244
52,600	52,650	9,894	7,179	9,894	8,756	55,600	55,650	10,644	7,629	10,644	9,506	58,600	58,650	11,394	8,131	11,394	10,256
52,650	52,700	9,906	7,186	9,906	8,769	55,650	55,700	10,656	7,636	10,656	9,519	58,650	58,700	11,406	8,144	11,406	10,269
52,700	52,750	9,919	7,194	9,919	8,781	55,700	55,750	10,669	7,644	10,669	9,531	58,700	58,750	11,419	8,156	11,422	10,281
52,750	52,800	9,931	7,201	9,931	8,794	55,750	55,800	10,681	7,651	10,681	9,544	58,750	58,800	11,431	8,169	11,436	10,294
52,800	52,850	9,944	7,209	9,944	8,806	55,800	55,850	10,694	7,659	10,694	9,556	58,800	58,850	11,444	8,181	11,450	10,306
52,850	52,900	9,956	7,216	9,956	8,819	55,850	55,900	10,706	7,666	10,706	9,569	58,850	58,900	11,456	8,194	11,464	10,319
52,900	52,950	9,969	7,224	9,969	8												

If line 42 (taxable income) is—		And you are—				If line 42 (taxable income) is—		And you are—				If line 42 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
59,000						62,000						65,000					
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
60,000						63,000						66,000					
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
61,000						64,000						67,000					
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	13,644	10,381	13,914	12,506
61,650	61,700	12,156	8,894	12,248	11,019	64,650	64,700	12,906	9,644	13,088	11,769	67,650	67,700	13,656	10,394	13,928	12,519
61,700	61,750	12,169	8,906	12,262	11,031	64,700	64,750	12,919	9,656	13,102	11,781	67,700	67,750	13,669	10,406	13,942	12,531
61,750	61,800	12,181	8,919	12,276	11,044	64,750	64,800	12,931	9,669	13,116	11,794	67,750	67,800	13,681	10,419	13,956	12,544
61,800	61,850	12,194	8,931	12,290	11,056	64,800	64,850	12,944	9,681	13,130	11,806	67,800	67,850	13,694			

2004 Tax Table—Continued

If line 42 (taxable income) is—		And you are—				If line 42 (taxable income) is—		And you are—				If line 42 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
68,000						71,000						74,000					
68,000	68,050	13,744	10,481	14,026	12,606	71,000	71,050	14,514	11,231	14,866	13,356	74,000	74,050	15,354	11,981	15,706	14,106
68,050	68,100	13,756	10,494	14,040	12,619	71,050	71,100	14,528	11,244	14,880	13,369	74,050	74,100	15,368	11,994	15,720	14,119
68,100	68,150	13,769	10,506	14,054	12,631	71,100	71,150	14,542	11,256	14,894	13,381	74,100	74,150	15,382	12,006	15,734	14,131
68,150	68,200	13,781	10,519	14,068	12,644	71,150	71,200	14,556	11,269	14,908	13,394	74,150	74,200	15,396	12,019	15,748	14,144
68,200	68,250	13,794	10,531	14,082	12,656	71,200	71,250	14,570	11,281	14,922	13,406	74,200	74,250	15,410	12,031	15,762	14,156
68,250	68,300	13,806	10,544	14,096	12,669	71,250	71,300	14,584	11,294	14,936	13,419	74,250	74,300	15,424	12,044	15,776	14,169
68,300	68,350	13,819	10,556	14,110	12,681	71,300	71,350	14,598	11,306	14,950	13,431	74,300	74,350	15,438	12,056	15,790	14,181
68,350	68,400	13,831	10,569	14,124	12,694	71,350	71,400	14,612	11,319	14,964	13,444	74,350	74,400	15,452	12,069	15,804	14,194
68,400	68,450	13,844	10,581	14,138	12,706	71,400	71,450	14,626	11,331	14,978	13,456	74,400	74,450	15,466	12,081	15,818	14,206
68,450	68,500	13,856	10,594	14,152	12,719	71,450	71,500	14,640	11,344	14,992	13,469	74,450	74,500	15,480	12,094	15,832	14,219
68,500	68,550	13,869	10,606	14,166	12,731	71,500	71,550	14,654	11,356	15,006	13,481	74,500	74,550	15,494	12,106	15,846	14,231
68,550	68,600	13,881	10,619	14,180	12,744	71,550	71,600	14,668	11,369	15,020	13,494	74,550	74,600	15,508	12,119	15,860	14,244
68,600	68,650	13,894	10,631	14,194	12,756	71,600	71,650	14,682	11,381	15,034	13,506	74,600	74,650	15,522	12,131	15,874	14,256
68,650	68,700	13,906	10,644	14,208	12,769	71,650	71,700	14,696	11,394	15,048	13,519	74,650	74,700	15,536	12,144	15,888	14,269
68,700	68,750	13,919	10,656	14,222	12,781	71,700	71,750	14,710	11,406	15,062	13,531	74,700	74,750	15,550	12,156	15,902	14,281
68,750	68,800	13,931	10,669	14,236	12,794	71,750	71,800	14,724	11,419	15,076	13,544	74,750	74,800	15,564	12,169	15,916	14,294
68,800	68,850	13,944	10,681	14,250	12,806	71,800	71,850	14,738	11,431	15,090	13,556	74,800	74,850	15,578	12,181	15,930	14,306
68,850	68,900	13,956	10,694	14,264	12,819	71,850	71,900	14,752	11,444	15,104	13,569	74,850	74,900	15,592	12,194	15,944	14,319
68,900	68,950	13,969	10,706	14,278	12,831	71,900	71,950	14,766	11,456	15,118	13,581	74,900	74,950	15,606	12,206	15,958	14,331
68,950	69,000	13,981	10,719	14,292	12,844	71,950	72,000	14,780	11,469	15,132	13,594	74,950	75,000	15,620	12,219	15,972	14,344
69,000						72,000						75,000					
69,000	69,050	13,994	10,731	14,306	12,856	72,000	72,050	14,794	11,481	15,146	13,606	75,000	75,050	15,634	12,231	15,986	14,356
69,050	69,100	14,006	10,744	14,320	12,869	72,050	72,100	14,808	11,494	15,160	13,619	75,050	75,100	15,648	12,244	16,000	14,369
69,100	69,150	14,019	10,756	14,334	12,881	72,100	72,150	14,822	11,506	15,174	13,631	75,100	75,150	15,662	12,256	16,014	14,381
69,150	69,200	14,031	10,769	14,348	12,894	72,150	72,200	14,836	11,519	15,188	13,644	75,150	75,200	15,676	12,269	16,028	14,394
69,200	69,250	14,044	10,781	14,362	12,906	72,200	72,250	14,850	11,531	15,202	13,656	75,200	75,250	15,690	12,281	16,042	14,406
69,250	69,300	14,056	10,794	14,376	12,919	72,250	72,300	14,864	11,544	15,216	13,669	75,250	75,300	15,704	12,294	16,056	14,419
69,300	69,350	14,069	10,806	14,390	12,931	72,300	72,350	14,878	11,556	15,230	13,681	75,300	75,350	15,718	12,306	16,070	14,431
69,350	69,400	14,081	10,819	14,404	12,944	72,350	72,400	14,892	11,569	15,244	13,694	75,350	75,400	15,732	12,319	16,084	14,444
69,400	69,450	14,094	10,831	14,418	12,956	72,400	72,450	14,906	11,581	15,258	13,706	75,400	75,450	15,746	12,331	16,098	14,456
69,450	69,500	14,106	10,844	14,432	12,969	72,450	72,500	14,920	11,594	15,272	13,719	75,450	75,500	15,760	12,344	16,112	14,469
69,500	69,550	14,119	10,856	14,446	12,981	72,500	72,550	14,934	11,606	15,286	13,731	75,500	75,550	15,774	12,356	16,126	14,481
69,550	69,600	14,131	10,869	14,460	12,994	72,550	72,600	14,948	11,619	15,300	13,744	75,550	75,600	15,788	12,369	16,140	14,494
69,600	69,650	14,144	10,881	14,474	13,006	72,600	72,650	14,962	11,631	15,314	13,756	75,600	75,650	15,802	12,381	16,154	14,506
69,650	69,700	14,156	10,894	14,488	13,019	72,650	72,700	14,976	11,644	15,328	13,769	75,650	75,700	15,816	12,394	16,168	14,519
69,700	69,750	14,169	10,906	14,502	13,031	72,700	72,750	14,990	11,656	15,342	13,781	75,700	75,750	15,830	12,406	16,182	14,531
69,750	69,800	14,181	10,919	14,516	13,044	72,750	72,800	15,004	11,669	15,356	13,794	75,750	75,800	15,844	12,419	16,196	14,544
69,800	69,850	14,194	10,931	14,530	13,056	72,800	72,850	15,018	11,681	15,370	13,806	75,800	75,850	15,858	12,431	16,210	14,556
69,850	69,900	14,206	10,944	14,544	13,069	72,850	72,900	15,032	11,694	15,384	13,819	75,850	75,900	15,872	12,444	16,224	14,569
69,900	69,950	14,219	10,956	14,558	13,081	72,900	72,950	15,046	11,706	15,398	13,831	75,900	75,950	15,886	12,456	16,238	14,581
69,950	70,000	14,231	10,969	14,572	13,094	72,950	73,000	15,060	11,719	15,412	13,844	75,950	76,000	15,900	12,469	16,252	14,594
70,000						73,000						76,000					
70,000	70,050	14,244	10,981	14,586	13,106	73,000	73,050	15,074	11,731	15,426	13,856	76,000	76,050	15,914	12,481	16,266	14,606
70,050	70,100	14,256	10,994	14,600	13,119	73,050	73,100	15,088	11,744	15,440	13,869	76,050	76,100	15,928	12,494	16,280	14,619
70,100	70,150	14,269	11,006	14,614	13,131	73,100	73,150	15,102	11,756	15,454	13,881	76,100	76,150	15,942	12,506	16,294	14,631
70,150	70,200	14,281	11,019	14,628	13,144	73,150	73,200	15,116	11,769	15,468	13,894	76,150	76,200	15,956	12,519	16,308	14,644
70,200	70,250	14,294	11,031	14,642	13,156	73,200	73,250	15,130	11,781	15,482	13,906	76,200	76,250	15,970	12,531	16,322	14,656
70,250	70,300	14,306	11,044	14,656	13,169	73,250	73,300	15,144	11,794	15,496	13,919	76,250	76,300	15,984	12,544	16,336	14,669
70,300	70,350	14,319	11,056	14,670	13,181	73,300	73,350	15,158	11,806	15,510	13,931	76,300	76,350	15,998	12,556	16,350	14,681
70,350	70,400	14,332	11,069	14,684	13,194	73,350	73,400	15,172	11,819	15,524	13,944	76,350	76,400	16,012	12,569	16,364	14,694
70,400	70,450	14,346	11,081	14,698	13,206	73,400	73,450	15,186	11,831	15,538	13,956	76,400	76,450	16,026	12,581	16,378	14,706
70,450	70,500	14,360	11,094	14,712	13,219	73,450	73,500	15,200	11,844	15,552	13,969	76,450	76,500	16,040	12,594	16,392	14,719
70,500	70,550	14,374	11,106	14,726	13,231	73,500	73,550	15,214	11,856	15,566	13,981	76,500	76,550	16,054	12,606	16,406	14,731
70,550	70,600	14,388	11,119	14,740	13,244	73,550	73,600	15,228	11,869	15,580	13,994	76,550	76,600	16,068	12,619	16,420	14,744
70,600	70,650	14,402	11,131	14,754	13,256	73,600	73,650	15,242	11,881	15,594	14,006	76,600	76,650	16,082	12,631	16,434	14,756
70,650	70,700	14,416	11,144	14,768	13,269	73,650	73,700	15,256	11,894	15,608	14,019	76,650	76,700	16,096	12,644	16,448	14,769
70,700	70,750	14,430	11,156	14,782	13,281	73,700	73,750	15,270	11,906	15,622	14,031	76,700	76,750	16,110	12,656	16,462	14,781
70,750	70,800	14,444	11,169	14,796	13,294	73,750	73,800	15,284	11,919	15,636	14,044	76,750	76,800	16,124	12,669	16,476	14,794
70,800	70,850	14,458</															

If line 42 (taxable income) is—		And you are—				If line 42 (taxable income) is—		And you are—				If line 42 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
77,000						80,000						83,000					
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
78,000						81,000						84,000					
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
79,000						82,000						85,000					
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
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
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
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
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
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
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
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
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
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	85,500	18,560	14,844	18,912	16,969
79,500	79,550	16,894	13,356	17,246	15,481	82,500	82,550	17,734	14,106	18,086	16,231	85,500	85,550	18,574	14,856	18,926	16,981
79,550	79,600	16,908	13,369	17,260	15,494	82,550	82,600	17,748	14,119	18,100	16,244	85,550	85,600	18,588	14,869	18,940	16,994
79,600	79,650	16,922	13,381	17,274	15,506	82,600											

2004 Tax Table—Continued

If line 42 (taxable income) is—		And you are—				If line 42 (taxable income) is—		And you are—				If line 42 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
86,000						89,000						92,000					
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
87,000						90,000						93,000					
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
88,000						91,000						94,000					
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</															

2004 Tax Table—Continued

If line 42 (taxable income) is—		And you are—				If line 42 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—			
95,000						98,000					
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
96,000						99,000					
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
97,000						<div style="border: 1px solid black; border-radius: 50%; padding: 20px; width: fit-content; margin: 0 auto;"> <p>\$100,000 or over — use the Tax Computation Worksheet on page 72</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).

2004 Tax Computation Worksheet—Line 43



See the instructions for line 43 that begin on page 33 to see if you must use the worksheet below to figure your tax.

Section A—Use if your filing status is **Single**. Complete the row below that applies to you.

Taxable income. If line 42 is—	(a) Enter the amount from line 42	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on Form 1040, line 43
At least \$100,000 but not over \$146,750	\$	× 28% (.28)	\$	\$ 5,373.00	\$
Over \$146,750 but not over \$319,100	\$	× 33% (.33)	\$	\$ 12,710.50	\$
Over \$319,100	\$	× 35% (.35)	\$	\$ 19,092.50	\$

Section B—Use if your filing status is **Married filing jointly** or **qualifying widow(er)**. Complete the row below that applies to you.

Taxable income. If line 42 is—	(a) Enter the amount from line 42	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on Form 1040, line 43
At least \$100,000 but not over \$117,250	\$	× 25% (.25)	\$	\$ 6,525.00	\$
Over \$117,250 but not over \$178,650	\$	× 28% (.28)	\$	\$ 10,042.50	\$
Over \$178,650 but not over \$319,100	\$	× 33% (.33)	\$	\$ 18,975.00	\$
Over \$319,100	\$	× 35% (.35)	\$	\$ 25,357.00	\$

Section C—Use if your filing status is **Married filing separately**. Complete the row below that applies to you.

Taxable income. If line 42 is—	(a) Enter the amount from line 42	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on Form 1040, line 43
At least \$100,000 but not over \$159,550	\$	× 33% (.33)	\$	\$ 9,487.50	\$
Over \$159,550	\$	× 35% (.35)	\$	\$ 12,678.50	\$

Section D—Use if your filing status is **Head of household**. Complete the row below that applies to you.

Taxable income. If line 42 is—	(a) Enter the amount from line 42	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on Form 1040, line 43
At least \$100,000 but not over \$100,500	\$	× 25% (.25)	\$	\$ 4,400.00	\$
Over \$100,500 but not over \$162,700	\$	× 28% (.28)	\$	\$ 7,415.00	\$
Over \$162,700 but not over \$319,100	\$	× 33% (.33)	\$	\$ 15,550.00	\$
Over \$319,100	\$	× 35% (.35)	\$	\$ 21,932.00	\$

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The most frequently ordered forms and publications are listed on the order blank below. We will mail you two copies of each form and one copy of each publication you order. To help reduce waste, please order only the items you need to prepare your return.



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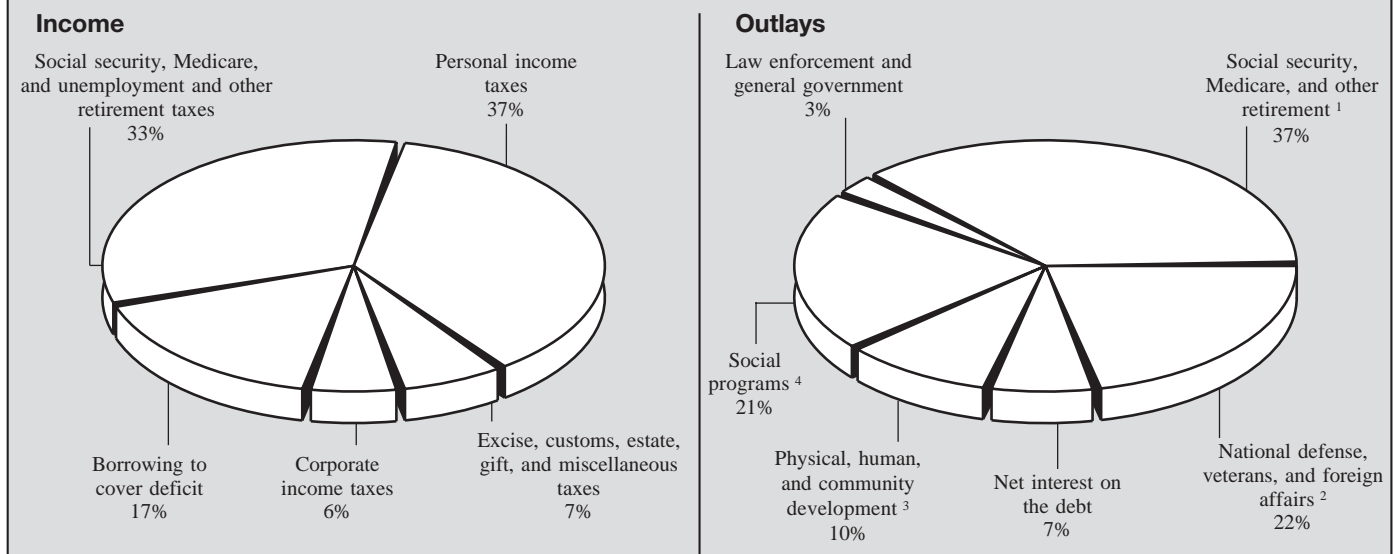
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1040	Schedule F (1040)	Schedule 3 (1040A)	4506	8822	Pub. 501	Pub. 535	Pub. 970
Schedules A&B (1040)	Schedule H (1040)	1040EZ	4562	8829	Pub. 502	Pub. 550	Pub. 972
Schedule C (1040)	Schedule J (1040)	1040-ES (2005)	4868	8863	Pub. 505	Pub. 554	
Schedule 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)	1040A	2106	8582	Pub. 17	Pub. 527	Pub. 596	
Schedule E (1040)	Schedule 1 (1040A)	2106-EZ	8606	Pub. 334	Pub. 529	Pub. 910	
Schedule EIC (1040A or 1040)	Schedule 2 (1040A)	2441	8812	Pub. 463	Pub. 533	Pub. 926	

N

Major Categories of Federal Income and Outlays for Fiscal Year 2003

Income and Outlays. These pie charts show the relative sizes of the 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 the 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. But 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 provide the information we ask 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 the 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 eligi-

bility 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 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. Often this is difficult to do because our tax laws are very complex. For some people with income mostly from wages, filling in the forms is easy. For others who have businesses, pensions, stocks, rental income, or other investments, it is more difficult.

We Welcome Comments on Forms

If you have comments concerning the accuracy of the time estimates shown below 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 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 1040, 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 1040	2 hr., 46 min.	3 hr., 58 min.	6 hr., 17 min.	34 min.	13 hr., 35 min.
Sch. A	3 hr., 4 min.	39 min.	1 hr., 34 min.	20 min.	5 hr., 37 min.
Sch. B	33 min.	8 min.	25 min.	20 min.	1 hr., 26 min.
Sch. C	6 hr., 4 min.	1 hr., 51 min.	2 hr., 19 min.	41 min.	10 hr., 55 min.
Sch. C-EZ	45 min.	3 min.	35 min.	20 min.	1 hr., 43 min.
Sch. D	55 min.	2 hr., 30 min.	2 hr., 18 min.	27 min.	6 hr., 10 min.
Sch. D-1	13 min.	1 min.	11 min.	34 min.	59 min.
Sch. E	3 hr.	1 hr., 13 min.	1 hr., 27 min.	34 min.	6 hr., 14 min.
Sch. EIC	- - - - -	1 min.	13 min.	20 min.	34 min.
Sch. F:					
Cash Method	3 hr., 29 min.	36 min.	1 hr., 27 min.	20 min.	5 hr., 52 min.
Accrual Method	3 hr., 36 min.	26 min.	1 hr., 25 min.	20 min.	5 hr., 47 min.
Sch. H	1 hr., 38 min.	30 min.	53 min.	34 min.	3 hr., 35 min.
Sch. J	19 min.	13 min.	2 hr., 16 min.	20 min.	3 hr., 8 min.
Sch. R	19 min.	16 min.	35 min.	34 min.	1 hr., 44 min.
Sch. SE:					
Short	13 min.	14 min.	13 min.	13 min.	53 min.
Long	26 min.	20 min.	35 min.	20 min.	1 hr., 41 min.

2004 Tax Rate Schedules



The Tax Rate Schedules are shown so you can see the tax rate that applies to all levels of taxable income. Do not use them to figure your tax. Instead, see the instructions for line 43 that begin on page 33.

Schedule X—If your filing status is **Single**

If your taxable income is:		The tax is:	
<i>Over—</i>	<i>But not over—</i>		<i>of the amount over—</i>
\$0	\$7,150	..... 10%	\$0
7,150	29,050	\$715.00 + 15%	7,150
29,050	70,350	4,000.00 + 25%	29,050
70,350	146,750	14,325.00 + 28%	70,350
146,750	319,100	35,717.00 + 33%	146,750
319,100	.....	92,592.50 + 35%	319,100

Schedule Y-1—If your filing status is **Married filing jointly** or **Qualifying widow(er)**

If your taxable income is:		The tax is:	
<i>Over—</i>	<i>But not over—</i>		<i>of the amount over—</i>
\$0	\$14,300	..... 10%	\$0
14,300	58,100	\$1,430.00 + 15%	14,300
58,100	117,250	8,000.00 + 25%	58,100
117,250	178,650	22,787.50 + 28%	117,250
178,650	319,100	39,979.50 + 33%	178,650
319,100	.....	86,328.00 + 35%	319,100

Schedule Y-2—If your filing status is **Married filing separately**

If your taxable income is:		The tax is:	
<i>Over—</i>	<i>But not over—</i>		<i>of the amount over—</i>
\$0	\$7,150	..... 10%	\$0
7,150	29,050	\$715.00 + 15%	7,150
29,050	58,625	4,000.00 + 25%	29,050
58,625	89,325	11,393.75 + 28%	58,625
89,325	159,550	19,989.75 + 33%	89,325
159,550	.....	43,164.00 + 35%	159,550

Schedule Z—If your filing status is **Head of household**

If your taxable income is:		The tax is:	
<i>Over—</i>	<i>But not over—</i>		<i>of the amount over—</i>
\$0	\$10,200	..... 10%	\$0
10,200	38,900	\$1,020.00 + 15%	10,200
38,900	100,500	5,325.00 + 25%	38,900
100,500	162,700	20,725.00 + 28%	100,500
162,700	319,100	38,141.00 + 33%	162,700
319,100	89,753.00 + 35%	319,100

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* These items may not be included in this package. To reduce printing costs, we have sent you only the forms you may need based on what you filed last year.



Where Do You File?

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 39901-0002	Internal Revenue Service Center Atlanta, GA 39901-0102
Maine, Massachusetts, New Hampshire, New York, Vermont	Internal Revenue Service Center Andover, MA 05501-0002	Internal Revenue Service Center Andover, MA 05501-0102
Connecticut, Delaware, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, South Dakota, Wisconsin	Internal Revenue Service Center Kansas City, MO 64999-0002	Internal Revenue Service Center Kansas City, MO 64999-0102
District of Columbia, Maryland, New Jersey, Pennsylvania	Internal Revenue Service Center Philadelphia, PA 19255-0002	Internal Revenue Service Center Philadelphia, PA 19255-0102
Arkansas, Colorado, Kentucky, Louisiana, New Mexico, Oklahoma, Tennessee, Texas	Internal Revenue Service Center Austin, TX 73301-0002	Internal Revenue Service Center Austin, TX 73301-0102
Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Virginia, Washington, Wyoming	Internal Revenue Service Center Fresno, CA 93888-0002	Internal Revenue Service Center Fresno, CA 93888-0102
Ohio*	Internal Revenue Service Center Memphis, TN 37501-0002	Internal Revenue Service Center Memphis, TN 37501-0102
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 93888-0002 (if you are not enclosing a check or money order); or Internal Revenue Service Center, Fresno, CA 93888-0102 (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.

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