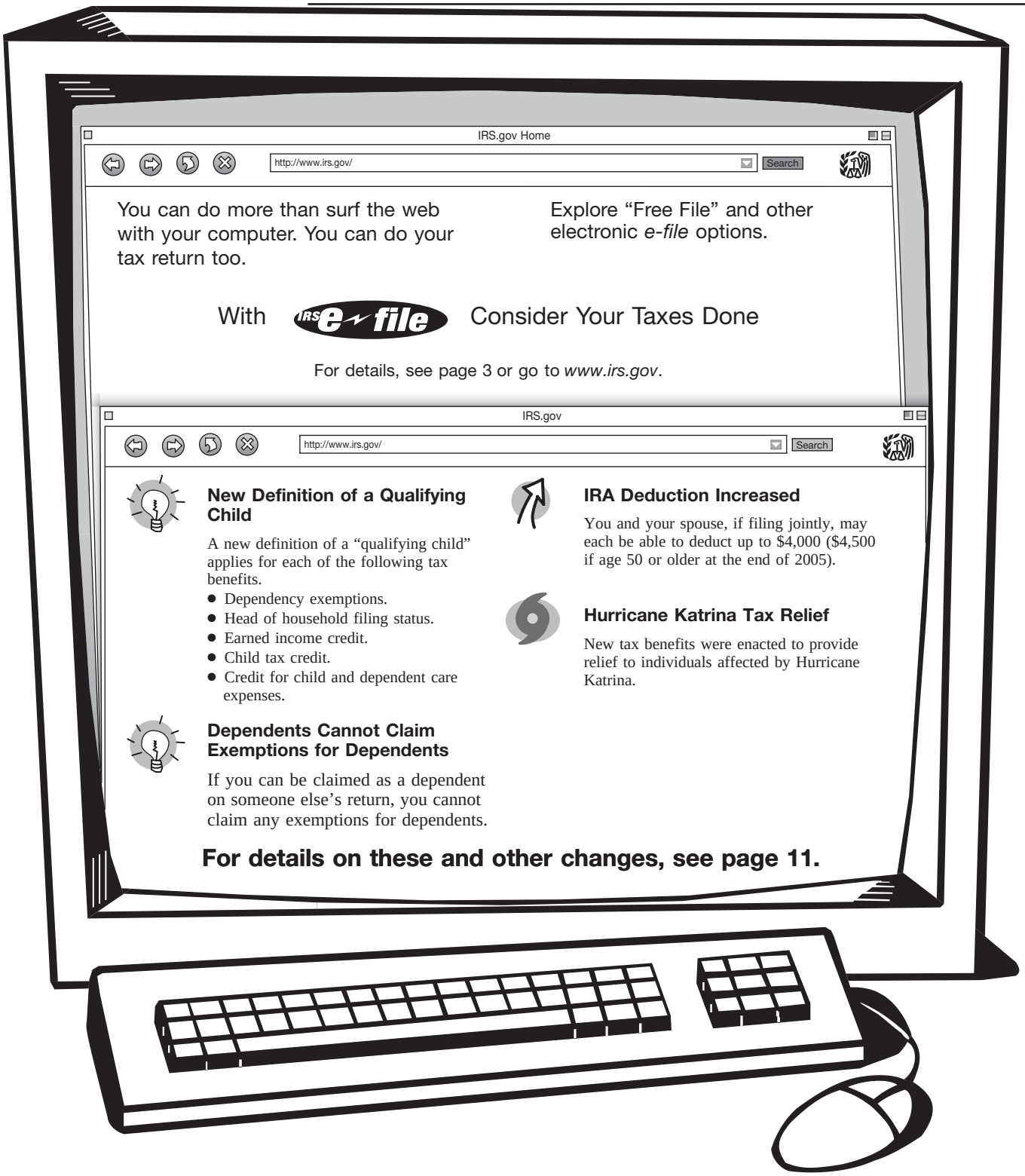
Note. This booklet does not contain any tax forms.

IRS
Department of the Treasury
Internal Revenue Service
www.irs.gov

2005 1040A

Instructions



Cat. No. 12088U

A Message From the Commissioner

Dear Taxpayer,

American taxpayers made history in 2005. For the first time, over half of all individuals filed their tax returns electronically. More than 68 million people "*e-filed.*" *E-file* is fast, secure, and accurate. The software catches errors that may otherwise hold up the processing of a paper return. Refunds come a lot sooner. I encourage you to consider this option. Taxpayers who file electronically prefer it.

IRS.gov (*www.irs.gov*) was visited over 137 million times during last year's filing season, making it one of the most used websites in America. IRS.gov provides ready access to all IRS forms and publications, answers to frequently asked questions, and interactive features, such as Where's My Refund, the Withholding Calculator, and the EITC Assistant eligibility tool. In addition, Free File, also available through IRS.gov, provides free and convenient access to *e-file*. This free service was used by five million taxpayers last year.

The IRS also answered over 33 million toll-free calls from taxpayers last year. We achieved an all-time high for the accuracy of our answers. IRS-sponsored volunteer return preparation has almost doubled since 1999, helping more than two million people file returns.

As we improve services to taxpayers, the IRS continues to emphasize fair and balanced enforcement of the law. Americans have every right to be confident that when they pay their taxes, neighbors and competitors are doing the same.

I hope this tax booklet is useful to you. For further information, you may contact us online 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 68 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?

Millions Eligible for Free File!

- Free File allows qualified taxpayers to prepare and *e-file* their own tax returns for free using commercially available online tax preparation software.
- Review online tax software provider offerings and determine if you are eligible by visiting the Free File page at *www.irs.gov*.

Fast! Easy! Convenient!

- Get your refund in half the time as paper filers do, even faster and safer with direct deposit. See page 53.
- Sign electronically and file a completely paperless return. See page 55.
- Receive an electronic proof of receipt within 48 hours after 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 17, 2006, you can schedule an electronic funds withdrawal from your checking or savings account as late as April 17, 2006. See page 54.
- 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 Free File options, visit our Partners Page at *www.irs.gov* for partners that offer other free or low-cost filing options.

Tax Return Page References

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

Form **1040A** Department of the Treasury—Internal Revenue Service **U.S. Individual Income Tax Return** (99) **2005** IRS Use Only—Do not write or staple in this space.

OMB No. 1545-0074

Label (See page 18.) 18

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

LABEL HERE

Your first name and initial | Last name

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

FOR REFERENCE ONLY—DO NOT FILE

Home address (number and street). If you have a P.O. box, see page 18. | Apt. no.

City, town or post office, state, and ZIP code. If you have a foreign address, see page 18.

Your social security number 18

Spouse's social security number 18

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

Checking a box below will not change your tax or refund.

Presidential Election Campaign 18 ▶ Check here if you, or your spouse if filing jointly, want $3 to go to this fund (see page 18). ▶ ☐ **You** ☐ **Spouse**

Filing status Check only one box. 18

1 ☐ Single

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

3 ☐ Married filing separately. Enter spouse's SSN above and full name here. ▶

4 ☐ Head of household (with qualifying person). (See page 19.) If the qualifying person is a child but not your dependent, enter this child's name here. ▶

5 ☐ Qualifying widow(er) with dependent child (see page 19)

Exemptions

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

20 b ☐ **Spouse**

Boxes checked on 6a and 6b

c **Dependents:**

If more than six dependents, see page 21. 21

(1) First name Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) ✓ if qualifying child for child tax credit (see page 21)
	23		☐
			☐
			☐
			☐
			☐
			☐

No. of children on 6c who:

- **lived with you** 21
- **did not live with you due to divorce or separation (see page 22)** 22

Dependents on 6c not entered above

Add numbers on lines above ▶

d Total number of exemptions claimed.

Income

Attach Form(s) W-2 here. Also attach Form(s) 1099-R if tax was withheld. 55

If you did not get a W-2, see page 24. 24

Enclose, but do not attach, any payment. 54

7	Wages, salaries, tips, etc. Attach Form(s) W-2.		7	24
8a	**Taxable** interest. Attach Schedule 1 if required.		8a	24
b	**Tax-exempt** interest. **Do not** include on line 8a.	8b 24		
9a	Ordinary dividends. Attach Schedule 1 if required.		9a	25
b	Qualified dividends (see page 25).	9b 25		
10	Capital gain distributions (see page 25).		10	25
11a	IRA distributions.	11a 25	11b Taxable amount (see page 25). 11b	25
12a	Pensions and annuities.	12a 26	12b Taxable amount (see page 26). 12b	26
13	Unemployment compensation and Alaska Permanent Fund dividends.		13	28
14a	Social security benefits.	14a 28	14b Taxable amount (see page 28). 14b	28
15	Add lines 7 through 14b (far right column). This is your **total income.** ▶		15	

Adjusted gross income

16	Educator expenses (see page 28).	16	28	
17	IRA deduction (see page 28).	17	28	
18	Student loan interest deduction (see page 31).	18	31	
19	Tuition and fees deduction (see page 32).	19	32	
20	Add lines 16 through 19. These are your **total adjustments.**		20	
21	Subtract line 20 from line 15. This is your **adjusted gross income.** ▶		21	

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see page 58. Cat. No. 11327A Form **1040A** (2005)

Tax Return Page References

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

Tax, credits, and payments

Standard Deduction for—

- People who checked any box on line 23a or 23b **or** who can be claimed as a dependent, see page 32.
- All others:

Single or Married filing separately, $5,000

Married filing jointly or Qualifying widow(er), $10,000

Head of household, $7,300

22	Enter the amount from line 21 (adjusted gross income).		22	32
23a	Check if: ☐ **You** were born before January 2, 1941, ☐ Blind; ☐ **Spouse** was born before January 2, 1941, ☐ Blind. **Total boxes checked** ▶		23a	32
b	If you are married filing separately and your spouse itemizes deductions, see page 32 and check here ▶		23b ☐	32
24	Enter your **standard deduction** (see left margin).		24	33
25	Subtract line 24 from line 22. If line 24 is more than line 22, enter -0-.		25	
26	If line 22 is over $109,475, or you provided housing to a person displaced by Hurricane Katrina, see page 33. Otherwise, multiply $3,200 by the total number of exemptions claimed on line 6d.		26	33
27	Subtract line 26 from line 25. If line 26 is more than line 25, enter -0-. This is your **taxable income.** ▶		27	
28	**Tax,** including any alternative minimum tax (see page 34).		28	34
29	Credit for child and dependent care expenses. Attach Schedule 2.	29	36	
30	Credit for the elderly or the disabled. Attach Schedule 3.	30	36	
31	Education credits. Attach Form 8863.	31	36	
32	Retirement savings contributions credit. Attach Form 8880.	32	37	
33	Child tax credit (see page 38). Attach Form 8901 if required.	33	38	
34	Adoption credit. Attach Form 8839.	34	40	
35	Add lines 29 through 34. These are your **total credits.**		35	
36	Subtract line 35 from line 28. If line 35 is more than line 28, enter -0-.		36	
37	Advance earned income credit payments from Form(s) W-2.		37	40
38	Add lines 36 and 37. This is your **total tax.** ▶		38	
39	Federal income tax withheld from Forms W-2 and 1099.	39	40	
40	2005 estimated tax payments and amount applied from 2004 return.	40	40	
41a	**Earned income credit (EIC).**	41a	41	
b	Nontaxable combat pay election. 41b 43			
42	Additional child tax credit. Attach Form 8812.	42	53	
43	Add lines 39, 40, 41a, and 42. These are your **total payments.** ▶		43	53

If you have a qualifying child, attach Schedule EIC.

Refund

Direct deposit? See page 53 and fill in 45b, 45c, and 45d.

44	If line 43 is more than line 38, subtract line 38 from line 43. This is the amount you **overpaid.**		44	53
45a	Amount of line 44 you want **refunded to you.** ▶	53	45a	
▶ **b**	Routing number ☐☐☐☐☐☐☐☐☐ ▶ **c** Type: ☐ Checking ☐ Savings			
▶ **d**	Account number ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐			
46	Amount of line 44 you want **applied to your 2006 estimated tax.**	46	54	

Amount you owe

47	**Amount you owe.** Subtract line 43 from line 38. For details on how to pay, see page 54. ▶		47	54
48	Estimated tax penalty (see page 54).	48	54	

Third party designee

Do you want to allow another person to discuss this return with the IRS (see page 55)? ☐ **Yes.** Complete the following. ☐ **No**

Designee's name ▶ 55 Phone no. ▶ ( ) Personal identification number (PIN) ▶ ☐☐☐☐☐

Sign here

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

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

Your signature 55	Date	Your occupation	Daytime phone number ( )
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	

Paid preparer's use only

Preparer's signature ▶ 55	Date	Check if self-employed ☐	Preparer's SSN or PTIN
Firm's name (or yours if self-employed), address, and ZIP code ▶		EIN	
		Phone no. ( )	

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:

- IRS e-file Access commercial tax preparation and *e-file* services available for free to eligible taxpayers;
- Check the status of your 2005 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.

Mail

You can order forms, instructions, and publications by completing the order blank on page 59. 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 2005 refund 24 hours a day, 7 days a week. See page 8 for details.

CD-ROM

You can order Publication 1796, IRS Tax Products CD-ROM, and obtain:

- A CD that is released twice so you have the latest products. The first release ships in late December and the final release ships in late February.
- Current-year forms, instructions, and publications.
- Prior-year forms, instructions and publications.
- Tax Map: an electronic research tool and finding aid.
- Tax law frequently asked questions.
- Tax Topics from the IRS telephone response system.
- Fill-in, print, and save features for most tax forms.
- Internal Revenue Bulletins.
- Toll-free and email technical support.

Buy the CD-ROM from National Technical Information Service (NTIS) at *www.irs.gov/cdorders* for $25 (no handling fee) or call **1-877-CDFORMS** (1-877-233-6767) toll-free to buy the CD-ROM for $25 (plus a $5 handling fee).

Other ways to get help. See page 57 for information.

Refund Information

You can check on the status of your 2005 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 2005 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.

TIP *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	Tax help for small businesses and the self-employed
104	Taxpayer Advocate Service—Help for problem situations
106	Tax relief for victims of terrorist attacks
	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	2005 Form W-2 and Form 1099-R—What to do if not received
155	Forms and publications—How to order
156	Copy of your tax return—How to get one
157	Change of address—How to notify IRS
158	Ensuring proper credit of payments
159	Prior year(s) Form W-2—How to get a copy of
	Collection
201	The collection process
202	What to do if you can't pay your tax
203	Failure to pay child support and federal nontax and state income tax obligations
204	Offers in compromise
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
256	Filing business returns electronically
	General Information
301	When, where, and how to file
302	Highlights of tax changes
303	Checklist of common errors when preparing your tax return
304	Extensions of time to file your tax return
305	Recordkeeping
306	Penalty for underpayment of estimated tax
307	Backup withholding
308	Amended returns
309	Roth IRA contributions
310	Coverdell education savings accounts
311	Power of attorney information
312	Disclosure authorizations
313	Qualified tuition programs (QTPs)
	Filing Requirements, Filing Status, and Exemptions
351	Who must file?
352	Which form—1040, 1040A, or 1040EZ?
353	What is your filing status?
354	Dependents
355	Estimated tax
356	Decedents
357	Tax information for parents of kidnapped children
	Types of Income
401	Wages and salaries
402	Tips
403	Interest received
404	Dividends
405	Refunds of state and local taxes
406	Alimony received
407	Business income
408	Sole proprietorship
409	Capital gains and losses
410	Pensions and annuities
411	Pensions—The general rule and the simplified method
412	Lump-sum distributions
413	Rollovers from retirement plans
414	Rental income and expenses
415	Renting residential and vacation property
416	Farming and fishing income
417	Earnings for clergy
418	Unemployment compensation
419	Gambling income and expenses
420	Bartering income
421	Scholarship and fellowship grants
422	Nontaxable income
423	Social security and equivalent railroad retirement benefits
424	401(k) plans
425	Passive activities—Losses and credits
426	Other income
427	Stock options
428	Roth IRA distributions
429	Traders in securities (information for Form 1040 filers)
430	Exchange of policyholder interest for stock

TeleTax Topics

(Continued)

Topic No.	Subject
	Adjustments to Income
451	Individual retirement arrangements (IRAs)
452	Alimony paid
453	Bad debt deduction
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
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
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
	Electronic 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, 2006.

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 8:00 a.m. to 8:00 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. These hours are subject to change. If you call when assistance is not available, you will receive a message giving the updated hours of operation.

TIP

If you want to check the status of your 2005 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 1040A

See *How to avoid common mistakes* on page 56.

For details on these and other changes for 2005 and 2006, see Pub. 553. Pending legislation may eliminate one or more of the last three changes listed under What's New for 2006.

What's New for 2005

Qualifying child—New definition. A new definition of a qualifying child applies for each of the following tax benefits.

- Dependency exemption (line 6c).
- Child tax credits (lines 33 and 42).
- Head of household filing status (line 4).
- Credit for child and dependent care expenses (line 29).
- Earned income credit (EIC) (lines 41a and 41b).

See the instructions for each of these benefits for details.

Foster child—New rules. New rules apply to determine who is a foster child and when a foster child can be used to claim certain tax benefits. To claim a foster child as a qualifying child for any of the tax benefits listed above, the child must be placed with you by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction. A foster child no longer qualifies you to use qualifying widow(er) filing status.

Dependents cannot claim exemptions for dependents. If you can be claimed as a dependent on someone else's return, you cannot claim any exemptions for dependents.

Hurricane Katrina Tax Relief

At the time these instructions went to print, Congress was considering legislation that would provide additional tax relief for individuals affected by Hurricanes Katrina, Rita, and Wilma. For more details, and to find out if this legislation was enacted, see Pub. 4492.

Emergency tax relief was enacted as a result of Hurricane Katrina. The tax benefits provided by this relief include the following.

- Suspended limits for certain personal casualty losses and cash contributions.
- An additional exemption amount if you provided housing for a person displaced by Hurricane Katrina.
- Election to use your 2004 earned income to figure your 2005 EIC and additional child tax credit.
- Increased charitable standard mileage rate for using your vehicle for volunteer work related to Hurricane Katrina.
- Special rules for time and support tests for people who were temporarily relocated because of Hurricane Katrina.
- Special rules for withdrawals and loans from IRAs and other qualified retirement plans.

For more details on these and other tax benefits related to Hurricane Katrina, see Pub. 4492.

Domestic production activities deduction. You may be able to deduct up to 3% of your qualified production activities income from certain business activities. However, you must use Form 1040 to take the deduction.

IRA deduction expanded. You and your spouse, if filing jointly, may each be able to deduct up to $4,000 ($4,500 if age 50 or older at the end of 2005). You may be able to take an IRA deduction if you were covered by a retirement plan and your modified adjusted gross income (AGI) is less than $60,000 ($80,000 if married filing jointly or qualifying widow(er)). See the instructions for line 17 on page 28.

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

- A child lived with you and you earned less than $35,263 ($37,263 if married filing jointly), or
- A child did not live with you and you earned less than $11,750 ($13,750 if married filing jointly).

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

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 2006

Personal exemption and itemized deduction phaseouts reduced. The phaseouts of the personal exemptions and itemized deductions will be reduced by ⅓.

IRA deduction expanded for certain people. You, and your spouse if filing jointly, may each be able to deduct up to $5,000 if age 50 or older at the end of 2006. You may be able to take an IRA deduction if you were covered by a retirement plan and your 2006 modified AGI is less than $85,000 if married filing jointly or qualifying widow(er).

Residential energy credit—New. You may be able to take a residential energy credit for expenses paid in 2006 to have qualified energy saving items installed in your main home. However, you must use Form 1040 to take the credit.

Alternative motor vehicles. You may be able to take a credit if you place an energy efficient motor vehicle or alternative fuel vehicle refueling property in service in 2006. However, you must use Form 1040 to take the credit.

Certain credits no longer allowed against alternative minimum tax (AMT). The credit for child and dependent care expenses, credit for the elderly or the disabled, and education credits are no longer allowed against AMT and a new tax liability limit applies. For most people, this limit is your regular tax minus any tentative minimum tax.

AMT exemption amount decreased. The AMT exemption amount will decrease to $33,750 ($45,000 if married filing jointly or a qualifying widow(er); $22,500 if married filing separately).

Educator expense deduction expires. The deduction from AGI for educator expenses will expire. To deduct educator expenses, you must itemize your deductions.

Tuition and fees deduction expires. You cannot take a deduction for qualified tuition and fees paid in 2006. But you still may be able to take a credit for these expenses.

Filing Requirements

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

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/efile* for details.

Do You Have To File?

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

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

Exception for children under age 14. If you are planning to file a return for your child who was under age 14 at the end of 2005, and certain other conditions apply, you can elect to include your child's income on your return. But you must use Form 1040 and Form 8814 to do so. If you make this election, your child does not have to file a return. For details, use TeleTax topic 553 (see page 8) or see Form 8814.

A child born on January 1, 1992, is considered to be age 14 at the end of 2005. Do not use Form 8814 for such a child.

Resident aliens. These rules also apply if you were a resident alien. Also, you may qualify for certain tax treaty benefits. See Pub. 519 for details.

Nonresident aliens and dual-status aliens. These rules also apply if you were a nonresident alien or dual-status alien and both of the following apply.

- You were married to a U.S. citizen or resident at the end of 2005.
- You elected to be taxed as a resident alien.

See Pub. 519 for details.

When Should You File?

Not later than **April 17, 2006.** If you file after this date, you may have to pay interest and penalties. See 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 a contingency operation (for example, you were in the Afghanistan, Bosnia, Kosovo, or Persian Gulf area), see Pub. 3.

What If You Cannot File on Time?

You can get an automatic 6-month extension if, no later than April 17, 2006, you file Form 4868. For details, see Form 4868.

However, even if you get an extension, the tax you owe is still due April 17, 2006. If you make a payment with your extension request, see the instructions for line 43 on page 53.

Where Do You File?

See the back cover for filing instructions and addresses.

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

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

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

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

Chart A—For Most People

IF your filing status is . . .	AND at the end of 2005 you were* . . .	THEN file a return if your gross income** was at least . . .
Single	under 65 65 or older	$8,200 9,450
Married filing jointly***	under 65 (both spouses) 65 or older (one spouse) 65 or older (both spouses)	$16,400 17,400 18,400
Married filing separately	any age	$3,200
Head of household (see page 19)	under 65 65 or older	$10,500 11,750
Qualifying widow(er) with dependent child (see page 19)	under 65 65 or older	$13,200 14,200

** If you were born on January 1, 1941, you are considered to be age 65 at the end of 2005.*
*** **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 2005.*
**** If you did not live with your spouse at the end of 2005 (or on the date your spouse died) and your gross income was at least $3,200, you must file a return regardless of your age.*

Chart B—For Children and Other Dependents

See the instructions for line 6c that begin on page 21 to find out if someone can claim you as a dependent.

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

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

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 $5,000.
- Your **gross income** was more than the **larger** of—
  - $800, or
  - Your earned income (up to $4,750) plus $250.

☐ **Yes.** You must file a return if **any** of the following apply.
- Your unearned income was over $2,050 ($3,300 if 65 or older **and** blind).
- Your earned income was over $6,250 ($7,500 if 65 or older **and** blind).
- Your gross income was more than—

The larger of:	Plus	This amount:
• $800, or • Your earned income (up to $4,750) plus $250.	}	$1,250 ($2,500 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 $5,000.
- 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 $4,750) plus $250.

☐ **Yes.** You must file a return if **any** of the following apply.
- Your unearned income was over $1,800 ($2,800 if 65 or older **and** blind).
- Your earned income was over $6,000 ($7,000 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:
• $800, or • Your earned income (up to $4,750) plus $250.	}	$1,000 ($2,000 if 65 or older **and** blind)

Chart C—Other Situations When You Must File

You must file a return if **either** of the following applies for 2005.

- You received any advance earned income credit (EIC) payments from your employer. These payments are shown in Form W-2, box 9.
- You owe tax from the recapture of an education credit or the alternative minimum tax. See the instructions for line 28 that begin on page 34.

You must file a return using Form 1040 if **any** of the following apply for 2005.

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

Would It Help You To Itemize Deductions on Form 1040?

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

Your filing status is:	AND	Your itemized deductions are more than:
Single		
• Under 65		• $5,000
• 65 or older **or** blind		• 6,250
• 65 or older **and** blind		• 7,500
Married filing jointly		
• Under 65 (both spouses)		• $10,000
• 65 or older **or** blind (one spouse)		• 11,000
• 65 or older **or** blind (both spouses)		• 12,000
• 65 or older **and** blind (one spouse)		• 12,000
• 65 or older **or** blind (one spouse) and 65 or older **and** blind (other spouse)		• 13,000
• 65 or older **and** blind (both spouses)		• 14,000
Married filing separately*		
• Your spouse itemizes deductions		• $0
• Under 65		• 5,000
• 65 or older **or** blind		• 6,000
• 65 or older **and** blind		• 7,000
Head of household		
• Under 65		• $7,300
• 65 or older **or** blind		• 8,550
• 65 or older **and** blind		• 9,800
Qualifying widow(er) with dependent child		
• Under 65		• $10,000
• 65 or older **or** blind		• 11,000
• 65 or older **and** blind		• 12,000

** If you can take an exemption for your spouse, see Standard Deduction Chart for People Born Before January 2, 1941, or Who Were Blind on page 33 for the amount that applies to you.*

If someone can claim you as a dependent, it would benefit you to itemize deductions if they total more than your standard deduction figured on the Standard Deduction Worksheet for Dependents on page 33.

Where To Report Certain Items From 2005 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 1040A, line 39.

Form	Item and Box in Which It Should Appear	Where To Report on Form 1040A
W-2	Wages, tips, other compensation (box 1)	Line 7
	Allocated tips (box 8)	See *Tip income* on page 24
	Advance EIC payment (box 9)	Line 37
	Dependent care benefits (box 10)	Schedule 2, line 12
	Adoption benefits (box 12, code T)	Form 8839, line 22
	Employer contributions to an Archer MSA (box 12, code R)	Must file Form 1040
	Employer contributions to a health savings account (box 12, code W)	Must file Form 1040 if required to file Form 8889 (see the instructions for Form 8889)
W-2G	Gambling winnings (box 1)	Must file Form 1040
1098	Mortgage interest (box 1) Points (box 2)	Must file Form 1040 to deduct
	Refund of overpaid interest (box 3)	See the instructions on Form 1098
1098-E	Student loan interest (box 1)	See the instructions for line 18 on page 31
1098-T	Qualified tuition and related expenses (box 1)	See the instructions for line 19 on page 32 or line 31 that begin 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)	Must file Form 1040
1099-C	Canceled debt (box 2)	Must file Form 1040 if taxable (see the instructions on Form 1099-C)
1099-DIV	Total ordinary dividends (box 1a)	Line 9a
	Qualified dividends (box 1b)	See the instructions for line 9b on page 25
	Total capital gain distributions (box 2a)	See the instructions for line 10 on page 25
	Nondividend distributions (box 3)	Must file Form 1040 if required to report as capital gains (see the instructions on Form 1099-DIV)
	Foreign tax paid (box 6)	Must file Form 1040 to deduct or take a credit for the tax
1099-G	Unemployment compensation (box 1)	Line 13. But if you repaid any unemployment compensation in 2005, see the instructions for line 13 on page 28
	State or local income tax refund (box 2)	See the instructions on page 24
1099-H	HCTC advance payments (box 1)	Must file Form 1040 to take a credit
1099-INT	Interest income (box 1)	See the instructions for line 8a on page 24
	Early withdrawal penalty (box 2)	Must file Form 1040 to deduct
	Interest on U.S. savings bonds and Treasury obligations (box 3)	See the instructions for line 8a on page 24
	Foreign tax paid (box 6)	Must file Form 1040 to deduct or take a credit for the tax
1099-LTC	Long-term care and accelerated death benefits	Must file Form 1040 if required to file Form 8853 (see the instructions for Form 8853)
1099-MISC	Miscellaneous income	Must file Form 1040
1099-OID	Original issue discount (box 1) Other periodic interest (box 2)	See the instructions on Form 1099-OID
	Early withdrawal penalty (box 3)	Must file Form 1040 to deduct
	Origin issue discount on U.S. Treasury obligations (box 6)	See the instructions on Form 1099-OID
	Investment expenses (box 7)	Must file Form 1040 to deduct
1099-PATR	Patronage dividends and other distributions from a cooperative (boxes 1, 2, 3, and 5)	Must file Form 1040 if taxable (see the instructions on Form 1099-PATR)
	Domestic production activities deduction (box 6)	Must file Form 1040 to deduct
1099-Q	Qualified education program payments	Must file Form 1040

Form	Item and Box in Which It Should Appear	Where To Report on Form 1040A
1099-R	Distributions from IRAs*	See the instructions for lines 11a and 11b that begin on page 25
	Distributions from pensions, annuities, etc.	See the instructions for lines 12a and 12b that begin on page 26
	Capital gain (box 3)	See the instructions on Form 1099-R
1099-S	Gross proceeds from real estate transactions (box 2)	Must file Form 1040 if required to report the sale (see Pub. 523)
	Buyer's part of real estate tax (box 5)	Must file Form 1040
1099-SA	Distributions from HSAs and MSAs**	Must file Form 1040

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

Who Can Use Form 1040A?

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

1. You only had income from the following sources:

a. Wages, salaries, tips.
b. Interest and ordinary dividends.
c. Capital gain distributions.
d. Taxable scholarship and fellowship grants.
e. Pensions, annuities, and IRAs.
f. Unemployment compensation.
g. Taxable social security and railroad retirement benefits.
h. Alaska Permanent Fund dividends.

2. The only adjustments to income you can claim are:

a. Educator expenses.
b. IRA deduction.
c. Student loan interest deduction.
d. Tuition and fees deduction.

3. You do not itemize deductions.
4. Your taxable income (line 27) is less than $100,000.
5. The only tax credits you can claim are:

a. Child tax credit.
b. Additional child tax credit.
c. Education credits.
d. Earned income credit.
e. Credit for child and dependent care expenses.
f. Credit for the elderly or the disabled.
g. Adoption credit.
h. Retirement savings contributions credit.

6. You did not have an alternative minimum tax adjustment on stock you acquired from the exercise of an incentive stock option (see Pub. 525).

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

When Must You Use Form 1040?

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

1. You received any of the following types of income:

a. Income from self-employment (business or farm income).

b. Certain tips you did not report to your employer. See the instructions for Form 1040A, line 7, on page 24.

c. Nondividend distributions (Form 1099-DIV, box 3) required to be reported as capital gains.

d. Income received as a partner in a partnership, shareholder in an S corporation, or a beneficiary of an estate or trust.

e. Tax-exempt interest from private activity bonds issued after August 7, 1986.

2. You received or paid interest on securities transferred between interest payment dates.

3. You can exclude either of the following types of income:

a. Foreign earned income you received as a U.S. citizen or resident alien.

b. Certain income received from sources in a U.S. possession if you were a bona fide resident of American Samoa for all of 2005.

4. You have an alternative minimum tax adjustment on stock you acquired from the exercise of an incentive stock option (see Pub. 525).

5. You had a financial account in a foreign country, such as a bank account or securities account. **Exception.** If the combined value of the accounts was $10,000 or less during all of 2005 or if the accounts were with a U.S. military banking facility operated by a U.S. financial institution, you may file Form 1040A.

6. You received a distribution from a foreign trust.

7. You owe the excise tax on insider stock compensation from an expatriated corporation.

8. You are reporting original issue discount (OID) in an amount more or less than the amount shown on Form 1099-OID.

9. You owe household employment taxes. See Schedule H (Form 1040) and its instructions to find out if you owe these taxes.

10. You are eligible for the health coverage tax credit. See Form 8885 for details.

11. Your Form W-2 shows an amount in box 12 with a code Z.

Line Instructions for Form 1040A

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

Name and Address

Use the Peel-Off Label

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

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

Name change. If you changed your name because of marriage, divorce, etc., be sure to report the change to your local Social Security Administration office before you file your return. This prevents delays in processing your return and issuing refunds. It also safeguards your future social security benefits. See page 56 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.

TIP

If you filed a joint return for 2004 and you are filing a joint return for 2005 with the same spouse, be sure to enter your names and SSNs in the same order as on your 2004 return.

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

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

What if a taxpayer died? See *Death of a taxpayer* on page 57.

Social Security Number (SSN)

An incorrect or missing SSN can 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 56 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.

CAUTION

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 box. If you are filing a joint return, your spouse can also have $3 go to the fund. If you check a box, 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.

TIP

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, 2005.

- 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, 2005, and did not remarry in 2005. 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 beginning on page 19.

Line 2

Married Filing Jointly

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

- You were married as of December 31, 2005, even if you did not live with your spouse at the end of 2005.
- Your spouse died in 2005 and you did not remarry in 2005.
- You were married as of December 31, 2005, and your spouse died in 2006 before filing a 2005 return.

For federal tax purposes, a marriage means only a legal union between a man and a woman as husband and wife. 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. Once you file a joint return, you cannot choose to file separate returns for that year after the due date of the return.

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 56.

Nonresident aliens and dual-status aliens. Generally a husband and wife cannot file a joint return if either spouse is a nonresident alien at any time during the year. However, if you were a nonresident alien or a dual-status alien and were married to a U.S. citizen or resident alien at the end of 2005, you may elect to be treated as a resident alien and 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 24.

TIP *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 2005. See* Married persons who live apart *on this page.*

Line 4

Head of Household

TIP *Special rules may apply for people who had to relocate because of Hurricane Katrina. For details, see Pub. 4492.*

This filing status is for unmarried individuals who provide a home for certain other persons. (Some married persons who live apart are considered unmarried. See *Married persons who live apart* on this page.) You can check the box on line 4 only if you were unmarried or legally separated (according to your state law) under a decree of divorce or separate maintenance at the end of 2005 and either 1 or 2 below applies.

1. You paid over half the cost of keeping up a home that was the main home for all of 2005 of your parent whom you can claim as a dependent, except under a multiple support agreement (see page 23). Your parent did not have to live with you.

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

a. Any person whom you can claim as a dependent. But do not include:

i. Your qualifying child (as defined in Step 1 on page 21) whom you claim as your dependent based on the rules for *Children of divorced or separated parents* on page 22,

ii. Any person who is your dependent only because he or she lived with you for all of 2005, or

iii. Any person you claimed as a dependent under a multiple support agreement (see page 23).

b. Your unmarried qualifying child who is not your dependent.

c. Your married qualifying child who is not your dependent only because you can be claimed as a dependent on someone else's 2005 return.

d. Your child who is neither your dependent nor your qualifying child because of the rules for *Children of divorced or separated parents* on page 22.

If the child is not your dependent, enter the child's name on line 4. If you do not enter the name, it will take us longer to process your return.

Dependent. To find out if someone is your dependent, see the instructions for line 6c that begin on page 21.

Exception to time lived with you. Temporary absences for special circumstances, such as for school, vacation, medical care, military service, and detention in a juvenile facility, count as time lived in the home. If the person for whom you kept up a home was born or died in 2005, you can 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. Also see *Kidnapped child* on page 23, if applicable.

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.

Married persons who live apart. Even if you were not divorced or legally separated at the end of 2005, you are considered unmarried if all of the following apply.

- You lived apart from your spouse for the last 6 months of 2005. 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 2005.
- Your home was the main home of your child, stepchild, or foster child for more than half of 2005 (if half or less, see *Exception to time lived with you* on this page).
- You claim this child as your dependent or the child's other parent claims him or her under the rules for *Children of divorced or separated parents* on page 22.

Adopted child. An adopted child is always treated as your own child. An adopted child includes a child lawfully placed with you for legal adoption.

Foster child. A foster child is any child placed with you by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction.

Line 5

Qualifying Widow(er) With Dependent Child

TIP *Special rules may apply for people who had to relocate because of Hurricane Katrina. For details, see Pub. 4492.*

You can check the box on line 5 and use joint return tax rates for 2005 if all of the following apply.

- Your spouse died in 2003 or 2004 and you did not remarry in 2005.
- You have a child or stepchild whom you claim as a dependent. This does not include a foster child.

 Need more information or forms? See page 7.

- This child lived in your home for all of 2005. If the child did not live with you for the required time, see *Exception to time lived with you* below.
- 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 2005, you cannot file as qualifying widow(er) with dependent child. Instead, see the instructions for line 2 beginning on page 18.

Adopted child. An adopted child is always treated as your own child. An adopted child includes a child lawfully placed with you for legal adoption.

Dependent. To find out if someone is your dependent, see the instructions for line 6c that begin on page 21.

Exception to time lived with you. Temporary absences for special circumstances, such as for school, vacation, medical care, military service, and detention in a juvenile facility, count as time lived in the home. A child is considered to have lived with you for all of 2005 if the child was born or died in 2005 and your home was the child's home for the entire time he or she was alive. Also see *Kidnapped child* on page 23, if applicable.

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.

Exemptions

You usually can deduct $3,200 on line 26 for each exemption you can take. You may also be able to take an additional exemption amount on line 26 if you provided housing to a person displaced by Hurricane Katrina.

Line 6b

Spouse

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

1. Your filing status is married filing jointly and your spouse cannot be claimed as a dependent on another person's return.

2. You were married at the end of 2005, 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 line next to line 6b. Also, enter your spouse's social security number in the space provided at the top of your return. If you were divorced or legally separated at the end of 2005, you cannot take an exemption for your former spouse. If, at the end of 2005, your divorce was not final (an interlocutory decree), you are considered married for the whole year.

Death of your spouse. If your spouse died in 2005 and you did not remarry by the end of 2005, check the box on line 6b if you could have taken an exemption for your spouse on the date of death. For other filing instructions, see *Death of a taxpayer* on page 57.

Line 6c—Dependents

Dependents and Qualifying Child for Child Tax Credit

Follow the steps below to find out if a person qualifies as your dependent, qualifies you to take the child tax credit, or both. If you have more than six dependents, attach a statement to your return with the required information.

TIP *Special rules may apply for people who had to relocate because of Hurricane Katrina. For details, see Pub. 4492.*

Step 1 Do You Have a Qualifying Child?

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

Son, daughter, stepchild, foster child, brother, sister, stepbrother, stepsister, or a descendant of any of them (for example, your grandchild, niece, or nephew)

AND

was ...

Under age 19 at the end of 2005

or

Under age 24 at the end of 2005 and a student (see page 23)

or

Any age and permanently and totally disabled (see page 23)

AND

who...

Did not provide over half of his or her own support for 2005 (see Pub. 501)

AND

who...

Lived with you for more than half of 2005. If the child did not live with you for the required time, see *Exception to time lived with you* on page 23.

CAUTION *If the child meets the conditions to be a qualifying child of any other person (other than your spouse if filing jointly) for 2005, see* Qualifying child of more than one person *on page 23.*

1. Do you have a child who meets the conditions to be your qualifying child?

   ☐ **Yes.** Go to Step 2. ☐ **No.** Go to Step 4 on page 22.

Step 2 Is Your Qualifying Child Your Dependent?

1. Was the child a U.S. citizen, U.S. national, or a resident of the United States, Canada, or Mexico? If the child was adopted, see *Exception to citizen test* on page 23.

   ☐ **Yes.** Continue ☐ **No.** STOP Go to Form 1040A, line 7.

2. Was the child married?

   ☐ **Yes.** See *Married person* on page 23. ☐ **No.** Continue

3. Could you, or your spouse if filing jointly, be claimed as a dependent on someone else's 2005 tax return? See Steps 1, 2, and 4.

   ☐ **Yes.** You cannot claim any dependents. Go to Step 3. ☐ **No.** You can claim this child as a dependent. Complete Form 1040A, line 6c, columns (1) through (3) for this child. Then, go to Step 3.

Step 3 Does Your Qualifying Child Qualify You for the Child Tax Credit?

1. Was the child under age 17 at the end of 2005?

   ☐ **Yes.** Continue ☐ **No.** STOP Go to Form 1040A, line 7.

2. Was the child a U.S. citizen, U.S. national, or a resident of the United States? If the child was adopted, see *Exception to citizen test* on page 23.

   ☐ **Yes.** This child is a qualifying child for the child tax credit. If this child is your dependent, check the box on Form 1040A, line 6c, column (4). Otherwise, you must complete and attach Form 8901. ☐ **No.** STOP Go to Form 1040A, line 7.

Need more information or forms? See page 7.

Step 4 Is Your Qualifying Relative Your Dependent?

A qualifying relative is a person who is your...

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

or

Brother, sister, or a son or daughter of either of them (for example, your niece or nephew)

or

Father, mother, or an ancestor or sibling of either of them (for example, your grandmother, grandfather, aunt, or uncle)

or

Stepbrother, stepsister, stepfather, stepmother, son-in-law, daughter-in-law, father-in-law, mother-in-law, brother-in-law, or sister-in-law

or

Any other person (other than your spouse) who lived with you all year as a member of your household if your relationship does not violate local law. If the person did not live with you for the required time, see *Exception to time lived with you* on page 23

AND

who was not...

A qualifying child (see Step 1) of any person for 2005

AND

who...

Had gross income of less than $3,200 in 2005. If the person was permanently and totally disabled, see *Exception to gross income test* on page 23

AND

For whom you provided...

Over half of his or her support in 2005. But see the exceptions for *Children of divorced or separated parents* on this page and *Multiple support agreements* and *Kidnapped child* on page 23.

1. Does any person meet the conditions to be your qualifying relative?

   ☐ **Yes.** Continue ☐ **No.** STOP Go to Form 1040A, line 7.

2. Was your qualifying relative a U.S. citizen, U.S. national, or a resident of the United States, Canada, or Mexico? If your qualifying relative was adopted, see *Exception to citizen test* on page 23.

   ☐ **Yes.** Continue ☐ **No.** STOP Go to Form 1040A, line 7.

3. Was your qualifying relative married?

   ☐ **Yes.** See *Married person* on page 23. ☐ **No.** Continue

4. Could you, or your spouse if filing jointly, be claimed as a dependent on someone else's 2005 tax return? See Steps 1, 2, and 4.

   ☐ **Yes.** STOP You cannot claim any dependents. Go to Form 1040A, line 7.

   ☐ **No.** You can claim this person as a dependent. Complete Form 1040A, line 6c, columns (1) through (3). Do not check the box on Form 1040A, line 6c, column (4).

Definitions and Special Rules

Adopted child. An adopted child is always treated as your own child. An adopted child includes a child lawfully placed with you for legal adoption.

Adoption taxpayer identification numbers (ATINs). If you have a dependent who was placed with you for legal adoption and you do not know his or her SSN, you must get an ATIN for the dependent from the IRS. See Form W-7A for details.

Children of divorced or separated parents. A child will be treated as being the qualifying child or qualifying relative of his or her noncustodial parent (the parent with whom the child lived for the lesser part of 2005) if all of the following apply.

1. The parents are divorced, legally separated, separated under a written separation agreement, or lived apart at all times during the last 6 months of 2005.
2. The child received over half of his or her support for 2005 from the parents (without regard to the rules on *Multiple support agreements* on page 23).
3. The child is in custody of one or both of the parents for more than half of 2005.
4. Either of the following applies.

a. The custodial parent signs Form 8332 or a substantially similar statement that he or she will not claim the child as a dependent for 2005.

b. A decree of divorce or separate maintenance or written separation agreement between the parents that applies to 2005 provides that the noncustodial parent can claim the child as a dependent. If your decree or agreement went into effect before 1985, the noncustodial parent must provide at least $600 for support of the child during 2005.

If the rules above apply and this child would otherwise be the qualifying child of more than one person:

- Only the noncustodial parent can claim the child for purposes of the dependency exemption (line 6c) and the child tax credits (lines 33 and 42).

- For head of household filing status (line 4), the credit for child and dependent care expenses (line 29), and the earned income credit (EIC) (lines 41a and 41b), only one person can claim these three benefits. No other person can claim any of these three benefits unless he or she has a different qualifying child. If you and any other person claim the child as a qualifying child, the IRS will apply the rules shown under *Qualifying child of more than one person* on this page. If you will not be taking the EIC with a qualifying child because of these rules, put "No" on the line next to line 41a.

See Pub. 501 for more details.

Exception to citizen test. If you are a U.S. citizen or U.S. national and your adopted child lived with you all year as a member of your household, that child meets the citizen test.

Exception to gross income test. If your relative (including a person who lived with you all year as a member of your household) is permanently and totally disabled (defined below), certain income for services performed at a sheltered workshop may be excluded for this test. For details, see Pub. 501.

Exception to time lived with you. A person is considered to have lived with you for all of 2005 if the person was born or died in 2005 and your home was this person's home for the entire time he or she was alive. Temporary absences for special circumstances, such as for school, vacation, medical care, military service, or detention in a juvenile facility, count as time lived with you. Also see *Children of divorced or separated parents* on page 22 or *Kidnapped child* below.

Foster child. A foster child is any child placed with you by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction.

Kidnapped child. If your child is presumed by law enforcement authorities to have been kidnapped by someone who is not a family member, you may be able to take the child into account in determining your eligibility for head of household or qualifying widow(er) filing status, the 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).

Married person. If the person is married, you cannot claim that person as your dependent if he or she files a joint return. But this rule does not apply 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. If the person meets this exception, go to Step 2, question 3, on page 21 (for a qualifying child) or Step 4, question 4, on page 22 (for a qualifying relative). If the person does not meet this exception, go to Step 3 on page 21 (for a qualifying child) or Form 1040A, line 7 (for a qualifying relative).

Multiple support agreements. If no one person contributed over half of the support of your relative (including a person who lived with you all year as a member of your household) but you and another person(s) provided more than half of your relative's support, special rules may apply that would treat you as having provided over half of the support. For details, see Pub. 501.

Permanently and totally disabled. A person who, at any time in 2005, 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 be expected to lead to death.

Qualifying child of more than one person. If the child is the qualifying child of more than one person, only one person can claim the child as a qualifying child for all of the following tax benefits, unless the rules for *Children of divorced or separated parents* on page 22 apply.

1. Dependency exemption (line 6c).
2. Child tax credits (lines 33 and 42).
3. Head of household filing status (line 4).
4. Credit for child and dependent care expenses (line 29).
5. Earned income credit (lines 41a and 41b).

No other person can take any of the five tax benefits listed above unless he or she has a different qualifying child. If you and any other person claim the child as a qualifying 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 two of the 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 in 2005. 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 2005.
- 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 2005.

Example. Your daughter meets the conditions to be a qualifying child for both you and your mother. If you and your mother both claim tax benefits based on the child, the rules above apply. Under these rules, you are entitled to treat your daughter as a qualifying child for any of the five tax benefits listed above for which you otherwise qualify. Your mother would not be entitled to take any of the five tax benefits listed above unless she has a different qualifying child.

If you will be claiming the child as a qualifying child, go to Step 2 on page 21. Otherwise, stop; you cannot claim any benefits based on this child. Go to Form 1040A, line 7.

Social security number. You must enter each dependent's social security number (SSN). Be sure the name and SSN entered agree with the dependent's social security card. Otherwise, at the time we process your return, we may disallow the exemption claimed for the dependent and reduce or disallow any other tax benefits (such as the child tax credit) based on that dependent. If the name or SSN on the dependent's social security card is not correct, call the Social Security Administration at 1-800-772-1213. For details on how your dependent can get an SSN, see page 18. If your dependent will not have a number by April 17, 2006, see *What If You Cannot File on Time?* on page 12.

If your dependent child was born and died in 2005 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).

Student. A child who during any part of 5 calendar months of 2005 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 Internet school.

Need more information or forms? See page 7.

Income

Rounding Off to Whole Dollars

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

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

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

Refunds of State or Local Income Taxes

If you received a refund, credit, or offset of state or local income taxes in 2005, you may receive a Form 1099-G.

For the year the tax was paid to the state or other taxing authority, did you itemize deductions?

☐ **No.** None of your refund is taxable.
☐ **Yes.** You may have to report part or all of the refund as income on Form 1040 for 2005. Use TeleTax topic 405 (see page 8) or see Pub. 525 for details.

Community Property States

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

Foreign Retirement Plans

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

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

Line 7

Wages, Salaries, Tips, etc.

Enter the total of your wages, salaries, tips, etc. If a joint return, also include your spouse's income. For most people, the amount to enter on this line should be shown in Form(s) W-2, box 1.

Wages received as a household employee. 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 2005 must be included in the total on line 7. Also, enter "HSH" and the amount not reported on a Form W-2 in the space to the left of line 7.

Tip income. Tip income you did not report to your employer must be included in the total on line 7. But you must use Form 1040 and Form 4137 if you received tips of $20 or more in any month and did not report the full amount to your employer, or your Form(s) W-2 shows allocated tips that you must report as income. You must report the allocated tips shown on your Form(s) W-2 unless you can prove that you received less. Allocated tips should be shown in Form(s) W-2, box 8. They are not included as income in box 1. See Pub. 531 for more details.

Dependent care benefits. Dependent care benefits, which should be shown in Form(s) W-2, box 10 must be included in the total on line 7. But first complete Schedule 2 to see if you may exclude part or all of the benefits.

Employer-provided adoption benefits. Employer-provided adoption benefits, which should be shown in Form(s) W-2, box 12, with code T, must be included in the total on line 7. But see the Instructions for Form 8839 to find out if you can exclude part or all of the benefits. You also may be able to exclude amounts if you adopted a child with special needs and the adoption became final in 2005.

Scholarship and fellowship grants. Scholarship and fellowship grants not reported on Form W-2 must be included in the total on line 7. Also, enter "SCH" and the amount in the space to the left of line 7. However, if you were a degree candidate, include on line 7 only the amounts you used for expenses other than tuition and course-related expenses. For example, amounts used for room, board, and travel must be reported on line 7.

Disability pensions. Disability pensions shown on Form 1099-R if you have not reached the minimum retirement age set by your employer must be included in the total on line 7. Disability pensions received after you reach that age and other payments shown on Form 1099-R (other than payments from an IRA*) are reported on lines 12a and 12b of Form 1040A. Payments from an IRA are reported on lines 11a and 11b.

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

Missing or incorrect Form W-2? Your employer is required to provide or send Form W-2 to you no later than January 31, 2006. 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 1, Part I, if the total is over $1,500 or any of the other conditions listed at the beginning of the Schedule 1 instructions apply to you.

Include taxable interest from seller-financed mortgages, banks, savings and loan associations, money market certificates, credit unions, savings bonds, etc. Interest credited in 2005 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 2005 income. For details, see Pub. 550.

TIP *If you get a 2005 Form 1099-INT for U.S. savings bond interest that includes amounts you reported before 2005, see Pub. 550.*

Line 8b

Tax-Exempt Interest

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

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

Line 9a

Ordinary Dividends

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

For more details, see Pub. 550.

Line 9b

Qualified Dividends

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

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

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

Example 1. You bought 5,000 shares of XYZ Corp. common stock on November 30, 2005. XYZ Corp. paid a cash dividend of 10 cents per share. The ex-dividend date was December 8, 2005. Your Form 1099-DIV from XYZ Corp. shows $500 in box 1a (ordinary dividends) and in box 1b (qualified dividends). However, you sold the 5,000 shares on January 3, 2006. You held your shares of XYZ Corp. for only 34 days (from December 1, 2005, through January 3, 2006) of the 121-day period. The 121-day period began on October 9, 2005 (60 days before the ex-dividend date) and ended on February 6, 2006. You have no qualified dividends from XYZ Corp. because you held the XYZ stock for less than 61 days.

Example 2. Assume the same facts as in Example 1 except that you bought the stock on December 7, 2005 (the day before the ex-dividend date), and you sold the stock on February 8, 2006. You held the stock for 63 days (from December 8, 2005, through February 8, 2006). The $500 of qualified dividends shown in box 1b of your Form 1099-DIV are all qualified dividends because you held the stock for 61 days of the 121-day period (from October 9, 2005, through February 6, 2006).

Example 3. You bought 10,000 shares of ABC Mutual Fund common stock on November 30, 2005. ABC Mutual Fund paid a cash dividend of 10 cents a share. The ex-dividend date was December 8, 2005. The ABC Mutual Fund advises you that the portion of the dividend eligible to be treated as qualified dividends equals 2 cents per share. Your Form 1099-DIV from ABC Mutual Fund shows total ordinary dividends of $1,000, and qualified dividends of $200. However, you sold the 10,000 shares on January 3, 2006. You have no qualified dividends from ABC Mutual Fund because you held the ABC Mutual Fund stock for less than 61 days.

TIP *Be sure you use the Qualified Dividends and Capital Gain Tax Worksheet on page 36 to figure your tax. Your tax may be less if you use this worksheet.*

Line 10

Capital Gain Distributions

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

☐ **Yes.** You **must** use Form 1040.

☐ **No.** You may use Form 1040A. Enter your capital gain distributions on line 10. Also, be sure you use the Qualified Dividends and Capital Gain Tax Worksheet on page 36 to figure your tax. Your tax may be less if you use this worksheet.

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

Lines 11a and 11b

IRA Distributions

TIP *Special rules may apply if you received a distribution from your individual retirement arrangement (IRA) after August 24, 2005, and your main home was in the Hurricane Katrina disaster area. Special rules may also apply if you received a distribution after February 28, 2005, and before August 29, 2005, to buy or construct a main home in the Hurricane Katrina disaster area, but that home was not bought or constructed because of Hurricane Katrina. See Form 8915 and its instructions for details.*

You should receive a Form 1099-R showing the amount of any distribution from your IRA. Unless otherwise noted in the line 11a and 11b instructions, an IRA includes a traditional IRA, Roth IRA, simplified employee pension (SEP) IRA, and a savings incentive match plan for employees (SIMPLE) IRA. Except as provided on page 26, leave line 11a blank and enter the total distribution on line 11b.

(Continued on page 26)

Need more information or forms? See page 7.

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

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

If you rolled over the distribution into a qualified plan other than an IRA or you made the rollover in 2006, attach a statement explaining what you did.

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

1. You received a distribution from an IRA (other than a Roth IRA) and you made nondeductible contributions to any of your traditional or SEP IRAs for 2005 or an earlier year. If you made nondeductible contributions to these IRAs for 2005, also see Pub. 590.

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

a. Distribution code T is shown in Form 1099-R, box 7, and you made a contribution (including a conversion) to a Roth IRA for 2000 or an earlier year.

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 2005.

4. You had a 2004 or 2005 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 2005.

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 11b. Enter the total amount of those distributions on line 11a.

CAUTION *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, 1934, and received less than the minimum required distribution from your traditional, SEP, and SIMPLE IRAs. To find out if you owe this tax, see Pub. 590. If you do owe this tax, you must use Form 1040.*

Lines 12a and 12b

Pensions and Annuities

TIP *Special rules may apply if you received a distribution from a profit-sharing or retirement plan after August 24, 2005, and your main home was in the Hurricane Katrina disaster area. Special rules may also apply if you received a distribution after February 28, 2005, and before August 29, 2005, to buy or construct a main home in the Hurricane Katrina disaster area, but that home was not bought or constructed because of Hurricane Katrina. See Form 8915 and its instructions for details.*

You should receive a Form 1099-R showing the amount of your pension and annuity payments. See page 27 for details on rollovers and lump-sum distributions.

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

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

Fully taxable pensions and annuities. If your pension or annuity is fully taxable, enter it on line 12b; do not make an entry on line 12a. Your payments are fully taxable if (a) you did not contribute to the cost (see page 27) of your pension or annuity, or (b) you got back your entire cost tax free before 2005.

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 2005 on line 12a. If your Form 1099-R does not show the taxable amount, you must use the General Rule explained in Pub. 939 to figure the taxable part to enter on line 12b. But if your annuity starting date (defined below) was after July 1, 1986, see below to find out if you must use the Simplified Method to figure the taxable part.

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

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

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

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

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

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

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

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

If you must use the Simplified Method, complete the worksheet on page 27 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.

CAUTION *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 27.*

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 or there is more than one beneficiary, see Pub. 575 or Pub. 721 to figure your taxable amount.

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

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

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

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

Lump-sum distributions. If you received a lump-sum distribution from a profit-sharing or retirement plan, your Form 1099-R should have the "Total distribution" box in box 2b checked. You must use Form 1040 if you owe additional tax because you received an early distribution from a qualified retirement plan and the total amount was not rolled over in a qualified rollover. See Pub. 575 to find out if you owe this tax.

(Continued on page 28)

Simplified Method Worksheet—Lines 12a and 12b

Keep for Your Records

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

Note. If you had more than one partially taxable pension or annuity, figure the taxable part of each separately. Enter the total of the taxable parts on Form 1040A, line 12b. Enter the total pension or annuity payments received in 2005 on Form 1040A, line 12a.

1.	Enter the total pension or annuity payments received in 2005. Also, enter this amount on Form 1040A, line 12a		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 1040A, line 12b. If your Form 1099-R shows a larger amount, use the amount on this line instead of the amount from Form 1099-R		9.

Table 1 for Line 3 Above

IF the age at annuity starting date (see page 26) was . . .	**AND your annuity starting date was— before** November 19, 1996, enter on line 3 . . .	**after** November 18, 1996, enter on line 3 . . .
55 or under	300	360
56–60	260	310
61–65	240	260
66–70	170	210
71 or older	120	160

Table 2 for Line 3 Above

IF the combined ages at annuity starting date (see page 26) were . . .	**THEN enter on line 3 . . .**
110 or under	410
111–120	360
121–130	310
131–140	260
141 or older	210

Need more information or forms? See page 7.

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

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

Line 13

Unemployment Compensation and Alaska Permanent Fund Dividends

Unemployment compensation. You should receive a Form 1099-G showing the total unemployment compensation paid to you in 2005.

If you received an overpayment of unemployment compensation in 2005 and you repaid any of it in 2005, subtract the amount you repaid from the total amount you received. Include the result in the total on line 13. Also, enter "Repaid" and the amount you repaid in the space to the left of line 13. If you repaid unemployment compensation in 2005 that you included in gross income in an earlier year, you can deduct the amount repaid. But you must use Form 1040 to do so. See Pub. 525 for details.

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

Lines 14a and 14b

Social Security Benefits

You should receive a Form SSA-1099 showing in box 3 the total social security benefits paid to you. Box 4 will show the amount of any benefits you repaid in 2005. If you received railroad retirement benefits treated as social security, you should receive a Form RRB-1099.

Use the worksheet on page 29 to see if any of your benefits are taxable.

Exception. Do not use the worksheet on page 29 if any of the following apply.

- You made contributions to a traditional IRA for 2005 and you or your spouse were covered by a retirement plan at work. Instead, use the worksheets in Pub. 590 to see if any of your social security benefits are taxable and to figure your IRA deduction.
- You repaid any benefits in 2005 and your total repayments (box 4) were more than your total benefits for 2005 (box 3). None of your benefits are taxable for 2005. Also, you may be able to take an itemized deduction or a credit for part of the excess repayments if they were for benefits you included in gross income in an earlier year. But you must use Form 1040 to do so. See Pub. 915.
- You file Form 8815 or you exclude employer-provided adoption benefits. Instead, use the worksheet in Pub. 915.

Adjusted Gross Income

Line 16

Educator Expenses

If you were an eligible educator in 2005, you can deduct up to $250 of qualified expenses you paid in 2005. 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 17

IRA Deduction

If you made any nondeductible contributions to a traditional individual retirement arrangement (IRA) for 2005, you must report them on Form 8606.

If you made contributions to a traditional IRA for 2005, you may be able to take an IRA deduction. But you, or your spouse if filing a joint return, must have had earned income to do so. A statement should be sent to you by May 31, 2006, that shows all contributions to your traditional IRA for 2005.

Use the worksheet on page 30 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 2005, you cannot deduct any contributions made to your traditional IRA for 2005 or treat them as nondeductible contributions.
- You cannot deduct contributions to a Roth IRA. But you may be able to take the retirement savings contributions credit. See the instructions for line 32 on page 37.

If you made contributions to both a traditional IRA and a Roth IRA for 2005, do not use the worksheet on page 30. Instead, see Pub. 590 to figure the amount, if any, of your IRA deduction.

- You cannot deduct elective deferrals to a 401(k) plan, section 457 plan, SIMPLE plan, or the federal Thrift Savings Plan. These amounts are not included as income in your Form W-2, box 1. But you may be able to take the retirement savings contributions credit. See the instructions for line 32 on page 37.
- If you made contributions to your IRA in 2005 that you deducted for 2004, do not include them in the worksheet.
- If you received a distribution from a nonqualified deferred compensation plan or nongovernmental section 457 plan that is included in Form W-2, box 1, do not include that distribution on line 8 of the worksheet. The distribution should be shown in Form W-2, box 11. If it is not, contact your employer for the amount of the distribution.
- You must file a joint return to deduct contributions to your spouse's IRA. Enter the total IRA deduction for you and your spouse on line 17.
- Do not include qualified rollover contributions in figuring your deduction. Instead, see the instructions for lines 11a and 11b that begin on page 25.

(Continued on page 30)

Social Security Benefits Worksheet—Lines 14a and 14b

Keep for Your Records

Before you begin:

√ Complete Form 1040A, lines 16 and 17, if they apply to you.

√ If you are married filing separately and you **lived apart** from your spouse for all of 2005, enter "D" to the right of the word "benefits" on line 14a.

√ Be sure you have read the **Exception** on page 28 to see if you can use this worksheet instead of a publication to find out if any of your benefits are taxable.

1. Enter the total amount from **box 5** of **all** your **Forms SSA-1099** and **Forms RRB-1099** . . 1. _____

2. Enter one-half of line 1 . . . . . 2. _____

3. Enter the total of the amounts from Form 1040A, lines 7, 8a, 9a, 10, 11b, 12b, and 13 . . . . . 3. _____

4. Enter the amount, if any, from Form 1040A, line 8b . . . . . 4. _____

5. Add lines 2, 3, and 4 . . . . . 5. _____

6. Enter the total of the amounts from Form 1040A, lines 16 and 17 . . . . . 6. _____

7. Is the amount on line 6 less than the amount on line 5?

☐ **No.** STOP None of your social security benefits are taxable.

☐ **Yes.** Subtract line 6 from line 5 . . . . . 7. _____

8. If you are:
- 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 2005, enter $25,000.
- Married filing separately and you lived with your spouse at any time in 2005, skip lines 8 through 15; multiply line 7 by 85% (.85) and enter the result on line 16. Then go to line 17.

. . . . . 8. _____

9. Is the amount on line 8 less than the amount on line 7?

☐ **No.** STOP None of your social security benefits are taxable. You do not have to enter any amount on line 14a or 14b of Form 1040A. **But** if you are married filing separately and you **lived apart** from your spouse for all of 2005, enter -0- on line 14b. Be sure you entered "D" to the right of the word "benefits" on line 14a.

☐ **Yes.** Subtract line 8 from line 7 . . . . . 9. _____

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 2005 . . . . . 10. _____

11. Subtract line 10 from line 9. If zero or less, enter -0- . . . . . 11. _____

12. Enter the **smaller** of line 9 or line 10 . . . . . 12. _____

13. Enter one-half of line 12 . . . . . 13. _____

14. Enter the **smaller** of line 2 or line 13 . . . . . 14. _____

15. Multiply line 11 by 85% (.85). If line 11 is zero, enter -0- . . . . . 15. _____

16. Add lines 14 and 15 . . . . . 16. _____

17. Multiply line 1 by 85% (.85) . . . . . 17. _____

18. **Taxable social security benefits.** Enter the **smaller** of line 16 or line 17 . . . . . 18. _____
- Enter the amount from line 1 above on Form 1040A, line 14a.
- Enter the amount from line 18 above on Form 1040A, line 14b.

TIP *If any of your benefits are taxable for 2005* ***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.*

Need more information or forms? See page 7.

- Do not include trustees' fees that were billed separately and paid by you for your IRA. You may be able to deduct those fees as an itemized deduction. But you must use Form 1040 to do so.
- If the total of your IRA deduction on line 17 plus any nondeductible contribution to your traditional IRAs shown on Form 8606 is less than your total traditional IRA contributions for 2005, see Pub. 590 for special rules.

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

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

IRA Deduction Worksheet—Line 17

Keep for Your Records

Before you begin: √ Be sure you have read the list that begins on page 28.

			Your IRA	Spouse's IRA
1a.	Were you covered by a retirement plan (see page 31)?	1a.	☐ **Yes** ☐ **No**	
b.	If married filing jointly, was your spouse covered by a retirement plan?	1b.		☐ **Yes** ☐ **No**
	Next. If you checked "No" on line 1a (and "No" on line 1b if married filing jointly), skip lines 2 through 6, enter $4,000 ($4,500 if age 50 or older at the end of 2005) 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 2005, enter $60,000 • Qualifying widow(er), enter $80,000 • Married filing jointly, enter $80,000 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 2005, enter $10,000	2a.		2b.
3.	Enter the amount from Form 1040A, line 15	3.		
4.	Enter the amount, if any, from Form 1040A, line 16	4.		
5.	Subtract line 4 from line 3. Enter the result in both columns	5a.		5b.
6.	Is the amount on line 5 less than the amount on line 2?			
	☐ **No.** STOP None of your IRA contributions are deductible. For details on nondeductible IRA contributions, see Form 8606.			
	☐ **Yes.** Subtract line 5 from line 2 in each column. **If the result is $10,000 or more, enter $4,000 ($4,500 if age 50 or older at the end of 2005) on line 7 for that column and go to line 8.** Otherwise, go to line 7	6a.		6b.
7.	Multiply lines 6a and 6b by40% (.40) (or by 45% (.45) in the column for the IRA of a person who is age 50 or older at the end of 2005). If the result is not a multiple of $10, increase it to the next multiple of $10 (for example, increase $490.30 to $500). If the result is $200 or more, enter the result. But if it is less than $200, enter $200	7a.		7b.
8.	Enter the amount from Form 1040A, line 7	8.		
	CAUTION *If married filing jointly and line 8 is less than $8,000 ($8,500 if one spouse is age 50 or older at the end of 2005; $9,000 if both spouses are age 50 or older at the end of 2005), **stop here** and see Pub. 590 to figure your IRA deduction.*			
9.	Enter traditional IRA contributions made, or that will be made by April 17, 2006, for 2005 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 1040A, line 17. Or, if you want, you may deduct a smaller amount and treat the rest as a nondeductible contribution (see Form 8606)	10a.		10b.
	TIP *You may also be able to take the retirement savings contributions credit. See the instructions for line 32 on page 37.*			

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

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

Married persons filing separately. If you were not covered by a retirement plan but your spouse was, you are considered covered by a plan unless you lived apart from your spouse for all of 2005.

Line 18

Student Loan Interest Deduction

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

- You paid interest in 2005 on a qualified student loan (see below).
- Your filing status is any status except married filing separately.
- Your modified adjusted gross income (AGI) is less than: $65,000 if single, head of household, or qualifying widow(er); $135,000 if married filing jointly. Use lines 2 through 4 of the worksheet below to figure your modified AGI.
- You, or your spouse if filing jointly, are not claimed as a dependent on someone's (such as your parent's) 2005 tax return.

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

Qualified student loan. A qualified student loan is any loan you took out to pay the qualified higher education expenses for:

- Yourself and your spouse.
- Any person who was your dependent when the loan was taken out.
- Any person you could have claimed as a dependent on your return when the loan was taken out if that person had no gross income or had not filed a joint return.
- Any person you could have claimed as a dependent on your return for the prior year when the loan was taken out except that you, or your spouse if filing jointly, could be claimed as a dependent on someone else's return.

The person for whom the expenses were paid must have been an eligible student (defined on this page). However, a loan is not a qualified student loan if (a) any of the proceeds were used for other purposes, or (b) the loan was from either a related person or a person who borrowed the proceeds under a qualified employer plan or a contract purchased under such a plan. To find out who is a related person, see Pub. 970.

Qualified higher education expenses. 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.

Eligible student. 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 18

Keep for Your Records

Before you begin: √ See the instructions for line 18 above.

1.	Enter the total interest you paid in 2005 on qualified student loans (see above). **Do not** enter more than $2,500		1.
2.	Enter the amount from Form 1040A, line 15	2.	
3.	Enter the total of the amounts from Form 1040A, lines 16 and 17	3.	
4.	Subtract line 3 from line 2	4.	
5.	Enter the amount shown below for your filing status. • Single, head of household, or qualifying widow(er)—$50,000 • Married filing jointly—$105,000	5.	
6.	Is the amount on line 4 more than the amount on line 5? ☐ **No.** Skip lines 6 and 7, enter -0- on line 8, and go to line 9. ☐ **Yes.** Subtract line 5 from line 4	6.	
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. .
8.	Multiply line 1 by line 7		8.
9.	**Student loan interest deduction.** Subtract line 8 from line 1. Enter the result here and on Form 1040A, line 18		9.

Need more information or forms? See page 7.

Line 19

Tuition and Fees Deduction

You may be able to take a credit for your educational expenses instead of a deduction. See the instructions for line 31 on page 36 for details.

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

- You paid qualified tuition and fees (see below) in 2005 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, or your spouse if filing jointly, cannot be claimed as a dependent on someone's (such as your parent's) 2005 tax return.
- You are not claiming an education credit for the same student. See the instructions for line 31 on page 36.
- You were a U.S. citizen or resident alien for all of 2005, or you were a nonresident alien for any part of 2005 and you are filing a joint return.

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

Qualified tuition and fees. Qualified tuition and fees are amounts paid in 2005 for tuition and fees required for the student's enrollment or attendance at an eligible educational institution during 2005. Tuition and fees paid in 2005 for an academic period that begins in the first 3 months of 2006 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.

Tax, Credits, and Payments

Line 23a

If you were born before January 2, 1941, or were blind at the end of 2005, check the appropriate boxes on line 23a. If you were married and checked the box on Form 1040A, line 6b, and your spouse was born before January 2, 1941, or was blind at the end of 2005, also check the appropriate boxes for your spouse. Be sure to enter the total number of boxes checked in the box provided on line 23a.

Blindness. If you were partially blind as of December 31, 2005, you must get a statement certified by your eye doctor or registered optometrist that:

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

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

You must keep the statement for your records.

Line 23b

If you are married filing a separate return and your spouse itemizes deductions on Form 1040, check the box on line 23b. You cannot take the standard deduction even if you were born before January 2, 1941, or were blind (that is, you completed line 23a). Enter -0- on line 24 and go to line 25.

Tuition and Fees Deduction Worksheet—Line 19

Keep for Your Records

Before you begin: √ See the instructions for line 19 above.

1. Enter the amount from Form 1040A, line 15	1.	
2. Enter the total of the amounts from Form 1040A, lines 16 through 18	2.	
3. Subtract line 2 from line 1. If the result is more than $80,000 ($160,000 if married filing jointly), STOP. 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)?		
☐ **Yes.** Enter the total qualified tuition and fees (defined above) you paid in 2005. Do not enter more than $2,000. Also, enter this amount on Form 1040A, line 19.		
☐ **No.** Enter the total qualified tuition and fees (defined above) you paid in 2005. Do not enter more than $4,000. Also, enter this amount on Form 1040A, line 19.	4.	

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

Line 24

Standard Deduction

Most people can find their standard deduction by looking at the amounts listed under "All others" to the left of Form 1040A, line 24. But if you, or your spouse if filing jointly, can be claimed as a dependent on someone's 2005 return or you checked any box on line 23a, use the chart or worksheet below that applies to you to figure your standard deduction. Also, if you checked the box on line 23b, you cannot take the standard deduction even if you were born before January 2, 1941, or were blind.

Line 26

Exemptions

Taxpayers housing individuals displaced by Hurricane Katrina. You may be able to claim an additional exemption amount of $500 per person (up to $2,000) if you provided housing to a person who was displaced from his or her main home because of Hurricane Katrina and all of the following apply.

- The person displaced lived in your main home for at least 60 consecutive days in 2005.
- You did not receive any rent or other amount from any source for providing the housing.

(Continued on page 34)

Standard Deduction Worksheet for Dependents—Line 24

Keep for Your Records

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

1. Is your earned income more than $550?
- ☐ **Yes.** Add $250 to your earned income. Enter the total
- ☐ **No.** Enter $800

} . . . . . 1. _____

2. Enter the amount shown below for your filing status.
- Single or married filing separately—$5,000
- Married filing jointly or qualifying widow(er)—$10,000
- Head of household—$7,300

} . . . . . 2. _____

3. Standard deduction.

a. Enter the **smaller** of line 1or line 2. If born after January 1, 1941, and not blind, **stop here** and enter this amount on Form 1040A, line 24. Otherwise, go to line 3b . . . . . 3a. _____

b. If born before January 2, 1941, or blind, multiply the number on Form 1040A, line 23a, by $1,000 ($1,250 if single or head of household) . . . . . 3b. _____

c. Add lines 3a and 3b. Enter the total here and on Form 1040A, line 24 . . . . . 3c. _____

Standard Deduction Chart for People Who Were Born Before January 2, 1941, or Who Were Blind—Line 24

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

Enter the number from the box on line 23a of Form 1040A . . . . . ▶ ☐

CAUTION 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 2	$6,250 7,500
Married filing jointly or Qualifying widow(er)	1 2 3 4	$11,000 12,000 13,000 14,000
Married filing separately	1 2 3 4	$6,000 7,000 8,000 9,000
Head of household	1 2	$8,550 9,800

Need more information or forms? See page 7.

- The main home of the person displaced was, on August 28, 2005, in the Hurricane Katrina disaster area.
- The person displaced was not your spouse or dependent.

For details, see Form 8914.

Adjusted gross income (line 22) over $109,475. Use the Deduction for Exemptions Worksheet below to figure your deduction for exemptions unless you are filing Form 8914.

Line 28

Tax

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

☐ **Yes.** See Pub. 967 for details, including who is eligible and what to do. If you have paid too much, we will send you a refund. If you did not pay enough, we will send you a bill.
☐ **No.** Use the Tax Table on pages 61–72 to figure your tax unless you are required to use Form 8615 (see this page) or the Qualified Dividends and Capital Gain Tax Worksheet (see page 36). Also include in the total on line 28 any of the following taxes.

Tax from recapture of education credits. You may owe this tax if (a) you claimed an education credit in an earlier year, and (b) either tax-free educational assistance or a refund of qualified expenses was received in 2005 for the student. See Form 8863 for more details. If you owe this tax, enter the amount and "ECR" to the left of the entry space for line 28.

Alternative minimum tax. If both 1 and 2 next apply to you, use the worksheet on page 35 to see if you owe this tax and, if you do, the amount to include on line 28.

1. The amount on Form 1040A, line 26, is: $19,200 or more if single; $16,000 or more if married filing jointly, or qualifying widow(er); $9,600 or more if head of household; $6,400 or more if married filing separately.

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

CAUTION

If filing for a child who was under age 14 at the end of 2005, and the amount on Form 1040A, line 22, is more than the total of $5,850 plus the amount on Form 1040A, line 7, do not file this form. Instead, file Form 1040 for the child. Use Form 6251 to see if the child owes this tax.

Form 8615

Form 8615 must generally be used to figure the tax if this return is for a child who was under age 14 at the end of 2005, and who had more than $1,600 of investment income, such as taxable interest, ordinary dividends, or capital gain distributions. But if neither of the child's parents was alive at the end of 2005, do not use Form 8615 to figure the child's tax.

A child born on January 1, 1992, is considered to be age 14 at the end of 2005. Do not use Form 8615 for such a child.

(Continued on page 36)

Deduction for Exemptions Worksheet—Line 26

Keep for Your Records

1. Is the amount on Form 1040A, line 22, more than the amount shown on line 4 below for your filing status?

☐ **No.** STOP Multiply $3,200 by the total number of exemptions claimed on Form 1040A, line 6d, and enter the result on Form 1040A, line 26.

☐ **Yes.** *Continue*

2. Multiply $3,200 by the total number of exemptions claimed on Form 1040A, line 6d . . . . . 2. _____

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

4. Enter the amount shown below for your filing status.
- Single—$145,950
- Married filing jointly or qualifying widow(er)—$218,950
- Married filing separately—$109,475
- Head of household—$182,450

. . . . . 4. _____

5. Subtract line 4 from line 3. If the result is more than $122,500 ($61,250 if married filing separately), STOP. You **cannot** take a deduction for exemptions . . . . . 5. _____

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. _____

7. Multiply line 6 by 2% (.02) and enter the result as a decimal . . . . . 7. _____

8. Multiply line 2 by line 7 . . . . . 8. _____

9. **Deduction for exemptions**. Subtract line 8 from line 2. Enter the result here and on Form 1040A, line 26 . . . . . 9. _____

Alternative Minimum Tax Worksheet—Line 28

Keep for Your Records

Before you begin: √ Figure the tax you would enter on Form 1040A, line 28, if you do not owe this tax.

1. Enter the amount from Form 1040A, line 22 . . . . . 1. _____

2. Enter the amount from Form 8914, line 2 . . . . . 2. _____

3. Subtract line 2 from line 1 . . . . . 3. _____

4. Enter the amount shown below for your filing status.
- Single or head of household—$40,250
- Married filing jointly or qualifying widow(er)—$58,000
- Married filing separately—$29,000

. . . . . 4. _____

5. Subtract line 4 from line 3. If zero or less, **stop here;** you do not owe this tax . . 5. _____

6. Enter the amount shown below for your filing status.
- Single or head of household—$112,500
- Married filing jointly or qualifying widow(er)—$150,000
- Married filing separately—$75,000

. . . 6. _____

7. Subtract line 6 from line 3. If zero or less, enter -0- here and on line 8, and go to line 9. . . . . 7. _____

8. Multiply line 7 by 25% (.25) . . . . . 8. _____

9. Add lines 5 and 8 . . . . . 9. _____

10. If line 9 is $175,000 or less ($87,500 or less if married filing separately), multiply line 9 by 26% (.26). Otherwise, multiply line 9 by 28% (.28) and subtract $3,500 ($1,750 if married filing separately) from the result . . . . . 10. _____

11. Did you use the **Qualified Dividends and Capital Gain Tax Worksheet** on page 36 to figure the tax on the amount on Form 1040A, line 27?

☐ **No.** Skip lines 11 through 22; enter the amount from line 10 on line 23 and go to line 24.

☐ **Yes.** Enter the amount from line 4 of that worksheet . . . . . 11. _____

12. Enter the **smaller** of line 9 or line 11 . . . . . 12. _____

13. Subtract line 12 from line 9 . . . . . 13. _____

14. If line 13 is $175,000 or less ($87,500 or less if married filing separately), multiply line 13 by 26% (.26). Otherwise, multiply line 13 by 28% (.28) and subtract $3,500 ($1,750 if married filing separately) from the result . . . . . 14. _____

15. Enter:
- $59,400 if married filing jointly or qualifying widow(er),
- $29,700 if single or married filing separately, or
- $39,800 if head of household . . . . . 15. _____

16. Enter the amount from line 5 of the **Qualified Dividends and Capital Gain Tax Worksheet** on page 36 . . . . . 16. _____

17. Subtract line 16 from line 15. If zero or less, enter -0- . . . . . 17. _____

18. Enter the **smaller** of line 12 or line 17 . . . . . 18. _____

19. Multiply line 18 by 5% (.05) . . . . . 19. _____

20. Subtract line 18 from line 12 . . . . . 20. _____

21. Multiply line 20 by 15% (.15) . . . . . 21. _____

22. Add lines 14, 19, and 21 . . . . . 22. _____

23. Enter the **smaller** of line 10 or line 22 . . . . . 23. _____

24. Enter the amount you would enter on Form 1040A, line 28, if you do not owe this tax . . . . . 24. _____

25. **Alternative minimum tax.** Is the amount on line 23 more than the amount on line 24?

☐ **No.** You do not owe this tax.

☐ **Yes.** Subtract line 24 from line 23. Also include this amount in the total on Form 1040A, line 28. Enter "AMT" and show the amount in the space to the left of line 28 . . . . . 25. _____

Need more information or forms? See page 7.

Qualified Dividends and Capital Gain Tax Worksheet

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

Line 29

Credit for Child and Dependent Care Expenses

You may be able to take this credit if you paid someone to care for:

- Your qualifying child under age 13 whom you claim as your dependent.
- Your disabled spouse who could not care for himself or herself.
- Any disabled person not able to care for himself or herself whom you claim as a dependent (or could have claimed as a dependent except that person received $3,200 or more of gross income or filed a joint return).
- Any disabled person not able to care for himself or herself whom you could have claimed as a dependent except that you, or your spouse if filing jointly, could be claimed as a dependent on someone else's 2005 return.
- Your child whom you could not claim as a dependent because of the rules for *Children of divorced or separated parents* that begin on page 22.

For details, use TeleTax topic 602 (see page 8) or see the Instructions for Schedule 2 (Form 1040A).

Line 30

Credit for the Elderly or the Disabled

You may be able to take this credit if by the end of 2005 (a) you were age 65 or older, or (b) you retired on permanent and total disability and you had taxable disability income. But you usually cannot take the credit if the amount on Form 1040A, line 22, is $17,500 or more ($20,000 or more if married filing jointly and only one spouse is eligible for the credit; $25,000 or more if married filing jointly and both spouses are eligible; $12,500 or more if married filing separately). See Schedule 3 and its instructions for details.

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

Line 31

Education Credits

If you (or your dependent) paid qualified expenses in 2005 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, or your spouse if filing jointly, are claimed as a dependent on someone's (such as your parent's) 2005 tax return.

Qualified Dividends and Capital Gain Tax Worksheet—Line 28

Keep for Your Records

Before you begin: √ Be sure you do not have to file Form 1040 (see the instructions for Form 1040A, line 10, on page 25).

1. Enter the amount from Form 1040A, line 27 . . . . . 1. _____

2. Enter the amount from Form 1040A, line 9b . . . . . 2. _____

3. Enter the amount from Form 1040A, line 10 . . . . . 3. _____

4. Add lines 2 and 3 . . . . . 4. _____

5. Subtract line 4 from line 1. If zero or less, enter -0- . . . . . 5. _____

6. Enter the **smaller** of:
- The amount on line 1, or
- $29,700 if single or married filing separately, $59,400 if married filing jointly or qualifying widow(er), or $39,800 if head of household.

. . . . . 6. _____

7. Is the amount on line 5 equal to or more than the amount on line 6?

☐ **Yes.** Skip lines 7 through 9; go to line 10 and check the ''No'' box.

☐ **No.** Enter the amount from line 5 . . . . . 7. _____

8. Subtract line 7 from line 6 . . . . . 8. _____

9. Multiply line 8 by 5% (.05) . . . . . 9. _____

10. Are the amounts on lines 4 and 8 the same?

☐ **Yes.** Skip lines 10 through 13; go to line 14.

☐ **No.** Enter the **smaller** of line 1 or line 4 . . . . . 10. _____

11. Enter the amount from line 8 (if line 8 is blank, enter -0-) . . . . . 11. _____

12. Subtract line 11 from line 10 . . . . . 12. _____

13. Multiply line 12 by 15% (.15) . . . . . 13. _____

14. Figure the tax on the amount on line 5. Use the Tax Table on pages 61–72. Enter tax here . . . . . 14. _____

15. Add lines 9, 13, and 14 . . . . . 15. _____

16. Figure the tax on the amount on line 1. Use the Tax Table on pages 61–72. Enter tax here . . . . . 16. _____

17. **Tax on all taxable income.** Enter the **smaller** of line 15 or line 16 here and on Form 1040A, line 28 . . . . . 17. _____

- Your filing status is married filing separately.
- The amount on Form 1040A, line 22, is $53,000 or more ($107,000 or more if married filing jointly).
- You are taking a deduction for tuition and fees on Form 1040A, line 19, for the same student.
- You (or your spouse) were a nonresident alien for any part of 2005 unless your filing status is married filing jointly.

Line 32

Retirement Savings Contributions Credit

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

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

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

2. The person(s) who made the qualified contribution or elective deferral (a) was born after January 1, 1988, (b) is claimed as a dependent on someone else's 2005 tax return, or (c) was a student (defined below).

You were a student if during any part of 5 calendar months of 2005 you:

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

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

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

Need more information or forms? See page 7.

Line 33—Child Tax Credit

Three Steps To Take the Child Tax Credit!

Step 1. Make sure you have a qualifying child for the child tax credit (see the instructions for line 6c).

Step 2. Make sure that for each qualifying child you either checked the box on Form 1040A, line 6c, column (4), or completed Form 8901 (if the child is not your dependent).

Step 3. Answer the questions on this page to see if you may use the worksheet on page 39 to figure your credit or if you must use Pub. 972, Child Tax Credit. If you need Pub. 972, see page 7.

Questions **Who Must Use Pub. 972**

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

   ☐ **Yes.** STOP You must use Pub. 972 to figure your credit.

   ☐ **No.** Continue

2. Are you claiming the adoption credit on Form 8839 (see the instructions for Form 1040A, line 34, on page 40)?

   ☐ **Yes.** STOP You must use Pub. 972 to figure your child tax credit. You will also need Form 8839.

   ☐ **No.** Use the worksheet on page 39 to figure your child tax credit.

Child Tax Credit Worksheet—Line 33

Keep for Your Records

CAUTION

- To be a qualifying child for the child tax credit, the child must be **under age 17** at the end of 2005 and meet the other requirements listed on page 21.
- **Do not** use this worksheet if you answered "Yes" to question 1 or 2 on page 38. Instead, use Pub. 972.

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

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

3. Add the amounts from Form 1040A:

Line 29 _____

Line 30 + _____

Line 31 + _____

Line 32 + _____ Enter the total. | **3** | |

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

☐ **Yes.** STOP

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

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

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

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

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

This is your child tax credit.

5	

Enter this amount on Form 1040A, line 33.

1040A

TIP

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

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

Need more information or forms? See page 7.

Line 34

Adoption Credit

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

- You paid expenses to adopt a child.
- You adopted a child with special needs and the adoption became final in 2005.

See the Instructions for Form 8839 for details.

Line 37

Advance Earned Income Credit Payments

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

Line 39

Federal Income Tax Withheld

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

If you received a 2005 Form 1099 showing federal income tax withheld on dividends, interest income, unemployment compensation, or social security benefits, include the amount withheld in the total on line 39. This should be shown in Form 1099, box 4, or Form SSA-1099, box 6. If federal income tax was withheld from your Alaska Permanent Fund dividends, include the tax withheld in the total on line 39.

Line 40

2005 Estimated Tax Payments

Enter any estimated federal income tax payments you made for 2005. Include any overpayment from your 2004 return that you applied to your 2005 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 2005. 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 2005 or in 2006 before filing a 2005 return. Also, see Pub. 505 if either of the following apply.

- You got divorced in 2005 and you made joint estimated tax payments with your former spouse.
- You changed your name and you made estimated tax payments using your former name.

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

What is the EIC?

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

TIP *You may be able to elect to use your 2004 earned income to figure your EIC if (a) your 2004 earned income is more than your 2005 earned income, and (b) your main home was in the Hurricane Katrina disaster area on August 25, 2005. Also, special rules may apply for people who had to relocate because of Hurricane Katrina. For details, see Pub. 4492.*

To Take the EIC:

- Follow the steps below.
- Complete the worksheet on page 45 or let the IRS figure the credit for you.
- If you have a qualifying child, complete and attach Schedule EIC.

For help in determining if you are eligible for the EIC, go to *www.irs.gov/eitc* and click on "EITC Assistant." This service is available in English and Spanish.

CAUTION *If you take the EIC even though you are not eligible and it is determined that your error is due to reckless or intentional disregard of the EIC rules, you will not be allowed to take the credit for 2 years even if you are otherwise eligible to do so. If you fraudulently take the EIC, you will not be allowed to take the credit for 10 years. See* Form 8862, who must file, *that begins on page 44. You may also have to pay penalties.*

Step 1 All Filers

1. If, in 2005:
   - 2 children lived with you, is the amount on Form 1040A, line 22, less than $35,263 ($37,263 if married filing jointly)?
   - 1 child lived with you, is the amount on Form 1040A, line 22, less than $31,030 ($33,030 if married filing jointly)?
   - No children lived with you, is the amount on Form 1040A, line 22, less than $11,750 ($13,750 if married filing jointly)?

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

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

3. Is your filing status married filing separately?

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

4. Were you a nonresident alien for any part of 2005?

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

Step 2 Investment Income

1. Add the amounts from Form 1040A:

Line 8a		_____
Line 8b	+	_____
Line 9a	+	_____
Line 10	+	_____
Investment Income	=	[ ]

2. Is your investment income more than $2,700?

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

3. Did a child live with you in 2005?

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

Need more information or forms? See page 7.

Continued from page 41

Step 3 Qualifying Child

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

Son, daughter, stepchild, foster child, brother, sister, stepbrother, stepsister, or a descendant of any of them (for example, your grandchild, niece, or nephew)

AND

was ...

Under age 19 at the end of 2005

or

Under age 24 at the end of 2005 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 2005.

If the child did not live with you for the required time, see *Exception to time lived with you* beginning on page 43.

CAUTION *If the child meets the conditions to be a qualifying child of any other person (other than your spouse if filing a joint return) for 2005, or the child was married, see page 44.*

1. Could you, or your spouse if filing a joint return, be a qualifying child of another person in 2005?

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

   ☐ **No.** Continue

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

   ☐ **Yes.** The child must have a valid social security number as defined on page 44 unless the child was born and died in 2005. Skip Step 4; go to Step 5 on page 43.

   ☐ **No.** Go to Step 4, question 2, if the amount on Form 1040A, line 22, is less than $11,750 ($13,750 if married filing jointly).

Step 4 Filers Without a Qualifying Child

1. Could you, or your spouse if filing a joint return, be a qualifying child of another person in 2005? See Step 3.

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

   ☐ **No.** Continue

2. Can you, or your spouse if filing a joint return, be claimed as a dependent on someone else's 2005 tax return?

   ☐ **Yes.** STOP You cannot take the credit.

   ☐ **No.** Continue

3. Were you, or your spouse if filing a joint return, at least age 25 but under age 65 at the end of 2005?

   ☐ **Yes.** Continue

   ☐ **No.** STOP 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 2005? Members of the military stationed outside the United States, see page 44 before you answer.

   ☐ **Yes.** Go to Step 5 on page 43.

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

Continued from page 42

Step 5 Earned Income

1. Figure earned income:

Form 1040A, line 7 _____

Subtract, if included on line 7, any:

- Taxable scholarship or fellowship grant not reported on a Form W-2.
- Amount paid to an inmate in a penal institution for work (put "PRI" and the amount subtracted to the left of the entry space for Form 1040A, line 7).
- Amount received as a pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan (put "DFC" and the amount subtracted to the left of the entry space for Form 1040A, line 7). This amount may be shown in Form W-2, box 11. If you received such an amount but it is not reported on Form W-2, contact your employer for the amount received as a pension or annuity.

– _____

Add all of your nontaxable combat pay if you elect to include it in earned income. Also enter this amount on Form 1040A, line 41b. See *Combat pay, nontaxable* on this page. + _____

CAUTION *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* = _____

*You may be able to elect to use your 2004 earned income to figure your EIC if (a) your 2004 earned income is more than your 2005 earned income, and (b) your main home was in the Hurricane Katrina disaster area on August 25, 2005. For details, see Pub. 4492.

CAUTION *Electing to use your 2004 earned income may increase or decrease your EIC. Figure the credit using your 2005 earned income. Then figure the credit using your 2004 earned income. Compare the two amounts before making the election.*

2. If you have:
   - 2 or more qualifying children, is your earned income* less than $35,263 ($37,263 if married filing jointly)?
   - 1 qualifying child, is your earned income* less than $31,030 ($33,030 if married filing jointly)?
   - No qualifying children, is your earned income* less than $11,750 ($13,750 if married filing jointly)?

   ☐ **Yes.** Go to Step 6. ☐ **No.** STOP You cannot take the credit.

Step 6 How To Figure the Credit

1. Do you want the IRS to figure the credit for you?

   ☐ **Yes.** See *Credit figured by the IRS* on this page. ☐ **No.** Go to the worksheet on page 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 lawfully placed with you for legal adoption.

Combat pay, nontaxable. If you were a member of the U.S. Armed Forces who served in a combat zone, certain pay is excluded from your income. See *Combat Zone Exclusion* in Pub. 3. You can elect to include this pay in your earned income when figuring the EIC. The amount of your nontaxable combat pay should be shown in Form(s) W-2, box 12, with code Q. If you are filing a joint return and both you and your spouse received nontaxable combat pay, you can each make your own election.

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

1. Put "EIC" to the left of the entry space for Form 1040A, line 41a.
2. Be sure you enter the nontaxable combat pay you elect to include in earned income on Form 1040A, line 41b. See *Combat pay, nontaxable* above.
3. If you have a qualifying child, complete and attach Schedule EIC. If your EIC for a year after 1996 was reduced or disallowed, see *Form 8862, who must file* on page 44.

Exception to time lived with you. A child is considered to have lived with you for all of 2005 if the child was born or died in 2005 and your home was this child's home for the entire time he or she was alive in 2005. 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. Also see *Kidnapped child* on page 23 or *Members of the military* below.

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

- You filed Form 8862 for another year, the EIC was allowed for that year, and your EIC has not been reduced or disallowed again for any reason other than a math or clerical error.
- You are taking the EIC without a qualifying child and the only reason your EIC was reduced or disallowed in the earlier year was because it was determined that a child listed on Schedule EIC was not your qualifying child.

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

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

Foster child. A foster child is any child placed with you by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction. For more details on authorized placement agencies, see Pub. 596.

Married child. A child who was married at the end of 2005 is a qualifying child only if (a) you can claim him or her as your dependent on Form 1040A, line 6c, or (b) you could have claimed him or her as your dependent except for the rules under *Children of divorced or separated parents* that begin on page 22.

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. A person who, at any time in 2005, 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 is the qualifying child of more than one person, only one person can claim the child as a qualifying child for all of the following tax benefits, unless the rules for *Children of divorced or separated parents* on page 22 apply.

1. Dependency exemption (line 6c).
2. Child tax credits (lines 33 and 42).
3. Head of household filing status (line 4).
4. Credit for child and dependent care expenses (line 29).
5. Earned income credit (lines 41a and 41b).

No other person can take any of the five tax benefits listed above unless he or she has a different qualifying child. If you and any other person claim the child as a qualifying 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 two of the 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 2005. 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 2005.
- 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 2005.

Example. Your daughter meets the conditions to be a qualifying child for both you and your mother. If you and your mother both claim tax benefits based on the child, the rules above apply. Under these rules, you are entitled to treat your daughter as a qualifying child for any of the five tax benefits listed above for which you otherwise qualify. Your mother would not be entitled to take any of the five tax benefits listed above unless she has a different qualifying child.

If you will not be taking the EIC with a qualifying child, put "No" to the left of the entry space for line 41a. Otherwise, go to Step 3, question 1, on page 42.

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

To find out how to get an SSN, see page 18. If you will not have an SSN by April 17, 2006, see *What If You Cannot File on Time?* on page 12.

Student. A child who during any part of 5 calendar months of 2005 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 Internet 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.

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

Keep for Your Records

Part 1

All Filers

1. Enter your earned income from Step 5 on page 43. But if you elect to use your 2004 earned income (see page 43), enter that amount instead. | 1 |

2. Look up the amount on line 1 above in the EIC Table on pages 46–52 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, STOP You cannot take the credit. Put "No" to the left of the entry space for line 41a.

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

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

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

☐ **No.** Go to line 5.

Part 2

Filers Who Answered "No" on Line 4

5. If you have:

- No qualifying children, is the amount on line 3 less than $6,550 ($8,550 if married filing jointly)?
- 1 or more qualifying children, is the amount on line 3 less than $14,400 ($16,400 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 46–52 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 |

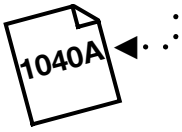
Look at the amounts on lines 5 and 2. Then, enter the **smaller** amount on line 6.

Part 3

Your Earned Income Credit

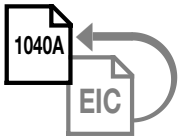
6. **This is your earned income credit.** If you elect to use your 2004 earned income (see page 43), enter "PYEI" and the amount of your earned income on the line next to line 41a. | 6 |

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



Reminder—

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



CAUTION *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 2005.*

Need more information or forms? See page 7.

2005 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— 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
At least	But less than	Your credit is—			Your credit is—		
$1	$50	$2	$9	$10	$2	$9	$10
50	100	6	26	30	6	26	30
100	150	10	43	50	10	43	50
150	200	13	60	70	13	60	70
200	250	17	77	90	17	77	90
250	300	21	94	110	21	94	110
300	350	25	111	130	25	111	130
350	400	29	128	150	29	128	150
400	450	33	145	170	33	145	170
450	500	36	162	190	36	162	190
500	550	40	179	210	40	179	210
550	600	44	196	230	44	196	230
600	650	48	213	250	48	213	250
650	700	52	230	270	52	230	270
700	750	55	247	290	55	247	290
750	800	59	264	310	59	264	310
800	850	63	281	330	63	281	330
850	900	67	298	350	67	298	350
900	950	71	315	370	71	315	370
950	1,000	75	332	390	75	332	390
1,000	1,050	78	349	410	78	349	410
1,050	1,100	82	366	430	82	366	430
1,100	1,150	86	383	450	86	383	450
1,150	1,200	90	400	470	90	400	470
1,200	1,250	94	417	490	94	417	490
1,250	1,300	98	434	510	98	434	510
1,300	1,350	101	451	530	101	451	530
1,350	1,400	105	468	550	105	468	550
1,400	1,450	109	485	570	109	485	570
1,450	1,500	113	502	590	113	502	590
1,500	1,550	117	519	610	117	519	610
1,550	1,600	120	536	630	120	536	630
1,600	1,650	124	553	650	124	553	650
1,650	1,700	128	570	670	128	570	670
1,700	1,750	132	587	690	132	587	690
1,750	1,800	136	604	710	136	604	710
1,800	1,850	140	621	730	140	621	730
1,850	1,900	143	638	750	143	638	750
1,900	1,950	147	655	770	147	655	770
1,950	2,000	151	672	790	151	672	790
2,000	2,050	155	689	810	155	689	810
2,050	2,100	159	706	830	159	706	830
2,100	2,150	163	723	850	163	723	850
2,150	2,200	166	740	870	166	740	870
2,200	2,250	170	757	890	170	757	890
2,250	2,300	174	774	910	174	774	910
2,300	2,350	178	791	930	178	791	930
2,350	2,400	182	808	950	182	808	950
2,400	2,450	186	825	970	186	825	970
2,450	2,500	189	842	990	189	842	990
2,500	2,550	193	859	1,010	193	859	1,010
2,550	2,600	197	876	1,030	197	876	1,030
2,600	2,650	201	893	1,050	201	893	1,050
2,650	2,700	205	910	1,070	205	910	1,070
2,700	2,750	208	927	1,090	208	927	1,090

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—		
		No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—		
2,750	2,800	212	944	1,110	212	944	1,110
2,800	2,850	216	961	1,130	216	961	1,130
2,850	2,900	220	978	1,150	220	978	1,150
2,900	2,950	224	995	1,170	224	995	1,170
2,950	3,000	228	1,012	1,190	228	1,012	1,190
3,000	3,050	231	1,029	1,210	231	1,029	1,210
3,050	3,100	235	1,046	1,230	235	1,046	1,230
3,100	3,150	239	1,063	1,250	239	1,063	1,250
3,150	3,200	243	1,080	1,270	243	1,080	1,270
3,200	3,250	247	1,097	1,290	247	1,097	1,290
3,250	3,300	251	1,114	1,310	251	1,114	1,310
3,300	3,350	254	1,131	1,330	254	1,131	1,330
3,350	3,400	258	1,148	1,350	258	1,148	1,350
3,400	3,450	262	1,165	1,370	262	1,165	1,370
3,450	3,500	266	1,182	1,390	266	1,182	1,390
3,500	3,550	270	1,199	1,410	270	1,199	1,410
3,550	3,600	273	1,216	1,430	273	1,216	1,430
3,600	3,650	277	1,233	1,450	277	1,233	1,450
3,650	3,700	281	1,250	1,470	281	1,250	1,470
3,700	3,750	285	1,267	1,490	285	1,267	1,490
3,750	3,800	289	1,284	1,510	289	1,284	1,510
3,800	3,850	293	1,301	1,530	293	1,301	1,530
3,850	3,900	296	1,318	1,550	296	1,318	1,550
3,900	3,950	300	1,335	1,570	300	1,335	1,570
3,950	4,000	304	1,352	1,590	304	1,352	1,590
4,000	4,050	308	1,369	1,610	308	1,369	1,610
4,050	4,100	312	1,386	1,630	312	1,386	1,630
4,100	4,150	316	1,403	1,650	316	1,403	1,650
4,150	4,200	319	1,420	1,670	319	1,420	1,670
4,200	4,250	323	1,437	1,690	323	1,437	1,690
4,250	4,300	327	1,454	1,710	327	1,454	1,710
4,300	4,350	331	1,471	1,730	331	1,471	1,730
4,350	4,400	335	1,488	1,750	335	1,488	1,750
4,400	4,450	339	1,505	1,770	339	1,505	1,770
4,450	4,500	342	1,522	1,790	342	1,522	1,790
4,500	4,550	346	1,539	1,810	346	1,539	1,810
4,550	4,600	350	1,556	1,830	350	1,556	1,830
4,600	4,650	354	1,573	1,850	354	1,573	1,850
4,650	4,700	358	1,590	1,870	358	1,590	1,870
4,700	4,750	361	1,607	1,890	361	1,607	1,890
4,750	4,800	365	1,624	1,910	365	1,624	1,910
4,800	4,850	369	1,641	1,930	369	1,641	1,930
4,850	4,900	373	1,658	1,950	373	1,658	1,950
4,900	4,950	377	1,675	1,970	377	1,675	1,970
4,950	5,000	381	1,692	1,990	381	1,692	1,990
5,000	5,050	384	1,709	2,010	384	1,709	2,010
5,050	5,100	388	1,726	2,030	388	1,726	2,030
5,100	5,150	392	1,743	2,050	392	1,743	2,050
5,150	5,200	396	1,760	2,070	396	1,760	2,070
5,200	5,250	399	1,777	2,090	399	1,777	2,090
5,250	5,300	399	1,794	2,110	399	1,794	2,110
5,300	5,350	399	1,811	2,130	399	1,811	2,130
5,350	5,400	399	1,828	2,150	399	1,828	2,150
5,400	5,450	399	1,845	2,170	399	1,845	2,170
5,450	5,500	399	1,862	2,190	399	1,862	2,190

(Continued on page 47)

2005 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— 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
At least	But less than	Your credit is—			Your credit is—		
5,500	**5,550**	399	1,879	2,210	399	1,879	2,210
5,550	**5,600**	399	1,896	2,230	399	1,896	2,230
5,600	**5,650**	399	1,913	2,250	399	1,913	2,250
5,650	**5,700**	399	1,930	2,270	399	1,930	2,270
5,700	**5,750**	399	1,947	2,290	399	1,947	2,290
5,750	**5,800**	399	1,964	2,310	399	1,964	2,310
5,800	**5,850**	399	1,981	2,330	399	1,981	2,330
5,850	**5,900**	399	1,998	2,350	399	1,998	2,350
5,900	**5,950**	399	2,015	2,370	399	2,015	2,370
5,950	**6,000**	399	2,032	2,390	399	2,032	2,390
6,000	**6,050**	399	2,049	2,410	399	2,049	2,410
6,050	**6,100**	399	2,066	2,430	399	2,066	2,430
6,100	**6,150**	399	2,083	2,450	399	2,083	2,450
6,150	**6,200**	399	2,100	2,470	399	2,100	2,470
6,200	**6,250**	399	2,117	2,490	399	2,117	2,490
6,250	**6,300**	399	2,134	2,510	399	2,134	2,510
6,300	**6,350**	399	2,151	2,530	399	2,151	2,530
6,350	**6,400**	399	2,168	2,550	399	2,168	2,550
6,400	**6,450**	399	2,185	2,570	399	2,185	2,570
6,450	**6,500**	399	2,202	2,590	399	2,202	2,590
6,500	**6,550**	399	2,219	2,610	399	2,219	2,610
6,550	**6,600**	396	2,236	2,630	399	2,236	2,630
6,600	**6,650**	392	2,253	2,650	399	2,253	2,650
6,650	**6,700**	388	2,270	2,670	399	2,270	2,670
6,700	**6,750**	384	2,287	2,690	399	2,287	2,690
6,750	**6,800**	381	2,304	2,710	399	2,304	2,710
6,800	**6,850**	377	2,321	2,730	399	2,321	2,730
6,850	**6,900**	373	2,338	2,750	399	2,338	2,750
6,900	**6,950**	369	2,355	2,770	399	2,355	2,770
6,950	**7,000**	365	2,372	2,790	399	2,372	2,790
7,000	**7,050**	361	2,389	2,810	399	2,389	2,810
7,050	**7,100**	358	2,406	2,830	399	2,406	2,830
7,100	**7,150**	354	2,423	2,850	399	2,423	2,850
7,150	**7,200**	350	2,440	2,870	399	2,440	2,870
7,200	**7,250**	346	2,457	2,890	399	2,457	2,890
7,250	**7,300**	342	2,474	2,910	399	2,474	2,910
7,300	**7,350**	339	2,491	2,930	399	2,491	2,930
7,350	**7,400**	335	2,508	2,950	399	2,508	2,950
7,400	**7,450**	331	2,525	2,970	399	2,525	2,970
7,450	**7,500**	327	2,542	2,990	399	2,542	2,990
7,500	**7,550**	323	2,559	3,010	399	2,559	3,010
7,550	**7,600**	319	2,576	3,030	399	2,576	3,030
7,600	**7,650**	316	2,593	3,050	399	2,593	3,050
7,650	**7,700**	312	2,610	3,070	399	2,610	3,070
7,700	**7,750**	308	2,627	3,090	399	2,627	3,090
7,750	**7,800**	304	2,644	3,110	399	2,644	3,110
7,800	**7,850**	300	2,662	3,130	399	2,662	3,130
7,850	**7,900**	296	2,662	3,150	399	2,662	3,150
7,900	**7,950**	293	2,662	3,170	399	2,662	3,170
7,950	**8,000**	289	2,662	3,190	399	2,662	3,190
8,000	**8,050**	285	2,662	3,210	399	2,662	3,210
8,050	**8,100**	281	2,662	3,230	399	2,662	3,230
8,100	**8,150**	277	2,662	3,250	399	2,662	3,250
8,150	**8,200**	273	2,662	3,270	399	2,662	3,270
8,200	**8,250**	270	2,662	3,290	399	2,662	3,290
8,250	**8,300**	266	2,662	3,310	399	2,662	3,310
8,300	**8,350**	262	2,662	3,330	399	2,662	3,330
8,350	**8,400**	258	2,662	3,350	399	2,662	3,350
8,400	**8,450**	254	2,662	3,370	399	2,662	3,370
8,450	**8,500**	251	2,662	3,390	399	2,662	3,390

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—		
		No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—		
8,500	**8,550**	247	2,662	3,410	399	2,662	3,410
8,550	**8,600**	243	2,662	3,430	396	2,662	3,430
8,600	**8,650**	239	2,662	3,450	392	2,662	3,450
8,650	**8,700**	235	2,662	3,470	388	2,662	3,470
8,700	**8,750**	231	2,662	3,490	384	2,662	3,490
8,750	**8,800**	228	2,662	3,510	381	2,662	3,510
8,800	**8,850**	224	2,662	3,530	377	2,662	3,530
8,850	**8,900**	220	2,662	3,550	373	2,662	3,550
8,900	**8,950**	216	2,662	3,570	369	2,662	3,570
8,950	**9,000**	212	2,662	3,590	365	2,662	3,590
9,000	**9,050**	208	2,662	3,610	361	2,662	3,610
9,050	**9,100**	205	2,662	3,630	358	2,662	3,630
9,100	**9,150**	201	2,662	3,650	354	2,662	3,650
9,150	**9,200**	197	2,662	3,670	350	2,662	3,670
9,200	**9,250**	193	2,662	3,690	346	2,662	3,690
9,250	**9,300**	189	2,662	3,710	342	2,662	3,710
9,300	**9,350**	186	2,662	3,730	339	2,662	3,730
9,350	**9,400**	182	2,662	3,750	335	2,662	3,750
9,400	**9,450**	178	2,662	3,770	331	2,662	3,770
9,450	**9,500**	174	2,662	3,790	327	2,662	3,790
9,500	**9,550**	170	2,662	3,810	323	2,662	3,810
9,550	**9,600**	166	2,662	3,830	319	2,662	3,830
9,600	**9,650**	163	2,662	3,850	316	2,662	3,850
9,650	**9,700**	159	2,662	3,870	312	2,662	3,870
9,700	**9,750**	155	2,662	3,890	308	2,662	3,890
9,750	**9,800**	151	2,662	3,910	304	2,662	3,910
9,800	**9,850**	147	2,662	3,930	300	2,662	3,930
9,850	**9,900**	143	2,662	3,950	296	2,662	3,950
9,900	**9,950**	140	2,662	3,970	293	2,662	3,970
9,950	**10,000**	136	2,662	3,990	289	2,662	3,990
10,000	**10,050**	132	2,662	4,010	285	2,662	4,010
10,050	**10,100**	128	2,662	4,030	281	2,662	4,030
10,100	**10,150**	124	2,662	4,050	277	2,662	4,050
10,150	**10,200**	120	2,662	4,070	273	2,662	4,070
10,200	**10,250**	117	2,662	4,090	270	2,662	4,090
10,250	**10,300**	113	2,662	4,110	266	2,662	4,110
10,300	**10,350**	109	2,662	4,130	262	2,662	4,130
10,350	**10,400**	105	2,662	4,150	258	2,662	4,150
10,400	**10,450**	101	2,662	4,170	254	2,662	4,170
10,450	**10,500**	98	2,662	4,190	251	2,662	4,190
10,500	**10,550**	94	2,662	4,210	247	2,662	4,210
10,550	**10,600**	90	2,662	4,230	243	2,662	4,230
10,600	**10,650**	86	2,662	4,250	239	2,662	4,250
10,650	**10,700**	82	2,662	4,270	235	2,662	4,270
10,700	**10,750**	78	2,662	4,290	231	2,662	4,290
10,750	**10,800**	75	2,662	4,310	228	2,662	4,310
10,800	**10,850**	71	2,662	4,330	224	2,662	4,330
10,850	**10,900**	67	2,662	4,350	220	2,662	4,350
10,900	**10,950**	63	2,662	4,370	216	2,662	4,370
10,950	**11,000**	59	2,662	4,390	212	2,662	4,390
11,000	**11,050**	55	2,662	4,400	208	2,662	4,400
11,050	**11,100**	52	2,662	4,400	205	2,662	4,400
11,100	**11,150**	48	2,662	4,400	201	2,662	4,400
11,150	**11,200**	44	2,662	4,400	197	2,662	4,400
11,200	**11,250**	40	2,662	4,400	193	2,662	4,400
11,250	**11,300**	36	2,662	4,400	189	2,662	4,400
11,300	**11,350**	33	2,662	4,400	186	2,662	4,400
11,350	**11,400**	29	2,662	4,400	182	2,662	4,400
11,400	**11,450**	25	2,662	4,400	178	2,662	4,400
11,450	**11,500**	21	2,662	4,400	174	2,662	4,400

(Continued on page 48)

Need more information or forms? See page 7.

2005 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— 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
At least	But less than	Your credit is—			Your credit is—		
11,500	**11,550**	17	2,662	4,400	170	2,662	4,400
11,550	**11,600**	13	2,662	4,400	166	2,662	4,400
11,600	**11,650**	10	2,662	4,400	163	2,662	4,400
11,650	**11,700**	6	2,662	4,400	159	2,662	4,400
11,700	**11,750**	2	2,662	4,400	155	2,662	4,400
11,750	**11,800**	0	2,662	4,400	151	2,662	4,400
11,800	**11,850**	0	2,662	4,400	147	2,662	4,400
11,850	**11,900**	0	2,662	4,400	143	2,662	4,400
11,900	**11,950**	0	2,662	4,400	140	2,662	4,400
11,950	**12,000**	0	2,662	4,400	136	2,662	4,400
12,000	**12,050**	0	2,662	4,400	132	2,662	4,400
12,050	**12,100**	0	2,662	4,400	128	2,662	4,400
12,100	**12,150**	0	2,662	4,400	124	2,662	4,400
12,150	**12,200**	0	2,662	4,400	120	2,662	4,400
12,200	**12,250**	0	2,662	4,400	117	2,662	4,400
12,250	**12,300**	0	2,662	4,400	113	2,662	4,400
12,300	**12,350**	0	2,662	4,400	109	2,662	4,400
12,350	**12,400**	0	2,662	4,400	105	2,662	4,400
12,400	**12,450**	0	2,662	4,400	101	2,662	4,400
12,450	**12,500**	0	2,662	4,400	98	2,662	4,400
12,500	**12,550**	0	2,662	4,400	94	2,662	4,400
12,550	**12,600**	0	2,662	4,400	90	2,662	4,400
12,600	**12,650**	0	2,662	4,400	86	2,662	4,400
12,650	**12,700**	0	2,662	4,400	82	2,662	4,400
12,700	**12,750**	0	2,662	4,400	78	2,662	4,400
12,750	**12,800**	0	2,662	4,400	75	2,662	4,400
12,800	**12,850**	0	2,662	4,400	71	2,662	4,400
12,850	**12,900**	0	2,662	4,400	67	2,662	4,400
12,900	**12,950**	0	2,662	4,400	63	2,662	4,400
12,950	**13,000**	0	2,662	4,400	59	2,662	4,400
13,000	**13,050**	0	2,662	4,400	55	2,662	4,400
13,050	**13,100**	0	2,662	4,400	52	2,662	4,400
13,100	**13,150**	0	2,662	4,400	48	2,662	4,400
13,150	**13,200**	0	2,662	4,400	44	2,662	4,400
13,200	**13,250**	0	2,662	4,400	40	2,662	4,400
13,250	**13,300**	0	2,662	4,400	36	2,662	4,400
13,300	**13,350**	0	2,662	4,400	33	2,662	4,400
13,350	**13,400**	0	2,662	4,400	29	2,662	4,400
13,400	**13,450**	0	2,662	4,400	25	2,662	4,400
13,450	**13,500**	0	2,662	4,400	21	2,662	4,400
13,500	**13,550**	0	2,662	4,400	17	2,662	4,400
13,550	**13,600**	0	2,662	4,400	13	2,662	4,400
13,600	**13,650**	0	2,662	4,400	10	2,662	4,400
13,650	**13,700**	0	2,662	4,400	6	2,662	4,400
13,700	**13,750**	0	2,662	4,400	2	2,662	4,400
13,750	**14,400**	0	2,662	4,400	0	2,662	4,400
14,400	**14,450**	0	2,653	4,388	0	2,662	4,400
14,450	**14,500**	0	2,645	4,378	0	2,662	4,400
14,500	**14,550**	0	2,637	4,367	0	2,662	4,400
14,550	**14,600**	0	2,629	4,357	0	2,662	4,400
14,600	**14,650**	0	2,621	4,346	0	2,662	4,400
14,650	**14,700**	0	2,613	4,336	0	2,662	4,400
14,700	**14,750**	0	2,605	4,325	0	2,662	4,400
14,750	**14,800**	0	2,597	4,315	0	2,662	4,400
14,800	**14,850**	0	2,589	4,304	0	2,662	4,400
14,850	**14,900**	0	2,582	4,294	0	2,662	4,400
14,900	**14,950**	0	2,574	4,283	0	2,662	4,400
14,950	**15,000**	0	2,566	4,273	0	2,662	4,400
15,000	**15,050**	0	2,558	4,262	0	2,662	4,400
15,050	**15,100**	0	2,550	4,252	0	2,662	4,400

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—		
		No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—		
15,100	**15,150**	0	2,542	4,241	0	2,662	4,400
15,150	**15,200**	0	2,534	4,230	0	2,662	4,400
15,200	**15,250**	0	2,526	4,220	0	2,662	4,400
15,250	**15,300**	0	2,518	4,209	0	2,662	4,400
15,300	**15,350**	0	2,510	4,199	0	2,662	4,400
15,350	**15,400**	0	2,502	4,188	0	2,662	4,400
15,400	**15,450**	0	2,494	4,178	0	2,662	4,400
15,450	**15,500**	0	2,486	4,167	0	2,662	4,400
15,500	**15,550**	0	2,478	4,157	0	2,662	4,400
15,550	**15,600**	0	2,470	4,146	0	2,662	4,400
15,600	**15,650**	0	2,462	4,136	0	2,662	4,400
15,650	**15,700**	0	2,454	4,125	0	2,662	4,400
15,700	**15,750**	0	2,446	4,115	0	2,662	4,400
15,750	**15,800**	0	2,438	4,104	0	2,662	4,400
15,800	**15,850**	0	2,430	4,094	0	2,662	4,400
15,850	**15,900**	0	2,422	4,083	0	2,662	4,400
15,900	**15,950**	0	2,414	4,073	0	2,662	4,400
15,950	**16,000**	0	2,406	4,062	0	2,662	4,400
16,000	**16,050**	0	2,398	4,051	0	2,662	4,400
16,050	**16,100**	0	2,390	4,041	0	2,662	4,400
16,100	**16,150**	0	2,382	4,030	0	2,662	4,400
16,150	**16,200**	0	2,374	4,020	0	2,662	4,400
16,200	**16,250**	0	2,366	4,009	0	2,662	4,400
16,250	**16,300**	0	2,358	3,999	0	2,662	4,400
16,300	**16,350**	0	2,350	3,988	0	2,662	4,400
16,350	**16,400**	0	2,342	3,978	0	2,662	4,400
16,400	**16,450**	0	2,334	3,967	0	2,653	4,388
16,450	**16,500**	0	2,326	3,957	0	2,645	4,378
16,500	**16,550**	0	2,318	3,946	0	2,637	4,367
16,550	**16,600**	0	2,310	3,936	0	2,629	4,357
16,600	**16,650**	0	2,302	3,925	0	2,621	4,346
16,650	**16,700**	0	2,294	3,915	0	2,613	4,336
16,700	**16,750**	0	2,286	3,904	0	2,605	4,325
16,750	**16,800**	0	2,278	3,894	0	2,597	4,315
16,800	**16,850**	0	2,270	3,883	0	2,589	4,304
16,850	**16,900**	0	2,262	3,872	0	2,582	4,294
16,900	**16,950**	0	2,254	3,862	0	2,574	4,283
16,950	**17,000**	0	2,246	3,851	0	2,566	4,273
17,000	**17,050**	0	2,238	3,841	0	2,558	4,262
17,050	**17,100**	0	2,230	3,830	0	2,550	4,252
17,100	**17,150**	0	2,222	3,820	0	2,542	4,241
17,150	**17,200**	0	2,214	3,809	0	2,534	4,230
17,200	**17,250**	0	2,206	3,799	0	2,526	4,220
17,250	**17,300**	0	2,198	3,788	0	2,518	4,209
17,300	**17,350**	0	2,190	3,778	0	2,510	4,199
17,350	**17,400**	0	2,182	3,767	0	2,502	4,188
17,400	**17,450**	0	2,174	3,757	0	2,494	4,178
17,450	**17,500**	0	2,166	3,746	0	2,486	4,167
17,500	**17,550**	0	2,158	3,736	0	2,478	4,157
17,550	**17,600**	0	2,150	3,725	0	2,470	4,146
17,600	**17,650**	0	2,142	3,714	0	2,462	4,136
17,650	**17,700**	0	2,134	3,704	0	2,454	4,125
17,700	**17,750**	0	2,126	3,693	0	2,446	4,115
17,750	**17,800**	0	2,118	3,683	0	2,438	4,104
17,800	**17,850**	0	2,110	3,672	0	2,430	4,094
17,850	**17,900**	0	2,102	3,662	0	2,422	4,083
17,900	**17,950**	0	2,094	3,651	0	2,414	4,073
17,950	**18,000**	0	2,086	3,641	0	2,406	4,062
18,000	**18,050**	0	2,078	3,630	0	2,398	4,051
18,050	**18,100**	0	2,070	3,620	0	2,390	4,041

(Continued on page 49)

2005 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— 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
At least	But less than	Your credit is—			Your credit is—		
18,100	**18,150**	0	2,062	3,609	0	2,382	4,030
18,150	**18,200**	0	2,054	3,599	0	2,374	4,020
18,200	**18,250**	0	2,046	3,588	0	2,366	4,009
18,250	**18,300**	0	2,038	3,578	0	2,358	3,999
18,300	**18,350**	0	2,030	3,567	0	2,350	3,988
18,350	**18,400**	0	2,022	3,557	0	2,342	3,978
18,400	**18,450**	0	2,014	3,546	0	2,334	3,967
18,450	**18,500**	0	2,006	3,535	0	2,326	3,957
18,500	**18,550**	0	1,998	3,525	0	2,318	3,946
18,550	**18,600**	0	1,990	3,514	0	2,310	3,936
18,600	**18,650**	0	1,982	3,504	0	2,302	3,925
18,650	**18,700**	0	1,974	3,493	0	2,294	3,915
18,700	**18,750**	0	1,966	3,483	0	2,286	3,904
18,750	**18,800**	0	1,958	3,472	0	2,278	3,894
18,800	**18,850**	0	1,950	3,462	0	2,270	3,883
18,850	**18,900**	0	1,942	3,451	0	2,262	3,872
18,900	**18,950**	0	1,934	3,441	0	2,254	3,862
18,950	**19,000**	0	1,926	3,430	0	2,246	3,851
19,000	**19,050**	0	1,918	3,420	0	2,238	3,841
19,050	**19,100**	0	1,910	3,409	0	2,230	3,830
19,100	**19,150**	0	1,902	3,399	0	2,222	3,820
19,150	**19,200**	0	1,894	3,388	0	2,214	3,809
19,200	**19,250**	0	1,886	3,378	0	2,206	3,799
19,250	**19,300**	0	1,878	3,367	0	2,198	3,788
19,300	**19,350**	0	1,870	3,356	0	2,190	3,778
19,350	**19,400**	0	1,862	3,346	0	2,182	3,767
19,400	**19,450**	0	1,854	3,335	0	2,174	3,757
19,450	**19,500**	0	1,846	3,325	0	2,166	3,746
19,500	**19,550**	0	1,838	3,314	0	2,158	3,736
19,550	**19,600**	0	1,830	3,304	0	2,150	3,725
19,600	**19,650**	0	1,822	3,293	0	2,142	3,714
19,650	**19,700**	0	1,814	3,283	0	2,134	3,704
19,700	**19,750**	0	1,806	3,272	0	2,126	3,693
19,750	**19,800**	0	1,798	3,262	0	2,118	3,683
19,800	**19,850**	0	1,790	3,251	0	2,110	3,672
19,850	**19,900**	0	1,783	3,241	0	2,102	3,662
19,900	**19,950**	0	1,775	3,230	0	2,094	3,651
19,950	**20,000**	0	1,767	3,220	0	2,086	3,641
20,000	**20,050**	0	1,759	3,209	0	2,078	3,630
20,050	**20,100**	0	1,751	3,199	0	2,070	3,620
20,100	**20,150**	0	1,743	3,188	0	2,062	3,609
20,150	**20,200**	0	1,735	3,177	0	2,054	3,599
20,200	**20,250**	0	1,727	3,167	0	2,046	3,588
20,250	**20,300**	0	1,719	3,156	0	2,038	3,578
20,300	**20,350**	0	1,711	3,146	0	2,030	3,567
20,350	**20,400**	0	1,703	3,135	0	2,022	3,557
20,400	**20,450**	0	1,695	3,125	0	2,014	3,546
20,450	**20,500**	0	1,687	3,114	0	2,006	3,535
20,500	**20,550**	0	1,679	3,104	0	1,998	3,525
20,550	**20,600**	0	1,671	3,093	0	1,990	3,514
20,600	**20,650**	0	1,663	3,083	0	1,982	3,504
20,650	**20,700**	0	1,655	3,072	0	1,974	3,493
20,700	**20,750**	0	1,647	3,062	0	1,966	3,483
20,750	**20,800**	0	1,639	3,051	0	1,958	3,472
20,800	**20,850**	0	1,631	3,041	0	1,950	3,462
20,850	**20,900**	0	1,623	3,030	0	1,942	3,451
20,900	**20,950**	0	1,615	3,020	0	1,934	3,441
20,950	**21,000**	0	1,607	3,009	0	1,926	3,430
21,000	**21,050**	0	1,599	2,998	0	1,918	3,420
21,050	**21,100**	0	1,591	2,988	0	1,910	3,409

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—		
		No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—		
21,100	**21,150**	0	1,583	2,977	0	1,902	3,399
21,150	**21,200**	0	1,575	2,967	0	1,894	3,388
21,200	**21,250**	0	1,567	2,956	0	1,886	3,378
21,250	**21,300**	0	1,559	2,946	0	1,878	3,367
21,300	**21,350**	0	1,551	2,935	0	1,870	3,356
21,350	**21,400**	0	1,543	2,925	0	1,862	3,346
21,400	**21,450**	0	1,535	2,914	0	1,854	3,335
21,450	**21,500**	0	1,527	2,904	0	1,846	3,325
21,500	**21,550**	0	1,519	2,893	0	1,838	3,314
21,550	**21,600**	0	1,511	2,883	0	1,830	3,304
21,600	**21,650**	0	1,503	2,872	0	1,822	3,293
21,650	**21,700**	0	1,495	2,862	0	1,814	3,283
21,700	**21,750**	0	1,487	2,851	0	1,806	3,272
21,750	**21,800**	0	1,479	2,841	0	1,798	3,262
21,800	**21,850**	0	1,471	2,830	0	1,790	3,251
21,850	**21,900**	0	1,463	2,819	0	1,783	3,241
21,900	**21,950**	0	1,455	2,809	0	1,775	3,230
21,950	**22,000**	0	1,447	2,798	0	1,767	3,220
22,000	**22,050**	0	1,439	2,788	0	1,759	3,209
22,050	**22,100**	0	1,431	2,777	0	1,751	3,199
22,100	**22,150**	0	1,423	2,767	0	1,743	3,188
22,150	**22,200**	0	1,415	2,756	0	1,735	3,177
22,200	**22,250**	0	1,407	2,746	0	1,727	3,167
22,250	**22,300**	0	1,399	2,735	0	1,719	3,156
22,300	**22,350**	0	1,391	2,725	0	1,711	3,146
22,350	**22,400**	0	1,383	2,714	0	1,703	3,135
22,400	**22,450**	0	1,375	2,704	0	1,695	3,125
22,450	**22,500**	0	1,367	2,693	0	1,687	3,114
22,500	**22,550**	0	1,359	2,683	0	1,679	3,104
22,550	**22,600**	0	1,351	2,672	0	1,671	3,093
22,600	**22,650**	0	1,343	2,661	0	1,663	3,083
22,650	**22,700**	0	1,335	2,651	0	1,655	3,072
22,700	**22,750**	0	1,327	2,640	0	1,647	3,062
22,750	**22,800**	0	1,319	2,630	0	1,639	3,051
22,800	**22,850**	0	1,311	2,619	0	1,631	3,041
22,850	**22,900**	0	1,303	2,609	0	1,623	3,030
22,900	**22,950**	0	1,295	2,598	0	1,615	3,020
22,950	**23,000**	0	1,287	2,588	0	1,607	3,009
23,000	**23,050**	0	1,279	2,577	0	1,599	2,998
23,050	**23,100**	0	1,271	2,567	0	1,591	2,988
23,100	**23,150**	0	1,263	2,556	0	1,583	2,977
23,150	**23,200**	0	1,255	2,546	0	1,575	2,967
23,200	**23,250**	0	1,247	2,535	0	1,567	2,956
23,250	**23,300**	0	1,239	2,525	0	1,559	2,946
23,300	**23,350**	0	1,231	2,514	0	1,551	2,935
23,350	**23,400**	0	1,223	2,504	0	1,543	2,925
23,400	**23,450**	0	1,215	2,493	0	1,535	2,914
23,450	**23,500**	0	1,207	2,482	0	1,527	2,904
23,500	**23,550**	0	1,199	2,472	0	1,519	2,893
23,550	**23,600**	0	1,191	2,461	0	1,511	2,883
23,600	**23,650**	0	1,183	2,451	0	1,503	2,872
23,650	**23,700**	0	1,175	2,440	0	1,495	2,862
23,700	**23,750**	0	1,167	2,430	0	1,487	2,851
23,750	**23,800**	0	1,159	2,419	0	1,479	2,841
23,800	**23,850**	0	1,151	2,409	0	1,471	2,830
23,850	**23,900**	0	1,143	2,398	0	1,463	2,819
23,900	**23,950**	0	1,135	2,388	0	1,455	2,809
23,950	**24,000**	0	1,127	2,377	0	1,447	2,798
24,000	**24,050**	0	1,119	2,367	0	1,439	2,788
24,050	**24,100**	0	1,111	2,356	0	1,431	2,777

(Continued on page 50)

Need more information or forms? See page 7.

2005 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— 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
At least	But less than	Your credit is—			Your credit is—		
24,100	**24,150**	0	1,103	2,346	0	1,423	2,767
24,150	**24,200**	0	1,095	2,335	0	1,415	2,756
24,200	**24,250**	0	1,087	2,325	0	1,407	2,746
24,250	**24,300**	0	1,079	2,314	0	1,399	2,735
24,300	**24,350**	0	1,071	2,303	0	1,391	2,725
24,350	**24,400**	0	1,063	2,293	0	1,383	2,714
24,400	**24,450**	0	1,055	2,282	0	1,375	2,704
24,450	**24,500**	0	1,047	2,272	0	1,367	2,693
24,500	**24,550**	0	1,039	2,261	0	1,359	2,683
24,550	**24,600**	0	1,031	2,251	0	1,351	2,672
24,600	**24,650**	0	1,023	2,240	0	1,343	2,661
24,650	**24,700**	0	1,015	2,230	0	1,335	2,651
24,700	**24,750**	0	1,007	2,219	0	1,327	2,640
24,750	**24,800**	0	999	2,209	0	1,319	2,630
24,800	**24,850**	0	991	2,198	0	1,311	2,619
24,850	**24,900**	0	984	2,188	0	1,303	2,609
24,900	**24,950**	0	976	2,177	0	1,295	2,598
24,950	**25,000**	0	968	2,167	0	1,287	2,588
25,000	**25,050**	0	960	2,156	0	1,279	2,577
25,050	**25,100**	0	952	2,146	0	1,271	2,567
25,100	**25,150**	0	944	2,135	0	1,263	2,556
25,150	**25,200**	0	936	2,124	0	1,255	2,546
25,200	**25,250**	0	928	2,114	0	1,247	2,535
25,250	**25,300**	0	920	2,103	0	1,239	2,525
25,300	**25,350**	0	912	2,093	0	1,231	2,514
25,350	**25,400**	0	904	2,082	0	1,223	2,504
25,400	**25,450**	0	896	2,072	0	1,215	2,493
25,450	**25,500**	0	888	2,061	0	1,207	2,482
25,500	**25,550**	0	880	2,051	0	1,199	2,472
25,550	**25,600**	0	872	2,040	0	1,191	2,461
25,600	**25,650**	0	864	2,030	0	1,183	2,451
25,650	**25,700**	0	856	2,019	0	1,175	2,440
25,700	**25,750**	0	848	2,009	0	1,167	2,430
25,750	**25,800**	0	840	1,998	0	1,159	2,419
25,800	**25,850**	0	832	1,988	0	1,151	2,409
25,850	**25,900**	0	824	1,977	0	1,143	2,398
25,900	**25,950**	0	816	1,967	0	1,135	2,388
25,950	**26,000**	0	808	1,956	0	1,127	2,377
26,000	**26,050**	0	800	1,945	0	1,119	2,367
26,050	**26,100**	0	792	1,935	0	1,111	2,356
26,100	**26,150**	0	784	1,924	0	1,103	2,346
26,150	**26,200**	0	776	1,914	0	1,095	2,335
26,200	**26,250**	0	768	1,903	0	1,087	2,325
26,250	**26,300**	0	760	1,893	0	1,079	2,314
26,300	**26,350**	0	752	1,882	0	1,071	2,303
26,350	**26,400**	0	744	1,872	0	1,063	2,293
26,400	**26,450**	0	736	1,861	0	1,055	2,282
26,450	**26,500**	0	728	1,851	0	1,047	2,272
26,500	**26,550**	0	720	1,840	0	1,039	2,261
26,550	**26,600**	0	712	1,830	0	1,031	2,251
26,600	**26,650**	0	704	1,819	0	1,023	2,240
26,650	**26,700**	0	696	1,809	0	1,015	2,230
26,700	**26,750**	0	688	1,798	0	1,007	2,219
26,750	**26,800**	0	680	1,788	0	999	2,209
26,800	**26,850**	0	672	1,777	0	991	2,198
26,850	**26,900**	0	664	1,766	0	984	2,188
26,900	**26,950**	0	656	1,756	0	976	2,177
26,950	**27,000**	0	648	1,745	0	968	2,167
27,000	**27,050**	0	640	1,735	0	960	2,156
27,050	**27,100**	0	632	1,724	0	952	2,146

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—		
		No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—		
27,100	**27,150**	0	624	1,714	0	944	2,135
27,150	**27,200**	0	616	1,703	0	936	2,124
27,200	**27,250**	0	608	1,693	0	928	2,114
27,250	**27,300**	0	600	1,682	0	920	2,103
27,300	**27,350**	0	592	1,672	0	912	2,093
27,350	**27,400**	0	584	1,661	0	904	2,082
27,400	**27,450**	0	576	1,651	0	896	2,072
27,450	**27,500**	0	568	1,640	0	888	2,061
27,500	**27,550**	0	560	1,630	0	880	2,051
27,550	**27,600**	0	552	1,619	0	872	2,040
27,600	**27,650**	0	544	1,608	0	864	2,030
27,650	**27,700**	0	536	1,598	0	856	2,019
27,700	**27,750**	0	528	1,587	0	848	2,009
27,750	**27,800**	0	520	1,577	0	840	1,998
27,800	**27,850**	0	512	1,566	0	832	1,988
27,850	**27,900**	0	504	1,556	0	824	1,977
27,900	**27,950**	0	496	1,545	0	816	1,967
27,950	**28,000**	0	488	1,535	0	808	1,956
28,000	**28,050**	0	480	1,524	0	800	1,945
28,050	**28,100**	0	472	1,514	0	792	1,935
28,100	**28,150**	0	464	1,503	0	784	1,924
28,150	**28,200**	0	456	1,493	0	776	1,914
28,200	**28,250**	0	448	1,482	0	768	1,903
28,250	**28,300**	0	440	1,472	0	760	1,893
28,300	**28,350**	0	432	1,461	0	752	1,882
28,350	**28,400**	0	424	1,451	0	744	1,872
28,400	**28,450**	0	416	1,440	0	736	1,861
28,450	**28,500**	0	408	1,429	0	728	1,851
28,500	**28,550**	0	400	1,419	0	720	1,840
28,550	**28,600**	0	392	1,408	0	712	1,830
28,600	**28,650**	0	384	1,398	0	704	1,819
28,650	**28,700**	0	376	1,387	0	696	1,809
28,700	**28,750**	0	368	1,377	0	688	1,798
28,750	**28,800**	0	360	1,366	0	680	1,788
28,800	**28,850**	0	352	1,356	0	672	1,777
28,850	**28,900**	0	344	1,345	0	664	1,766
28,900	**28,950**	0	336	1,335	0	656	1,756
28,950	**29,000**	0	328	1,324	0	648	1,745
29,000	**29,050**	0	320	1,314	0	640	1,735
29,050	**29,100**	0	312	1,303	0	632	1,724
29,100	**29,150**	0	304	1,293	0	624	1,714
29,150	**29,200**	0	296	1,282	0	616	1,703
29,200	**29,250**	0	288	1,272	0	608	1,693
29,250	**29,300**	0	280	1,261	0	600	1,682
29,300	**29,350**	0	272	1,250	0	592	1,672
29,350	**29,400**	0	264	1,240	0	584	1,661
29,400	**29,450**	0	256	1,229	0	576	1,651
29,450	**29,500**	0	248	1,219	0	568	1,640
29,500	**29,550**	0	240	1,208	0	560	1,630
29,550	**29,600**	0	232	1,198	0	552	1,619
29,600	**29,650**	0	224	1,187	0	544	1,608
29,650	**29,700**	0	216	1,177	0	536	1,598
29,700	**29,750**	0	208	1,166	0	528	1,587
29,750	**29,800**	0	200	1,156	0	520	1,577
29,800	**29,850**	0	192	1,145	0	512	1,566
29,850	**29,900**	0	185	1,135	0	504	1,556
29,900	**29,950**	0	177	1,124	0	496	1,545
29,950	**30,000**	0	169	1,114	0	488	1,535
30,000	**30,050**	0	161	1,103	0	480	1,524
30,050	**30,100**	0	153	1,093	0	472	1,514

(Continued on page 51)

2005 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— Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—			If the amount you are looking up from the worksheet is—		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—		
30,100	**30,150**	0	145	1,082	0	464	1,503	**33,100**	**33,150**	0	0	450	0	0	871
30,150	**30,200**	0	137	1,071	0	456	1,493	**33,150**	**33,200**	0	0	440	0	0	861
30,200	**30,250**	0	129	1,061	0	448	1,482	**33,200**	**33,250**	0	0	429	0	0	850
30,250	**30,300**	0	121	1,050	0	440	1,472	**33,250**	**33,300**	0	0	419	0	0	840
30,300	**30,350**	0	113	1,040	0	432	1,461	**33,300**	**33,350**	0	0	408	0	0	829
30,350	**30,400**	0	105	1,029	0	424	1,451	**33,350**	**33,400**	0	0	398	0	0	819
30,400	**30,450**	0	97	1,019	0	416	1,440	**33,400**	**33,450**	0	0	387	0	0	808
30,450	**30,500**	0	89	1,008	0	408	1,429	**33,450**	**33,500**	0	0	376	0	0	798
30,500	**30,550**	0	81	998	0	400	1,419	**33,500**	**33,550**	0	0	366	0	0	787
30,550	**30,600**	0	73	987	0	392	1,408	**33,550**	**33,600**	0	0	355	0	0	777
30,600	**30,650**	0	65	977	0	384	1,398	**33,600**	**33,650**	0	0	345	0	0	766
30,650	**30,700**	0	57	966	0	376	1,387	**33,650**	**33,700**	0	0	334	0	0	756
30,700	**30,750**	0	49	956	0	368	1,377	**33,700**	**33,750**	0	0	324	0	0	745
30,750	**30,800**	0	41	945	0	360	1,366	**33,750**	**33,800**	0	0	313	0	0	735
30,800	**30,850**	0	33	935	0	352	1,356	**33,800**	**33,850**	0	0	303	0	0	724
30,850	**30,900**	0	25	924	0	344	1,345	**33,850**	**33,900**	0	0	292	0	0	713
30,900	**30,950**	0	17	914	0	336	1,335	**33,900**	**33,950**	0	0	282	0	0	703
30,950	**31,000**	0	9	903	0	328	1,324	**33,950**	**34,000**	0	0	271	0	0	692
31,000	**31,050**	0	*	892	0	320	1,314	**34,000**	**34,050**	0	0	261	0	0	682
31,050	**31,100**	0	0	882	0	312	1,303	**34,050**	**34,100**	0	0	250	0	0	671
31,100	**31,150**	0	0	871	0	304	1,293	**34,100**	**34,150**	0	0	240	0	0	661
31,150	**31,200**	0	0	861	0	296	1,282	**34,150**	**34,200**	0	0	229	0	0	650
31,200	**31,250**	0	0	850	0	288	1,272	**34,200**	**34,250**	0	0	219	0	0	640
31,250	**31,300**	0	0	840	0	280	1,261	**34,250**	**34,300**	0	0	208	0	0	629
31,300	**31,350**	0	0	829	0	272	1,250	**34,300**	**34,350**	0	0	197	0	0	619
31,350	**31,400**	0	0	819	0	264	1,240	**34,350**	**34,400**	0	0	187	0	0	608
31,400	**31,450**	0	0	808	0	256	1,229	**34,400**	**34,450**	0	0	176	0	0	598
31,450	**31,500**	0	0	798	0	248	1,219	**34,450**	**34,500**	0	0	166	0	0	587
31,500	**31,550**	0	0	787	0	240	1,208	**34,500**	**34,550**	0	0	155	0	0	577
31,550	**31,600**	0	0	777	0	232	1,198	**34,550**	**34,600**	0	0	145	0	0	566
31,600	**31,650**	0	0	766	0	224	1,187	**34,600**	**34,650**	0	0	134	0	0	555
31,650	**31,700**	0	0	756	0	216	1,177	**34,650**	**34,700**	0	0	124	0	0	545
31,700	**31,750**	0	0	745	0	208	1,166	**34,700**	**34,750**	0	0	113	0	0	534
31,750	**31,800**	0	0	735	0	200	1,156	**34,750**	**34,800**	0	0	103	0	0	524
31,800	**31,850**	0	0	724	0	192	1,145	**34,800**	**34,850**	0	0	92	0	0	513
31,850	**31,900**	0	0	713	0	185	1,135	**34,850**	**34,900**	0	0	82	0	0	503
31,900	**31,950**	0	0	703	0	177	1,124	**34,900**	**34,950**	0	0	71	0	0	492
31,950	**32,000**	0	0	692	0	169	1,114	**34,950**	**35,000**	0	0	61	0	0	482
32,000	**32,050**	0	0	682	0	161	1,103	**35,000**	**35,050**	0	0	50	0	0	471
32,050	**32,100**	0	0	671	0	153	1,093	**35,050**	**35,100**	0	0	40	0	0	461
32,100	**32,150**	0	0	661	0	145	1,082	**35,100**	**35,150**	0	0	29	0	0	450
32,150	**32,200**	0	0	650	0	137	1,071	**35,150**	**35,200**	0	0	18	0	0	440
32,200	**32,250**	0	0	640	0	129	1,061	**35,200**	**35,250**	0	0	8	0	0	429
32,250	**32,300**	0	0	629	0	121	1,050	**35,250**	**35,300**	0	0	**	0	0	419
32,300	**32,350**	0	0	619	0	113	1,040	**35,300**	**35,350**	0	0	0	0	0	408
32,350	**32,400**	0	0	608	0	105	1,029	**35,350**	**35,400**	0	0	0	0	0	398
32,400	**32,450**	0	0	598	0	97	1,019	**35,400**	**35,450**	0	0	0	0	0	387
32,450	**32,500**	0	0	587	0	89	1,008	**35,450**	**35,500**	0	0	0	0	0	376
32,500	**32,550**	0	0	577	0	81	998	**35,500**	**35,550**	0	0	0	0	0	366
32,550	**32,600**	0	0	566	0	73	987	**35,550**	**35,600**	0	0	0	0	0	355
32,600	**32,650**	0	0	555	0	65	977	**35,600**	**35,650**	0	0	0	0	0	345
32,650	**32,700**	0	0	545	0	57	966	**35,650**	**35,700**	0	0	0	0	0	334
32,700	**32,750**	0	0	534	0	49	956	**35,700**	**35,750**	0	0	0	0	0	324
32,750	**32,800**	0	0	524	0	41	945	**35,750**	**35,800**	0	0	0	0	0	313
32,800	**32,850**	0	0	513	0	33	935	**35,800**	**35,850**	0	0	0	0	0	303
32,850	**32,900**	0	0	503	0	25	924	**35,850**	**35,900**	0	0	0	0	0	292
32,900	**32,950**	0	0	492	0	17	914	**35,900**	**35,950**	0	0	0	0	0	282
32,950	**33,000**	0	0	482	0	9	903	**35,950**	**36,000**	0	0	0	0	0	271
33,000	**33,050**	0	0	471	0	*	892	**36,000**	**36,050**	0	0	0	0	0	261
33,050	**33,100**	0	0	461	0	0	882	**36,050**	**36,100**	0	0	0	0	0	250

*If the amount you are looking up from the worksheet is at least $31,000 ($33,000 if married filing jointly) but less than $31,030 ($33,030 if married filing jointly), your credit is $2. Otherwise, you cannot take the credit.

**If the amount you are looking up from the worksheet is at least $35,250 but less than $35,263, your credit is $1. Otherwise, you cannot take the credit.

(Continued on page 52)

Need more information or forms? See page 7.

2005 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—		
36,100	**36,150**	0	0	0	0	0	240	**36,850**	**36,900**	0	0	0	0	0	82
36,150	**36,200**	0	0	0	0	0	229	**36,900**	**36,950**	0	0	0	0	0	71
36,200	**36,250**	0	0	0	0	0	219	**36,950**	**37,000**	0	0	0	0	0	61
36,250	**36,300**	0	0	0	0	0	208	**37,000**	**37,050**	0	0	0	0	0	50
36,300	**36,350**	0	0	0	0	0	197	**37,050**	**37,100**	0	0	0	0	0	40
36,350	**36,400**	0	0	0	0	0	187	**37,100**	**37,150**	0	0	0	0	0	29
36,400	**36,450**	0	0	0	0	0	176	**37,150**	**37,200**	0	0	0	0	0	18
36,450	**36,500**	0	0	0	0	0	166	**37,200**	**37,250**	0	0	0	0	0	8
36,500	**36,550**	0	0	0	0	0	155	**37,250**	**37,263**	0	0	0	0	0	1
36,550	**36,600**	0	0	0	0	0	145	**37,263 or more**		0	0	0	0	0	0
36,600	**36,650**	0	0	0	0	0	134								
36,650	**36,700**	0	0	0	0	0	124								
36,700	**36,750**	0	0	0	0	0	113								
36,750	**36,800**	0	0	0	0	0	103								
36,800	**36,850**	0	0	0	0	0	92								

Line 42

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 6c, on page 21. The additional child tax credit may give you a refund even if you do not owe any tax.

Two Steps To Take the Additional Child Tax Credit!

Step 1. Be sure you figured the amount, if any, of your child tax credit. See the instructions for Form 1040A, line 33, that begin on page 38.

Step 2. Read the TIP at the end of your Child Tax Credit Worksheet. Use Form 8812 to see if you can take the additional child tax credit, but only if you meet the condition given in that TIP.

Line 43

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

Excess social security and tier 1 railroad retirement (RRTA) tax withheld. If you, or your spouse if filing a joint return, had more than one employer for 2005 and total wages of more than $90,000, too much social security or tier 1 RRTA tax may have been withheld. For more details, including how to figure the amount to include on line 43, see Pub. 505.

Refund

Line 44

Amount Overpaid

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

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

TIP *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 2006 *on page 56.*

Refund offset. If you owe past-due federal tax, state income tax, child support, spousal support, or certain federal nontax debts, such as student loans, all or part of the overpayment on line 44 may be used (offset) to pay the past-due amount. Offsets for federal taxes are made by the IRS. All other offsets are made by the Treasury Department's Financial Management Service (FMS). For federal tax offsets, you will receive a notice from the IRS. For all other offsets, you will receive a notice from FMS. To find out if you may have an offset or if you have a question about it, contact the agency 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 44 may be used (offset) to pay the past-due amount. But your part of the overpayment may be refunded to you if certain conditions apply and you complete Form 8379. For details, use TeleTax topic 203 (see page 8) or see Form 8379.

Lines 45b Through 45d

DIRECT DEPOSIT

Simple. Safe. Secure.

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

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.

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

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

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

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

Line 45b. The routing number must be nine digits. The first two digits must be 01 through 12 or 21 through 32. Otherwise, the direct deposit will be rejected and a check sent instead. On the sample check on page 54, the routing number is 250250025.

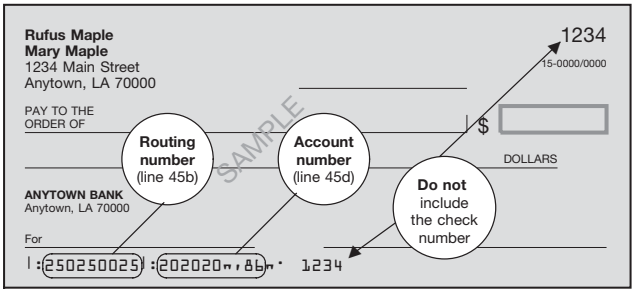
Your check may state that it is payable through a financial institution different from the one at which you have your checking account. If so, do not use the routing number on that check. Instead, contact your financial institution for the correct routing number to enter on line 45b.

Line 45d. The account number can be up to 17 characters (both numbers and letters). Include hyphens but omit spaces and special symbols. Enter the number from left to right and leave any unused boxes blank. On the sample check on page 54, the account number is 20202086. Do not include the check number.

CAUTION *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.*

Need more information or forms? See page 7.

Sample Check—Lines 45b Through 45d



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

Line 46

Amount Applied to Your 2006 Estimated Tax

Enter on line 46 the amount, if any, of the overpayment on line 44 you want applied to your estimated tax for 2006. 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 2006 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 17, 2006. Visit *www.irs.gov/efile* for details.

Line 47

Amount You Owe

Pay your taxes in full by April 17, 2006, to save interest and penalty. You do not have to pay if line 47 is under $1.

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

You can pay by check, money order, or credit card. Do not include any estimated tax payment for 2006 in your check, money order, or amount you charge. Instead, make the estimated tax payment separately.

To pay by check or money order. Enclose in the envelope with your return a check or money order payable to the **"United States Treasury"** for the full amount due. Do not send cash. Do not attach the payment to your return. Write "2005 Form 1040A" and your name, address, daytime phone number, and social security number (SSN) on your payment. If you are filing a joint return, enter the SSN shown first on your tax return.

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

To pay by credit card. You can 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 below and follow the instructions. A convenience fee will be charged by the service provider based on the amount you are paying. Fees may vary between 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 1040A in the upper left corner the confirmation number you were given at the end of the transaction and the amount you charged (not including the convenience fee).

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

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

You 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 2006. See Income tax withholding and estimated tax payments for 2006 *on page 56.*

What If You Cannot Pay?

If you cannot pay the full amount shown on line 47 when you file, you can ask to make monthly installment payments for the full or a partial amount. You may have up to 60 months to pay. However, you will be charged interest and may be charged a late payment penalty on the tax not paid by April 17, 2006, 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 to make installment payments within 30 days. But if you file your return after March 31, it may take us longer to reply.

Line 48

Estimated Tax Penalty

You may owe this penalty if:

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

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

Exception. You will not owe the penalty if your 2004 tax return was for a tax year of 12 full months and either of the following applies.

1. You had no tax shown on your 2004 return and you were a U.S. citizen or resident for all of 2004, or

2. The total of lines 39 and 40 on your 2005 return is at least 100% of the tax liability shown on your 2004 return (110% of that amount if you are not a farmer or fisherman and your adjusted gross income shown on that return is more than $150,000, or, if married filing separately for 2005, more than $75,000). Your estimated tax payments for 2005 must have been made on time and for the required amount.

Figuring the penalty. If the *Exception* that begins on page 54 does not apply and you choose to figure the penalty yourself, see Form 2210 to find out if you owe the penalty. If you do, you can use the form to figure the amount. Enter the penalty on Form 1040A, line 48. Add the penalty to any tax due and enter the total on line 47. If you are due a refund, subtract the penalty from the overpayment you show on line 44. Do not file Form 2210 with your return unless Form 2210 indicates that you must do so. Instead, keep it for your records.

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

Third Party Designee

If you want to allow a friend, family member, or any other person you choose to discuss your 2005 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 2006 tax return. This is April 16, 2007, for most people. If you wish to revoke the authorization before it ends, see Pub. 947.

Sign Your Return

Form 1040A is not considered a valid return unless you sign it. If you are filing a joint return, your spouse must also sign. If your spouse cannot sign the return, see Pub. 501. Be sure to date your return and enter your occupation(s). If you are filing a joint return as a surviving spouse, see *Death of a taxpayer* on page 57.

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.

IRS e-file **Electronic Return Signatures!**

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

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

To verify your identity, you will be prompted to enter your adjusted gross income (AGI) from your originally filed 2004 federal income tax return, if applicable. Do not use your AGI from an amended return (Form 1040X), math error notice, or an IRS examination report. AGI is the amount shown on your 2004 Form 1040, line 37; Form 1040A, line 22; Form 1040EZ, line 4; and on the TeleFile Tax Record, line I. If you don't have your 2004 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.

CAUTION *You cannot sign your return electronically if you are a first-time filer under age 16 at the end of 2005.*

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

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

Attach Required Forms and Schedules

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

TIP *If you received a 2005 Form 1099-R showing federal income tax withheld, also attach the form to the front of Form 1040A.*

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

Need more information or forms? See page 7.

General Information

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

- Be sure to enter your social security number (SSN) in the space provided on page 1 of Form 1040A. If you are married filing a joint or separate return, also enter your spouse's SSN. Be sure to enter your SSN in the space next to your name. Check that your name and SSN agree with your social security card.
- Make sure you entered the correct name and SSN for each person you claim as a dependent on line 6c. Check that each dependent's name and SSN agrees with his or her social security card. For each child under age 17 who is a qualifying child for the child tax credit, make sure you either checked the box in line 6c, column (4), or completed Form 8901.
- Check your math, especially for the earned income credit (EIC), child tax credit, taxable social security benefits, deduction for exemptions, taxable income, federal income tax withheld, total payments, and refund or amount you owe.
- If you think you can take the earned income credit, read the instructions for lines 41a and 41b that begin on page 41 to make sure you qualify. If you do, make sure you enter on Schedule EIC the correct SSN for each person you claim as a qualifying child. Also, be sure you used the correct column of the EIC Table for your filing status and the number of children you have.
- Remember to sign and date Form 1040A and enter your occupation(s).
- Be sure you use the correct method to figure your tax. See the instructions for line 28 that begin on page 34. Also, enter your total tax on line 38.
- Make sure you use the correct filing status. If you think you can file as head of household, read the instructions for line 4 on page 19 to make sure you qualify.
- Make sure your name and address are correct on the peel-off label. If not, enter the correct information.
- If you are married filing jointly and did not get a peel-off label, enter your and your spouse's name in the same order as shown on your last return.
- Enter your standard deduction on line 24. Also, if you check any box on line 23a or you (or your spouse if filing jointly) can be claimed as a dependent on someone's 2005 return, see page 33 to find the amount to enter on line 24.
- Attach your Form(s) W-2 and any other required forms and schedules.
- If you owe tax and are paying by check or money order, be sure to include all the required information on your payment. See the instructions for line 47 on page 54 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. Generally, both you and your spouse are each responsible for paying the full amount of tax, interest, and penalties on your joint return. However, 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. To request relief, you must file Form 8857 no later than 2 years after the date on which the IRS first attempted to collect the tax from you. For more information, see Pub. 971 and Form 8857.

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

Income tax withholding and estimated tax payments for 2006. 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 2006 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 2006 tax return will show a tax refund or a tax balance due the IRS of less than $1,000. If your total estimated tax (including any alternative minimum tax) for 2006 is $1,000 or more, see Form 1040-ES. It has a worksheet you can use to see if you have to make estimated tax payments. See Pub. 505 for more details.

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

How do you make a gift to reduce debt held by the public? If you wish to do so, make a check payable to "Bureau of the Public Debt." You can send it to: Bureau of the Public Debt, Department G, P.O. Box 2188, Parkersburg, WV 26106-2188. Or you can enclose the check with your income tax return when you file. Do not add your gift to any tax you may owe. See page 54 for details on how to pay any tax you owe.

TIP *If you itemize your deductions for 2006, you may be able to deduct this gift.*

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

Identity theft. If you believe someone has assumed your identity to file federal income tax returns, or to commit other tax fraud, call 1-800-829-0433. Victims of identity theft who are having trouble filing their returns should call the Taxpayer Advocate at 1-877-777-4778.

The IRS does not request personal taxpayer information through email. If you receive this type of request, it may be an attempt by identity thieves to get your private tax information.

Need a copy of your tax return? If you do, use Form 4506. There is a $39 fee for each return requested. If your main home, principal place of business, or tax records are located in a Presidentially declared disaster area, this fee will be waived. 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 2005, 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 2005 and you did not remarry in 2005, or if your spouse died in 2006 before filing a return for 2005, you can file a joint return. A joint return should show your spouse's 2005 income before death and your income for all of 2005. 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.

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 poses questions you can answer by selecting "Yes" or "No."
- Tax topics. This section provides a broad picture of tax topics beginning with 17 main categories. Each topic link leads to further categories and then to a discussion of the topic.

Free help with your return. Free help in preparing your return is available nationwide from IRS-sponsored volunteers. The Volunteer Income Tax Assistance (VITA) program is designed to help low-income taxpayers and the Tax Counseling for the Elderly (TCE) program is designed to assist taxpayers age 60 or older with their returns. Many VITA sites offer free electronic filing and all volunteers will let you know about the credits and deductions you may be entitled to claim. If you are a member of the military, you can also get assistance on military tax benefits, such as combat zone benefits, at an office within your installation. For more information on these programs, go to *www.irs.gov* and enter keyword "VITA" in the upper right corner. Or, call us. See page 10 for the number. To find the nearest AARP Tax-Aide site, visit AARP's website at *www.aarp.org/taxaide* 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 2004 tax return (if available), all your Forms W-2 and 1099 for 2005, and any other information about your 2005 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. 1615 has large-print copies of Form 1040A, Schedules 1, 2, 3, and EIC, and Form 8812, and their instructions. You can use the large-print form and schedules as worksheets to figure your tax, but you cannot file on them. You can get Pub. 1615 by phone or mail. See pages 7 and 59.

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

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

If you file late, the penalty is usually 5% of the amount due for each month or part of a month your return is late, unless you have a reasonable explanation. If you do, attach it to your return. The penalty can be as much as 25% (more in some cases) of the tax due (15% per month up to a maximum of 75% if the failure to file is fraudulent). We will charge you interest on the penalty from the due date of the return (including extensions). If your return is more than 60 days late, the minimum penalty will be $100 or the amount of any tax you owe, whichever is smaller.

If you pay your taxes late, the penalty is usually 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.

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

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

Disclosure, Privacy Act, and Paperwork Reduction Act Notice

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

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

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

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

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

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

Generally, tax returns and return information are confidential, as stated in Code section 6103. However, Code section 6103 allows or requires the Internal Revenue Service to disclose or give the information shown on your tax return to others as described in the Code. For example, we may disclose your tax information to the Department of Justice to enforce the tax laws, both civil and criminal, and to cities, states, the District of Columbia, U.S. commonwealths or possessions, and certain foreign governments to carry out their tax laws. We may disclose your tax information to the Department of Treasury and contractors for tax administration purposes; and to other persons as necessary to obtain information which we cannot get in any other way in order to determine the amount of or to collect the tax you owe. We may disclose your tax information to the Comptroller General of the United States to permit the Comptroller General to review the Internal Revenue Service. We may disclose your tax information to committees of Congress; federal, state, and local child support agencies; and to other federal agencies for the purposes of determining entitlement for benefits or the eligibility for and the repayment of loans. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

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

We welcome comments on forms. If you have suggestions for making these forms simpler, we would be happy to hear from you. You can email us at **taxforms@irs.gov.* Please put "Forms Comment" on the subject line. Or you can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6406, Washington, DC 20224. Do not send your return to this address. Instead, see the back cover.

Estimates of taxpayer burden. The new estimates of taxpayer burden shown below were developed by the IRS to better measure and understand the burden taxpayers experience when preparing their taxes. These estimates of average preparation times and out-of-pocket expenses are based on a new survey of taxpayers and a more accurate method of estimating taxpayer burden. They focus on taxpayer characteristics and activities, rather than forms, and replace the burden estimates shown in prior year tax form instructions. The information collected to figure the new estimates includes type of taxpayer, preparation method, filing method, and taxpayer activities. The new estimates shown here are grouped by principal combinations of forms submitted and are not available separately for each form.

These changes create a one-time shift in estimates of burden levels. Comparisons should not be made between these and earlier published estimates.

If you have comments concerning the time and expense estimates below, you can contact us at either one of the addresses shown under *We welcome comments on forms.*

These estimates were the latest available when the forms went to print. The most current information can be found on the IRS website at *www.irs.gov.*

Estimated Average Preparation Times and Out-of-Pocket Expenses by Return Preparation Method

The average time and expenses required to complete and file Form 1040A and its schedules and worksheets will vary depending on individual circumstances. The estimated averages are:

Self-Prepared Without Tax Software		Self-Prepared With Tax Software		Prepared by Paid Professional	
Hours	Costs	Hours	Costs	Hours	Costs
12.8	**$18**	**12.6**	**$39**	**10.6**	**$122**

Estimated Average Preparation Time by Taxpayer Activities

The average time needed to complete and file Form 1040A and its schedules and worksheets will vary by taxpayer activities. The estimated averages are:

Average Time (Hours)				
Total	Recordkeeping	Tax Planning	Form Completion	All Other Activities
11.4	6.0	1.4	2.2	1.8

Double click on the icon to the left for additional information on the new estimates of taxpayer burden, which will open a separate HTML file.

Order Blank for Forms and Publications

TIP

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

How To Use the Order Blank

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

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

3. Enclose the order blank in your own envelope and send it to the Internal Revenue Service, National Distribution Center, P.O. Box 8903, Bloomington, IL 61702–8903. Do not use the envelope we sent you in your tax package because this envelope may be used only for filing your income tax return. You should receive your order within 10 days after we receive your request.

Do not send your tax return to the above address. Instead, see the back cover.

▲ *Cut here* ▲

Order Blank

Fill in your name and address.

Name

Postal mailing address — Apt./Suite/Room

City — State — ZIP code

Foreign country — International postal code

Daytime phone number

( )

Instead of using this order blank, you can go to *www.irs.gov* to download or order these and other products. You can get the items in bold at many IRS offices, post offices, and libraries.

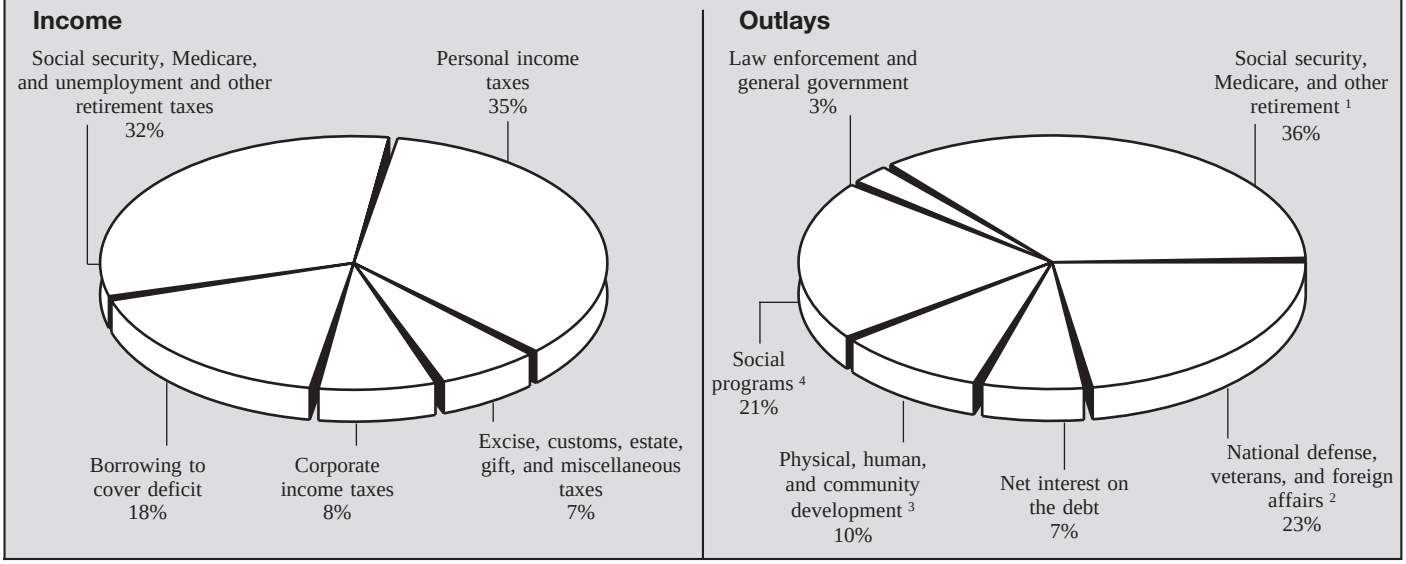
Circle the forms and publications you need. The instructions for any form you order will be included.

1040	Schedule F (1040)	Schedule 3 (1040A)	4506	8822	Pub. 501	Pub. 535	Pub. 926
Schedules A&B (1040)	Schedule H (1040)	**1040EZ**	4562	8829	Pub. 502	Pub. 547	Pub. 970
Schedule C (1040)	Schedule J (1040)	1040-ES (2006)	4684	8863	Pub. 505	Pub. 550	Pub. 972
Schedule C-EZ (1040)	Schedule R (1040)	1040-V	4868	9465	Pub. 523	Pub. 554	
Schedule D (1040)	Schedule SE (1040)	1040X	6251	Pub. 1	Pub. 525	Pub. 575	
Schedule D-1 (1040)	**1040A**	2106	8283	Pub. 17	Pub. 526	Pub. 590	
Schedule E (1040)	Schedule 1 (1040A)	2106-EZ	8606	Pub. 334	Pub. 527	Pub. 596	
Schedule EIC (1040A or 1040)	Schedule 2 (1040A)	2441	8812	Pub. 463	Pub. 529	Pub. 910	

J

Major Categories of Federal Income and Outlays for Fiscal Year 2004

Income and Outlays. These pie charts show the relative sizes of the major categories of federal income and outlays for fiscal year 2004.



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

In fiscal year 2004 (which began on October 1, 2003, and ended on September 30, 2004), federal income was $1.9 trillion and outlays were $2.3 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 19% 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 $59 billion in fiscal year 2004. 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.

2005 Tax Table

Example. Mr. and Mrs. Green are filing a joint return. Their taxable income on Form 1040A, line 27, is $23,250. First, they find the $23,250–23,300 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 $2,761. This is the tax amount they should enter on Form 1040A, line 28.

Sample Table

At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
23,200	23,250	3,119	2,754	3,119	2,961
23,250	23,300	3,126	2,761	3,126	2,969
23,300	23,350	3,134	2,769	3,134	2,976
23,350	23,400	3,141	2,776	3,141	2,984

If Form 1040A, line 27, is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
0	5	0	0	0	0
5	15	1	1	1	1
15	25	2	2	2	2
25	50	4	4	4	4
50	75	6	6	6	6
75	100	9	9	9	9
100	125	11	11	11	11
125	150	14	14	14	14
150	175	16	16	16	16
175	200	19	19	19	19
200	225	21	21	21	21
225	250	24	24	24	24
250	275	26	26	26	26
275	300	29	29	29	29
300	325	31	31	31	31
325	350	34	34	34	34
350	375	36	36	36	36
375	400	39	39	39	39
400	425	41	41	41	41
425	450	44	44	44	44
450	475	46	46	46	46
475	500	49	49	49	49
500	525	51	51	51	51
525	550	54	54	54	54
550	575	56	56	56	56
575	600	59	59	59	59
600	625	61	61	61	61
625	650	64	64	64	64
650	675	66	66	66	66
675	700	69	69	69	69
700	725	71	71	71	71
725	750	74	74	74	74
750	775	76	76	76	76
775	800	79	79	79	79
800	825	81	81	81	81
825	850	84	84	84	84
850	875	86	86	86	86
875	900	89	89	89	89
900	925	91	91	91	91
925	950	94	94	94	94
950	975	96	96	96	96
975	1,000	99	99	99	99
1,000					
1,000	1,025	101	101	101	101
1,025	1,050	104	104	104	104
1,050	1,075	106	106	106	106
1,075	1,100	109	109	109	109
1,100	1,125	111	111	111	111
1,125	1,150	114	114	114	114
1,150	1,175	116	116	116	116
1,175	1,200	119	119	119	119
1,200	1,225	121	121	121	121
1,225	1,250	124	124	124	124
1,250	1,275	126	126	126	126
1,275	1,300	129	129	129	129

If Form 1040A, line 27, is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
1,300	1,325	131	131	131	131
1,325	1,350	134	134	134	134
1,350	1,375	136	136	136	136
1,375	1,400	139	139	139	139
1,400	1,425	141	141	141	141
1,425	1,450	144	144	144	144
1,450	1,475	146	146	146	146
1,475	1,500	149	149	149	149
1,500	1,525	151	151	151	151
1,525	1,550	154	154	154	154
1,550	1,575	156	156	156	156
1,575	1,600	159	159	159	159
1,600	1,625	161	161	161	161
1,625	1,650	164	164	164	164
1,650	1,675	166	166	166	166
1,675	1,700	169	169	169	169
1,700	1,725	171	171	171	171
1,725	1,750	174	174	174	174
1,750	1,775	176	176	176	176
1,775	1,800	179	179	179	179
1,800	1,825	181	181	181	181
1,825	1,850	184	184	184	184
1,850	1,875	186	186	186	186
1,875	1,900	189	189	189	189
1,900	1,925	191	191	191	191
1,925	1,950	194	194	194	194
1,950	1,975	196	196	196	196
1,975	2,000	199	199	199	199
2,000					
2,000	2,025	201	201	201	201
2,025	2,050	204	204	204	204
2,050	2,075	206	206	206	206
2,075	2,100	209	209	209	209
2,100	2,125	211	211	211	211
2,125	2,150	214	214	214	214
2,150	2,175	216	216	216	216
2,175	2,200	219	219	219	219
2,200	2,225	221	221	221	221
2,225	2,250	224	224	224	224
2,250	2,275	226	226	226	226
2,275	2,300	229	229	229	229
2,300	2,325	231	231	231	231
2,325	2,350	234	234	234	234
2,350	2,375	236	236	236	236
2,375	2,400	239	239	239	239
2,400	2,425	241	241	241	241
2,425	2,450	244	244	244	244
2,450	2,475	246	246	246	246
2,475	2,500	249	249	249	249
2,500	2,525	251	251	251	251
2,525	2,550	254	254	254	254
2,550	2,575	256	256	256	256
2,575	2,600	259	259	259	259
2,600	2,625	261	261	261	261
2,625	2,650	264	264	264	264
2,650	2,675	266	266	266	266
2,675	2,700	269	269	269	269

If Form 1040A, line 27, is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
2,700	2,725	271	271	271	271
2,725	2,750	274	274	274	274
2,750	2,775	276	276	276	276
2,775	2,800	279	279	279	279
2,800	2,825	281	281	281	281
2,825	2,850	284	284	284	284
2,850	2,875	286	286	286	286
2,875	2,900	289	289	289	289
2,900	2,925	291	291	291	291
2,925	2,950	294	294	294	294
2,950	2,975	296	296	296	296
2,975	3,000	299	299	299	299
3,000					
3,000	3,050	303	303	303	303
3,050	3,100	308	308	308	308
3,100	3,150	313	313	313	313
3,150	3,200	318	318	318	318
3,200	3,250	323	323	323	323
3,250	3,300	328	328	328	328
3,300	3,350	333	333	333	333
3,350	3,400	338	338	338	338
3,400	3,450	343	343	343	343
3,450	3,500	348	348	348	348
3,500	3,550	353	353	353	353
3,550	3,600	358	358	358	358
3,600	3,650	363	363	363	363
3,650	3,700	368	368	368	368
3,700	3,750	373	373	373	373
3,750	3,800	378	378	378	378
3,800	3,850	383	383	383	383
3,850	3,900	388	388	388	388
3,900	3,950	393	393	393	393
3,950	4,000	398	398	398	398
4,000					
4,000	4,050	403	403	403	403
4,050	4,100	408	408	408	408
4,100	4,150	413	413	413	413
4,150	4,200	418	418	418	418
4,200	4,250	423	423	423	423
4,250	4,300	428	428	428	428
4,300	4,350	433	433	433	433
4,350	4,400	438	438	438	438
4,400	4,450	443	443	443	443
4,450	4,500	448	448	448	448
4,500	4,550	453	453	453	453
4,550	4,600	458	458	458	458
4,600	4,650	463	463	463	463
4,650	4,700	468	468	468	468
4,700	4,750	473	473	473	473
4,750	4,800	478	478	478	478
4,800	4,850	483	483	483	483
4,850	4,900	488	488	488	488
4,900	4,950	493	493	493	493
4,950	5,000	498	498	498	498

(Continued on page 62)

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

If Form 1040A, line 27, is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
5,000					
5,000	**5,050**	503	503	503	503
5,050	**5,100**	508	508	508	508
5,100	**5,150**	513	513	513	513
5,150	**5,200**	518	518	518	518
5,200	**5,250**	523	523	523	523
5,250	**5,300**	528	528	528	528
5,300	**5,350**	533	533	533	533
5,350	**5,400**	538	538	538	538
5,400	**5,450**	543	543	543	543
5,450	**5,500**	548	548	548	548
5,500	**5,550**	553	553	553	553
5,550	**5,600**	558	558	558	558
5,600	**5,650**	563	563	563	563
5,650	**5,700**	568	568	568	568
5,700	**5,750**	573	573	573	573
5,750	**5,800**	578	578	578	578
5,800	**5,850**	583	583	583	583
5,850	**5,900**	588	588	588	588
5,900	**5,950**	593	593	593	593
5,950	**6,000**	598	598	598	598
6,000					
6,000	**6,050**	603	603	603	603
6,050	**6,100**	608	608	608	608
6,100	**6,150**	613	613	613	613
6,150	**6,200**	618	618	618	618
6,200	**6,250**	623	623	623	623
6,250	**6,300**	628	628	628	628
6,300	**6,350**	633	633	633	633
6,350	**6,400**	638	638	638	638
6,400	**6,450**	643	643	643	643
6,450	**6,500**	648	648	648	648
6,500	**6,550**	653	653	653	653
6,550	**6,600**	658	658	658	658
6,600	**6,650**	663	663	663	663
6,650	**6,700**	668	668	668	668
6,700	**6,750**	673	673	673	673
6,750	**6,800**	678	678	678	678
6,800	**6,850**	683	683	683	683
6,850	**6,900**	688	688	688	688
6,900	**6,950**	693	693	693	693
6,950	**7,000**	698	698	698	698
7,000					
7,000	**7,050**	703	703	703	703
7,050	**7,100**	708	708	708	708
7,100	**7,150**	713	713	713	713
7,150	**7,200**	718	718	718	718
7,200	**7,250**	723	723	723	723
7,250	**7,300**	728	728	728	728
7,300	**7,350**	734	733	734	733
7,350	**7,400**	741	738	741	738
7,400	**7,450**	749	743	749	743
7,450	**7,500**	756	748	756	748
7,500	**7,550**	764	753	764	753
7,550	**7,600**	771	758	771	758
7,600	**7,650**	779	763	779	763
7,650	**7,700**	786	768	786	768
7,700	**7,750**	794	773	794	773
7,750	**7,800**	801	778	801	778
7,800	**7,850**	809	783	809	783
7,850	**7,900**	816	788	816	788
7,900	**7,950**	824	793	824	793
7,950	**8,000**	831	798	831	798

If Form 1040A, line 27, is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
8,000					
8,000	**8,050**	839	803	839	803
8,050	**8,100**	846	808	846	808
8,100	**8,150**	854	813	854	813
8,150	**8,200**	861	818	861	818
8,200	**8,250**	869	823	869	823
8,250	**8,300**	876	828	876	828
8,300	**8,350**	884	833	884	833
8,350	**8,400**	891	838	891	838
8,400	**8,450**	899	843	899	843
8,450	**8,500**	906	848	906	848
8,500	**8,550**	914	853	914	853
8,550	**8,600**	921	858	921	858
8,600	**8,650**	929	863	929	863
8,650	**8,700**	936	868	936	868
8,700	**8,750**	944	873	944	873
8,750	**8,800**	951	878	951	878
8,800	**8,850**	959	883	959	883
8,850	**8,900**	966	888	966	888
8,900	**8,950**	974	893	974	893
8,950	**9,000**	981	898	981	898
9,000					
9,000	**9,050**	989	903	989	903
9,050	**9,100**	996	908	996	908
9,100	**9,150**	1,004	913	1,004	913
9,150	**9,200**	1,011	918	1,011	918
9,200	**9,250**	1,019	923	1,019	923
9,250	**9,300**	1,026	928	1,026	928
9,300	**9,350**	1,034	933	1,034	933
9,350	**9,400**	1,041	938	1,041	938
9,400	**9,450**	1,049	943	1,049	943
9,450	**9,500**	1,056	948	1,056	948
9,500	**9,550**	1,064	953	1,064	953
9,550	**9,600**	1,071	958	1,071	958
9,600	**9,650**	1,079	963	1,079	963
9,650	**9,700**	1,086	968	1,086	968
9,700	**9,750**	1,094	973	1,094	973
9,750	**9,800**	1,101	978	1,101	978
9,800	**9,850**	1,109	983	1,109	983
9,850	**9,900**	1,116	988	1,116	988
9,900	**9,950**	1,124	993	1,124	993
9,950	**10,000**	1,131	998	1,131	998
10,000					
10,000	**10,050**	1,139	1,003	1,139	1,003
10,050	**10,100**	1,146	1,008	1,146	1,008
10,100	**10,150**	1,154	1,013	1,154	1,013
10,150	**10,200**	1,161	1,018	1,161	1,018
10,200	**10,250**	1,169	1,023	1,169	1,023
10,250	**10,300**	1,176	1,028	1,176	1,028
10,300	**10,350**	1,184	1,033	1,184	1,033
10,350	**10,400**	1,191	1,038	1,191	1,038
10,400	**10,450**	1,199	1,043	1,199	1,043
10,450	**10,500**	1,206	1,048	1,206	1,049
10,500	**10,550**	1,214	1,053	1,214	1,056
10,550	**10,600**	1,221	1,058	1,221	1,064
10,600	**10,650**	1,229	1,063	1,229	1,071
10,650	**10,700**	1,236	1,068	1,236	1,079
10,700	**10,750**	1,244	1,073	1,244	1,086
10,750	**10,800**	1,251	1,078	1,251	1,094
10,800	**10,850**	1,259	1,083	1,259	1,101
10,850	**10,900**	1,266	1,088	1,266	1,109
10,900	**10,950**	1,274	1,093	1,274	1,116
10,950	**11,000**	1,281	1,098	1,281	1,124

If Form 1040A, line 27, is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
11,000					
11,000	**11,050**	1,289	1,103	1,289	1,131
11,050	**11,100**	1,296	1,108	1,296	1,139
11,100	**11,150**	1,304	1,113	1,304	1,146
11,150	**11,200**	1,311	1,118	1,311	1,154
11,200	**11,250**	1,319	1,123	1,319	1,161
11,250	**11,300**	1,326	1,128	1,326	1,169
11,300	**11,350**	1,334	1,133	1,334	1,176
11,350	**11,400**	1,341	1,138	1,341	1,184
11,400	**11,450**	1,349	1,143	1,349	1,191
11,450	**11,500**	1,356	1,148	1,356	1,199
11,500	**11,550**	1,364	1,153	1,364	1,206
11,550	**11,600**	1,371	1,158	1,371	1,214
11,600	**11,650**	1,379	1,163	1,379	1,221
11,650	**11,700**	1,386	1,168	1,386	1,229
11,700	**11,750**	1,394	1,173	1,394	1,236
11,750	**11,800**	1,401	1,178	1,401	1,244
11,800	**11,850**	1,409	1,183	1,409	1,251
11,850	**11,900**	1,416	1,188	1,416	1,259
11,900	**11,950**	1,424	1,193	1,424	1,266
11,950	**12,000**	1,431	1,198	1,431	1,274
12,000					
12,000	**12,050**	1,439	1,203	1,439	1,281
12,050	**12,100**	1,446	1,208	1,446	1,289
12,100	**12,150**	1,454	1,213	1,454	1,296
12,150	**12,200**	1,461	1,218	1,461	1,304
12,200	**12,250**	1,469	1,223	1,469	1,311
12,250	**12,300**	1,476	1,228	1,476	1,319
12,300	**12,350**	1,484	1,233	1,484	1,326
12,350	**12,400**	1,491	1,238	1,491	1,334
12,400	**12,450**	1,499	1,243	1,499	1,341
12,450	**12,500**	1,506	1,248	1,506	1,349
12,500	**12,550**	1,514	1,253	1,514	1,356
12,550	**12,600**	1,521	1,258	1,521	1,364
12,600	**12,650**	1,529	1,263	1,529	1,371
12,650	**12,700**	1,536	1,268	1,536	1,379
12,700	**12,750**	1,544	1,273	1,544	1,386
12,750	**12,800**	1,551	1,278	1,551	1,394
12,800	**12,850**	1,559	1,283	1,559	1,401
12,850	**12,900**	1,566	1,288	1,566	1,409
12,900	**12,950**	1,574	1,293	1,574	1,416
12,950	**13,000**	1,581	1,298	1,581	1,424
13,000					
13,000	**13,050**	1,589	1,303	1,589	1,431
13,050	**13,100**	1,596	1,308	1,596	1,439
13,100	**13,150**	1,604	1,313	1,604	1,446
13,150	**13,200**	1,611	1,318	1,611	1,454
13,200	**13,250**	1,619	1,323	1,619	1,461
13,250	**13,300**	1,626	1,328	1,626	1,469
13,300	**13,350**	1,634	1,333	1,634	1,476
13,350	**13,400**	1,641	1,338	1,641	1,484
13,400	**13,450**	1,649	1,343	1,649	1,491
13,450	**13,500**	1,656	1,348	1,656	1,499
13,500	**13,550**	1,664	1,353	1,664	1,506
13,550	**13,600**	1,671	1,358	1,671	1,514
13,600	**13,650**	1,679	1,363	1,679	1,521
13,650	**13,700**	1,686	1,368	1,686	1,529
13,700	**13,750**	1,694	1,373	1,694	1,536
13,750	**13,800**	1,701	1,378	1,701	1,544
13,800	**13,850**	1,709	1,383	1,709	1,551
13,850	**13,900**	1,716	1,388	1,716	1,559
13,900	**13,950**	1,724	1,393	1,724	1,566
13,950	**14,000**	1,731	1,398	1,731	1,574

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

(Continued on page 63)

2005 Tax Table—*Continued*

If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing 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**	1,739	1,403	1,739	1,581	**17,000**	**17,050**	2,189	1,824	2,189	2,031	**20,000**	**20,050**	2,639	2,274	2,639	2,481
14,050	**14,100**	1,746	1,408	1,746	1,589	**17,050**	**17,100**	2,196	1,831	2,196	2,039	**20,050**	**20,100**	2,646	2,281	2,646	2,489
14,100	**14,150**	1,754	1,413	1,754	1,596	**17,100**	**17,150**	2,204	1,839	2,204	2,046	**20,100**	**20,150**	2,654	2,289	2,654	2,496
14,150	**14,200**	1,761	1,418	1,761	1,604	**17,150**	**17,200**	2,211	1,846	2,211	2,054	**20,150**	**20,200**	2,661	2,296	2,661	2,504
14,200	**14,250**	1,769	1,423	1,769	1,611	**17,200**	**17,250**	2,219	1,854	2,219	2,061	**20,200**	**20,250**	2,669	2,304	2,669	2,511
14,250	**14,300**	1,776	1,428	1,776	1,619	**17,250**	**17,300**	2,226	1,861	2,226	2,069	**20,250**	**20,300**	2,676	2,311	2,676	2,519
14,300	**14,350**	1,784	1,433	1,784	1,626	**17,300**	**17,350**	2,234	1,869	2,234	2,076	**20,300**	**20,350**	2,684	2,319	2,684	2,526
14,350	**14,400**	1,791	1,438	1,791	1,634	**17,350**	**17,400**	2,241	1,876	2,241	2,084	**20,350**	**20,400**	2,691	2,326	2,691	2,534
14,400	**14,450**	1,799	1,443	1,799	1,641	**17,400**	**17,450**	2,249	1,884	2,249	2,091	**20,400**	**20,450**	2,699	2,334	2,699	2,541
14,450	**14,500**	1,806	1,448	1,806	1,649	**17,450**	**17,500**	2,256	1,891	2,256	2,099	**20,450**	**20,500**	2,706	2,341	2,706	2,549
14,500	**14,550**	1,814	1,453	1,814	1,656	**17,500**	**17,550**	2,264	1,899	2,264	2,106	**20,500**	**20,550**	2,714	2,349	2,714	2,556
14,550	**14,600**	1,821	1,458	1,821	1,664	**17,550**	**17,600**	2,271	1,906	2,271	2,114	**20,550**	**20,600**	2,721	2,356	2,721	2,564
14,600	**14,650**	1,829	1,464	1,829	1,671	**17,600**	**17,650**	2,279	1,914	2,279	2,121	**20,600**	**20,650**	2,729	2,364	2,729	2,571
14,650	**14,700**	1,836	1,471	1,836	1,679	**17,650**	**17,700**	2,286	1,921	2,286	2,129	**20,650**	**20,700**	2,736	2,371	2,736	2,579
14,700	**14,750**	1,844	1,479	1,844	1,686	**17,700**	**17,750**	2,294	1,929	2,294	2,136	**20,700**	**20,750**	2,744	2,379	2,744	2,586
14,750	**14,800**	1,851	1,486	1,851	1,694	**17,750**	**17,800**	2,301	1,936	2,301	2,144	**20,750**	**20,800**	2,751	2,386	2,751	2,594
14,800	**14,850**	1,859	1,494	1,859	1,701	**17,800**	**17,850**	2,309	1,944	2,309	2,151	**20,800**	**20,850**	2,759	2,394	2,759	2,601
14,850	**14,900**	1,866	1,501	1,866	1,709	**17,850**	**17,900**	2,316	1,951	2,316	2,159	**20,850**	**20,900**	2,766	2,401	2,766	2,609
14,900	**14,950**	1,874	1,509	1,874	1,716	**17,900**	**17,950**	2,324	1,959	2,324	2,166	**20,900**	**20,950**	2,774	2,409	2,774	2,616
14,950	**15,000**	1,881	1,516	1,881	1,724	**17,950**	**18,000**	2,331	1,966	2,331	2,174	**20,950**	**21,000**	2,781	2,416	2,781	2,624
15,000						**18,000**						**21,000**					
15,000	**15,050**	1,889	1,524	1,889	1,731	**18,000**	**18,050**	2,339	1,974	2,339	2,181	**21,000**	**21,050**	2,789	2,424	2,789	2,631
15,050	**15,100**	1,896	1,531	1,896	1,739	**18,050**	**18,100**	2,346	1,981	2,346	2,189	**21,050**	**21,100**	2,796	2,431	2,796	2,639
15,100	**15,150**	1,904	1,539	1,904	1,746	**18,100**	**18,150**	2,354	1,989	2,354	2,196	**21,100**	**21,150**	2,804	2,439	2,804	2,646
15,150	**15,200**	1,911	1,546	1,911	1,754	**18,150**	**18,200**	2,361	1,996	2,361	2,204	**21,150**	**21,200**	2,811	2,446	2,811	2,654
15,200	**15,250**	1,919	1,554	1,919	1,761	**18,200**	**18,250**	2,369	2,004	2,369	2,211	**21,200**	**21,250**	2,819	2,454	2,819	2,661
15,250	**15,300**	1,926	1,561	1,926	1,769	**18,250**	**18,300**	2,376	2,011	2,376	2,219	**21,250**	**21,300**	2,826	2,461	2,826	2,669
15,300	**15,350**	1,934	1,569	1,934	1,776	**18,300**	**18,350**	2,384	2,019	2,384	2,226	**21,300**	**21,350**	2,834	2,469	2,834	2,676
15,350	**15,400**	1,941	1,576	1,941	1,784	**18,350**	**18,400**	2,391	2,026	2,391	2,234	**21,350**	**21,400**	2,841	2,476	2,841	2,684
15,400	**15,450**	1,949	1,584	1,949	1,791	**18,400**	**18,450**	2,399	2,034	2,399	2,241	**21,400**	**21,450**	2,849	2,484	2,849	2,691
15,450	**15,500**	1,956	1,591	1,956	1,799	**18,450**	**18,500**	2,406	2,041	2,406	2,249	**21,450**	**21,500**	2,856	2,491	2,856	2,699
15,500	**15,550**	1,964	1,599	1,964	1,806	**18,500**	**18,550**	2,414	2,049	2,414	2,256	**21,500**	**21,550**	2,864	2,499	2,864	2,706
15,550	**15,600**	1,971	1,606	1,971	1,814	**18,550**	**18,600**	2,421	2,056	2,421	2,264	**21,550**	**21,600**	2,871	2,506	2,871	2,714
15,600	**15,650**	1,979	1,614	1,979	1,821	**18,600**	**18,650**	2,429	2,064	2,429	2,271	**21,600**	**21,650**	2,879	2,514	2,879	2,721
15,650	**15,700**	1,986	1,621	1,986	1,829	**18,650**	**18,700**	2,436	2,071	2,436	2,279	**21,650**	**21,700**	2,886	2,521	2,886	2,729
15,700	**15,750**	1,994	1,629	1,994	1,836	**18,700**	**18,750**	2,444	2,079	2,444	2,286	**21,700**	**21,750**	2,894	2,529	2,894	2,736
15,750	**15,800**	2,001	1,636	2,001	1,844	**18,750**	**18,800**	2,451	2,086	2,451	2,294	**21,750**	**21,800**	2,901	2,536	2,901	2,744
15,800	**15,850**	2,009	1,644	2,009	1,851	**18,800**	**18,850**	2,459	2,094	2,459	2,301	**21,800**	**21,850**	2,909	2,544	2,909	2,751
15,850	**15,900**	2,016	1,651	2,016	1,859	**18,850**	**18,900**	2,466	2,101	2,466	2,309	**21,850**	**21,900**	2,916	2,551	2,916	2,759
15,900	**15,950**	2,024	1,659	2,024	1,866	**18,900**	**18,950**	2,474	2,109	2,474	2,316	**21,900**	**21,950**	2,924	2,559	2,924	2,766
15,950	**16,000**	2,031	1,666	2,031	1,874	**18,950**	**19,000**	2,481	2,116	2,481	2,324	**21,950**	**22,000**	2,931	2,566	2,931	2,774
16,000						**19,000**						**22,000**					
16,000	**16,050**	2,039	1,674	2,039	1,881	**19,000**	**19,050**	2,489	2,124	2,489	2,331	**22,000**	**22,050**	2,939	2,574	2,939	2,781
16,050	**16,100**	2,046	1,681	2,046	1,889	**19,050**	**19,100**	2,496	2,131	2,496	2,339	**22,050**	**22,100**	2,946	2,581	2,946	2,789
16,100	**16,150**	2,054	1,689	2,054	1,896	**19,100**	**19,150**	2,504	2,139	2,504	2,346	**22,100**	**22,150**	2,954	2,589	2,954	2,796
16,150	**16,200**	2,061	1,696	2,061	1,904	**19,150**	**19,200**	2,511	2,146	2,511	2,354	**22,150**	**22,200**	2,961	2,596	2,961	2,804
16,200	**16,250**	2,069	1,704	2,069	1,911	**19,200**	**19,250**	2,519	2,154	2,519	2,361	**22,200**	**22,250**	2,969	2,604	2,969	2,811
16,250	**16,300**	2,076	1,711	2,076	1,919	**19,250**	**19,300**	2,526	2,161	2,526	2,369	**22,250**	**22,300**	2,976	2,611	2,976	2,819
16,300	**16,350**	2,084	1,719	2,084	1,926	**19,300**	**19,350**	2,534	2,169	2,534	2,376	**22,300**	**22,350**	2,984	2,619	2,984	2,826
16,350	**16,400**	2,091	1,726	2,091	1,934	**19,350**	**19,400**	2,541	2,176	2,541	2,384	**22,350**	**22,400**	2,991	2,626	2,991	2,834
16,400	**16,450**	2,099	1,734	2,099	1,941	**19,400**	**19,450**	2,549	2,184	2,549	2,391	**22,400**	**22,450**	2,999	2,634	2,999	2,841
16,450	**16,500**	2,106	1,741	2,106	1,949	**19,450**	**19,500**	2,556	2,191	2,556	2,399	**22,450**	**22,500**	3,006	2,641	3,006	2,849
16,500	**16,550**	2,114	1,749	2,114	1,956	**19,500**	**19,550**	2,564	2,199	2,564	2,406	**22,500**	**22,550**	3,014	2,649	3,014	2,856
16,550	**16,600**	2,121	1,756	2,121	1,964	**19,550**	**19,600**	2,571	2,206	2,571	2,414	**22,550**	**22,600**	3,021	2,656	3,021	2,864
16,600	**16,650**	2,129	1,764	2,129	1,971	**19,600**	**19,650**	2,579	2,214	2,579	2,421	**22,600**	**22,650**	3,029	2,664	3,029	2,871
16,650	**16,700**	2,136	1,771	2,136	1,979	**19,650**	**19,700**	2,586	2,221	2,586	2,429	**22,650**	**22,700**	3,036	2,671	3,036	2,879
16,700	**16,750**	2,144	1,779	2,144	1,986	**19,700**	**19,750**	2,594	2,229	2,594	2,436	**22,700**	**22,750**	3,044	2,679	3,044	2,886
16,750	**16,800**	2,151	1,786	2,151	1,994	**19,750**	**19,800**	2,601	2,236	2,601	2,444	**22,750**	**22,800**	3,051	2,686	3,051	2,894
16,800	**16,850**	2,159	1,794	2,159	2,001	**19,800**	**19,850**	2,609	2,244	2,609	2,451	**22,800**	**22,850**	3,059	2,694	3,059	2,901
16,850	**16,900**	2,166	1,801	2,166	2,009	**19,850**	**19,900**	2,616	2,251	2,616	2,459	**22,850**	**22,900**	3,066	2,701	3,066	2,909
16,900	**16,950**	2,174	1,809	2,174	2,016	**19,900**	**19,950**	2,624	2,259	2,624	2,466	**22,900**	**22,950**	3,074	2,709	3,074	2,916
16,950	**17,000**	2,181	1,816	2,181	2,024	**19,950**	**20,000**	2,631	2,266	2,631	2,474	**22,950**	**23,000**	3,081	2,716	3,081	2,924

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

(Continued on page 64)

If Form 1040A, line 27, is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
23,000					
23,000	**23,050**	3,089	2,724	3,089	2,931
23,050	**23,100**	3,096	2,731	3,096	2,939
23,100	**23,150**	3,104	2,739	3,104	2,946
23,150	**23,200**	3,111	2,746	3,111	2,954
23,200	**23,250**	3,119	2,754	3,119	2,961
23,250	**23,300**	3,126	2,761	3,126	2,969
23,300	**23,350**	3,134	2,769	3,134	2,976
23,350	**23,400**	3,141	2,776	3,141	2,984
23,400	**23,450**	3,149	2,784	3,149	2,991
23,450	**23,500**	3,156	2,791	3,156	2,999
23,500	**23,550**	3,164	2,799	3,164	3,006
23,550	**23,600**	3,171	2,806	3,171	3,014
23,600	**23,650**	3,179	2,814	3,179	3,021
23,650	**23,700**	3,186	2,821	3,186	3,029
23,700	**23,750**	3,194	2,829	3,194	3,036
23,750	**23,800**	3,201	2,836	3,201	3,044
23,800	**23,850**	3,209	2,844	3,209	3,051
23,850	**23,900**	3,216	2,851	3,216	3,059
23,900	**23,950**	3,224	2,859	3,224	3,066
23,950	**24,000**	3,231	2,866	3,231	3,074
24,000					
24,000	**24,050**	3,239	2,874	3,239	3,081
24,050	**24,100**	3,246	2,881	3,246	3,089
24,100	**24,150**	3,254	2,889	3,254	3,096
24,150	**24,200**	3,261	2,896	3,261	3,104
24,200	**24,250**	3,269	2,904	3,269	3,111
24,250	**24,300**	3,276	2,911	3,276	3,119
24,300	**24,350**	3,284	2,919	3,284	3,126
24,350	**24,400**	3,291	2,926	3,291	3,134
24,400	**24,450**	3,299	2,934	3,299	3,141
24,450	**24,500**	3,306	2,941	3,306	3,149
24,500	**24,550**	3,314	2,949	3,314	3,156
24,550	**24,600**	3,321	2,956	3,321	3,164
24,600	**24,650**	3,329	2,964	3,329	3,171
24,650	**24,700**	3,336	2,971	3,336	3,179
24,700	**24,750**	3,344	2,979	3,344	3,186
24,750	**24,800**	3,351	2,986	3,351	3,194
24,800	**24,850**	3,359	2,994	3,359	3,201
24,850	**24,900**	3,366	3,001	3,366	3,209
24,900	**24,950**	3,374	3,009	3,374	3,216
24,950	**25,000**	3,381	3,016	3,381	3,224
25,000					
25,000	**25,050**	3,389	3,024	3,389	3,231
25,050	**25,100**	3,396	3,031	3,396	3,239
25,100	**25,150**	3,404	3,039	3,404	3,246
25,150	**25,200**	3,411	3,046	3,411	3,254
25,200	**25,250**	3,419	3,054	3,419	3,261
25,250	**25,300**	3,426	3,061	3,426	3,269
25,300	**25,350**	3,434	3,069	3,434	3,276
25,350	**25,400**	3,441	3,076	3,441	3,284
25,400	**25,450**	3,449	3,084	3,449	3,291
25,450	**25,500**	3,456	3,091	3,456	3,299
25,500	**25,550**	3,464	3,099	3,464	3,306
25,550	**25,600**	3,471	3,106	3,471	3,314
25,600	**25,650**	3,479	3,114	3,479	3,321
25,650	**25,700**	3,486	3,121	3,486	3,329
25,700	**25,750**	3,494	3,129	3,494	3,336
25,750	**25,800**	3,501	3,136	3,501	3,344
25,800	**25,850**	3,509	3,144	3,509	3,351
25,850	**25,900**	3,516	3,151	3,516	3,359
25,900	**25,950**	3,524	3,159	3,524	3,366
25,950	**26,000**	3,531	3,166	3,531	3,374

If Form 1040A, line 27, is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
26,000					
26,000	**26,050**	3,539	3,174	3,539	3,381
26,050	**26,100**	3,546	3,181	3,546	3,389
26,100	**26,150**	3,554	3,189	3,554	3,396
26,150	**26,200**	3,561	3,196	3,561	3,404
26,200	**26,250**	3,569	3,204	3,569	3,411
26,250	**26,300**	3,576	3,211	3,576	3,419
26,300	**26,350**	3,584	3,219	3,584	3,426
26,350	**26,400**	3,591	3,226	3,591	3,434
26,400	**26,450**	3,599	3,234	3,599	3,441
26,450	**26,500**	3,606	3,241	3,606	3,449
26,500	**26,550**	3,614	3,249	3,614	3,456
26,550	**26,600**	3,621	3,256	3,621	3,464
26,600	**26,650**	3,629	3,264	3,629	3,471
26,650	**26,700**	3,636	3,271	3,636	3,479
26,700	**26,750**	3,644	3,279	3,644	3,486
26,750	**26,800**	3,651	3,286	3,651	3,494
26,800	**26,850**	3,659	3,294	3,659	3,501
26,850	**26,900**	3,666	3,301	3,666	3,509
26,900	**26,950**	3,674	3,309	3,674	3,516
26,950	**27,000**	3,681	3,316	3,681	3,524
27,000					
27,000	**27,050**	3,689	3,324	3,689	3,531
27,050	**27,100**	3,696	3,331	3,696	3,539
27,100	**27,150**	3,704	3,339	3,704	3,546
27,150	**27,200**	3,711	3,346	3,711	3,554
27,200	**27,250**	3,719	3,354	3,719	3,561
27,250	**27,300**	3,726	3,361	3,726	3,569
27,300	**27,350**	3,734	3,369	3,734	3,576
27,350	**27,400**	3,741	3,376	3,741	3,584
27,400	**27,450**	3,749	3,384	3,749	3,591
27,450	**27,500**	3,756	3,391	3,756	3,599
27,500	**27,550**	3,764	3,399	3,764	3,606
27,550	**27,600**	3,771	3,406	3,771	3,614
27,600	**27,650**	3,779	3,414	3,779	3,621
27,650	**27,700**	3,786	3,421	3,786	3,629
27,700	**27,750**	3,794	3,429	3,794	3,636
27,750	**27,800**	3,801	3,436	3,801	3,644
27,800	**27,850**	3,809	3,444	3,809	3,651
27,850	**27,900**	3,816	3,451	3,816	3,659
27,900	**27,950**	3,824	3,459	3,824	3,666
27,950	**28,000**	3,831	3,466	3,831	3,674
28,000					
28,000	**28,050**	3,839	3,474	3,839	3,681
28,050	**28,100**	3,846	3,481	3,846	3,689
28,100	**28,150**	3,854	3,489	3,854	3,696
28,150	**28,200**	3,861	3,496	3,861	3,704
28,200	**28,250**	3,869	3,504	3,869	3,711
28,250	**28,300**	3,876	3,511	3,876	3,719
28,300	**28,350**	3,884	3,519	3,884	3,726
28,350	**28,400**	3,891	3,526	3,891	3,734
28,400	**28,450**	3,899	3,534	3,899	3,741
28,450	**28,500**	3,906	3,541	3,906	3,749
28,500	**28,550**	3,914	3,549	3,914	3,756
28,550	**28,600**	3,921	3,556	3,921	3,764
28,600	**28,650**	3,929	3,564	3,929	3,771
28,650	**28,700**	3,936	3,571	3,936	3,779
28,700	**28,750**	3,944	3,579	3,944	3,786
28,750	**28,800**	3,951	3,586	3,951	3,794
28,800	**28,850**	3,959	3,594	3,959	3,801
28,850	**28,900**	3,966	3,601	3,966	3,809
28,900	**28,950**	3,974	3,609	3,974	3,816
28,950	**29,000**	3,981	3,616	3,981	3,824

If Form 1040A, line 27, is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
29,000					
29,000	**29,050**	3,989	3,624	3,989	3,831
29,050	**29,100**	3,996	3,631	3,996	3,839
29,100	**29,150**	4,004	3,639	4,004	3,846
29,150	**29,200**	4,011	3,646	4,011	3,854
29,200	**29,250**	4,019	3,654	4,019	3,861
29,250	**29,300**	4,026	3,661	4,026	3,869
29,300	**29,350**	4,034	3,669	4,034	3,876
29,350	**29,400**	4,041	3,676	4,041	3,884
29,400	**29,450**	4,049	3,684	4,049	3,891
29,450	**29,500**	4,056	3,691	4,056	3,899
29,500	**29,550**	4,064	3,699	4,064	3,906
29,550	**29,600**	4,071	3,706	4,071	3,914
29,600	**29,650**	4,079	3,714	4,079	3,921
29,650	**29,700**	4,086	3,721	4,086	3,929
29,700	**29,750**	4,096	3,729	4,096	3,936
29,750	**29,800**	4,109	3,736	4,109	3,944
29,800	**29,850**	4,121	3,744	4,121	3,951
29,850	**29,900**	4,134	3,751	4,134	3,959
29,900	**29,950**	4,146	3,759	4,146	3,966
29,950	**30,000**	4,159	3,766	4,159	3,974
30,000					
30,000	**30,050**	4,171	3,774	4,171	3,981
30,050	**30,100**	4,184	3,781	4,184	3,989
30,100	**30,150**	4,196	3,789	4,196	3,996
30,150	**30,200**	4,209	3,796	4,209	4,004
30,200	**30,250**	4,221	3,804	4,221	4,011
30,250	**30,300**	4,234	3,811	4,234	4,019
30,300	**30,350**	4,246	3,819	4,246	4,026
30,350	**30,400**	4,259	3,826	4,259	4,034
30,400	**30,450**	4,271	3,834	4,271	4,041
30,450	**30,500**	4,284	3,841	4,284	4,049
30,500	**30,550**	4,296	3,849	4,296	4,056
30,550	**30,600**	4,309	3,856	4,309	4,064
30,600	**30,650**	4,321	3,864	4,321	4,071
30,650	**30,700**	4,334	3,871	4,334	4,079
30,700	**30,750**	4,346	3,879	4,346	4,086
30,750	**30,800**	4,359	3,886	4,359	4,094
30,800	**30,850**	4,371	3,894	4,371	4,101
30,850	**30,900**	4,384	3,901	4,384	4,109
30,900	**30,950**	4,396	3,909	4,396	4,116
30,950	**31,000**	4,409	3,916	4,409	4,124
31,000					
31,000	**31,050**	4,421	3,924	4,421	4,131
31,050	**31,100**	4,434	3,931	4,434	4,139
31,100	**31,150**	4,446	3,939	4,446	4,146
31,150	**31,200**	4,459	3,946	4,459	4,154
31,200	**31,250**	4,471	3,954	4,471	4,161
31,250	**31,300**	4,484	3,961	4,484	4,169
31,300	**31,350**	4,496	3,969	4,496	4,176
31,350	**31,400**	4,509	3,976	4,509	4,184
31,400	**31,450**	4,521	3,984	4,521	4,191
31,450	**31,500**	4,534	3,991	4,534	4,199
31,500	**31,550**	4,546	3,999	4,546	4,206
31,550	**31,600**	4,559	4,006	4,559	4,214
31,600	**31,650**	4,571	4,014	4,571	4,221
31,650	**31,700**	4,584	4,021	4,584	4,229
31,700	**31,750**	4,596	4,029	4,596	4,236
31,750	**31,800**	4,609	4,036	4,609	4,244
31,800	**31,850**	4,621	4,044	4,621	4,251
31,850	**31,900**	4,634	4,051	4,634	4,259
31,900	**31,950**	4,646	4,059	4,646	4,266
31,950	**32,000**	4,659	4,066	4,659	4,274

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

(Continued on page 65)

2005 Tax Table—*Continued*

If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing 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**	4,671	4,074	4,671	4,281	**35,000**	**35,050**	5,421	4,524	5,421	4,731	**38,000**	**38,050**	6,171	4,974	6,171	5,181
32,050	**32,100**	4,684	4,081	4,684	4,289	**35,050**	**35,100**	5,434	4,531	5,434	4,739	**38,050**	**38,100**	6,184	4,981	6,184	5,189
32,100	**32,150**	4,696	4,089	4,696	4,296	**35,100**	**35,150**	5,446	4,539	5,446	4,746	**38,100**	**38,150**	6,196	4,989	6,196	5,196
32,150	**32,200**	4,709	4,096	4,709	4,304	**35,150**	**35,200**	5,459	4,546	5,459	4,754	**38,150**	**38,200**	6,209	4,996	6,209	5,204
32,200	**32,250**	4,721	4,104	4,721	4,311	**35,200**	**35,250**	5,471	4,554	5,471	4,761	**38,200**	**38,250**	6,221	5,004	6,221	5,211
32,250	**32,300**	4,734	4,111	4,734	4,319	**35,250**	**35,300**	5,484	4,561	5,484	4,769	**38,250**	**38,300**	6,234	5,011	6,234	5,219
32,300	**32,350**	4,746	4,119	4,746	4,326	**35,300**	**35,350**	5,496	4,569	5,496	4,776	**38,300**	**38,350**	6,246	5,019	6,246	5,226
32,350	**32,400**	4,759	4,126	4,759	4,334	**35,350**	**35,400**	5,509	4,576	5,509	4,784	**38,350**	**38,400**	6,259	5,026	6,259	5,234
32,400	**32,450**	4,771	4,134	4,771	4,341	**35,400**	**35,450**	5,521	4,584	5,521	4,791	**38,400**	**38,450**	6,271	5,034	6,271	5,241
32,450	**32,500**	4,784	4,141	4,784	4,349	**35,450**	**35,500**	5,534	4,591	5,534	4,799	**38,450**	**38,500**	6,284	5,041	6,284	5,249
32,500	**32,550**	4,796	4,149	4,796	4,356	**35,500**	**35,550**	5,546	4,599	5,546	4,806	**38,500**	**38,550**	6,296	5,049	6,296	5,256
32,550	**32,600**	4,809	4,156	4,809	4,364	**35,550**	**35,600**	5,559	4,606	5,559	4,814	**38,550**	**38,600**	6,309	5,056	6,309	5,264
32,600	**32,650**	4,821	4,164	4,821	4,371	**35,600**	**35,650**	5,571	4,614	5,571	4,821	**38,600**	**38,650**	6,321	5,064	6,321	5,271
32,650	**32,700**	4,834	4,171	4,834	4,379	**35,650**	**35,700**	5,584	4,621	5,584	4,829	**38,650**	**38,700**	6,334	5,071	6,334	5,279
32,700	**32,750**	4,846	4,179	4,846	4,386	**35,700**	**35,750**	5,596	4,629	5,596	4,836	**38,700**	**38,750**	6,346	5,079	6,346	5,286
32,750	**32,800**	4,859	4,186	4,859	4,394	**35,750**	**35,800**	5,609	4,636	5,609	4,844	**38,750**	**38,800**	6,359	5,086	6,359	5,294
32,800	**32,850**	4,871	4,194	4,871	4,401	**35,800**	**35,850**	5,621	4,644	5,621	4,851	**38,800**	**38,850**	6,371	5,094	6,371	5,301
32,850	**32,900**	4,884	4,201	4,884	4,409	**35,850**	**35,900**	5,634	4,651	5,634	4,859	**38,850**	**38,900**	6,384	5,101	6,384	5,309
32,900	**32,950**	4,896	4,209	4,896	4,416	**35,900**	**35,950**	5,646	4,659	5,646	4,866	**38,900**	**38,950**	6,396	5,109	6,396	5,316
32,950	**33,000**	4,909	4,216	4,909	4,424	**35,950**	**36,000**	5,659	4,666	5,659	4,874	**38,950**	**39,000**	6,409	5,116	6,409	5,324
33,000						**36,000**						**39,000**					
33,000	**33,050**	4,921	4,224	4,921	4,431	**36,000**	**36,050**	5,671	4,674	5,671	4,881	**39,000**	**39,050**	6,421	5,124	6,421	5,331
33,050	**33,100**	4,934	4,231	4,934	4,439	**36,050**	**36,100**	5,684	4,681	5,684	4,889	**39,050**	**39,100**	6,434	5,131	6,434	5,339
33,100	**33,150**	4,946	4,239	4,946	4,446	**36,100**	**36,150**	5,696	4,689	5,696	4,896	**39,100**	**39,150**	6,446	5,139	6,446	5,346
33,150	**33,200**	4,959	4,246	4,959	4,454	**36,150**	**36,200**	5,709	4,696	5,709	4,904	**39,150**	**39,200**	6,459	5,146	6,459	5,354
33,200	**33,250**	4,971	4,254	4,971	4,461	**36,200**	**36,250**	5,721	4,704	5,721	4,911	**39,200**	**39,250**	6,471	5,154	6,471	5,361
33,250	**33,300**	4,984	4,261	4,984	4,469	**36,250**	**36,300**	5,734	4,711	5,734	4,919	**39,250**	**39,300**	6,484	5,161	6,484	5,369
33,300	**33,350**	4,996	4,269	4,996	4,476	**36,300**	**36,350**	5,746	4,719	5,746	4,926	**39,300**	**39,350**	6,496	5,169	6,496	5,376
33,350	**33,400**	5,009	4,276	5,009	4,484	**36,350**	**36,400**	5,759	4,726	5,759	4,934	**39,350**	**39,400**	6,509	5,176	6,509	5,384
33,400	**33,450**	5,021	4,284	5,021	4,491	**36,400**	**36,450**	5,771	4,734	5,771	4,941	**39,400**	**39,450**	6,521	5,184	6,521	5,391
33,450	**33,500**	5,034	4,291	5,034	4,499	**36,450**	**36,500**	5,784	4,741	5,784	4,949	**39,450**	**39,500**	6,534	5,191	6,534	5,399
33,500	**33,550**	5,046	4,299	5,046	4,506	**36,500**	**36,550**	5,796	4,749	5,796	4,956	**39,500**	**39,550**	6,546	5,199	6,546	5,406
33,550	**33,600**	5,059	4,306	5,059	4,514	**36,550**	**36,600**	5,809	4,756	5,809	4,964	**39,550**	**39,600**	6,559	5,206	6,559	5,414
33,600	**33,650**	5,071	4,314	5,071	4,521	**36,600**	**36,650**	5,821	4,764	5,821	4,971	**39,600**	**39,650**	6,571	5,214	6,571	5,421
33,650	**33,700**	5,084	4,321	5,084	4,529	**36,650**	**36,700**	5,834	4,771	5,834	4,979	**39,650**	**39,700**	6,584	5,221	6,584	5,429
33,700	**33,750**	5,096	4,329	5,096	4,536	**36,700**	**36,750**	5,846	4,779	5,846	4,986	**39,700**	**39,750**	6,596	5,229	6,596	5,436
33,750	**33,800**	5,109	4,336	5,109	4,544	**36,750**	**36,800**	5,859	4,786	5,859	4,994	**39,750**	**39,800**	6,609	5,236	6,609	5,444
33,800	**33,850**	5,121	4,344	5,121	4,551	**36,800**	**36,850**	5,871	4,794	5,871	5,001	**39,800**	**39,850**	6,621	5,244	6,621	5,454
33,850	**33,900**	5,134	4,351	5,134	4,559	**36,850**	**36,900**	5,884	4,801	5,884	5,009	**39,850**	**39,900**	6,634	5,251	6,634	5,466
33,900	**33,950**	5,146	4,359	5,146	4,566	**36,900**	**36,950**	5,896	4,809	5,896	5,016	**39,900**	**39,950**	6,646	5,259	6,646	5,479
33,950	**34,000**	5,159	4,366	5,159	4,574	**36,950**	**37,000**	5,909	4,816	5,909	5,024	**39,950**	**40,000**	6,659	5,266	6,659	5,491
34,000						**37,000**						**40,000**					
34,000	**34,050**	5,171	4,374	5,171	4,581	**37,000**	**37,050**	5,921	4,824	5,921	5,031	**40,000**	**40,050**	6,671	5,274	6,671	5,504
34,050	**34,100**	5,184	4,381	5,184	4,589	**37,050**	**37,100**	5,934	4,831	5,934	5,039	**40,050**	**40,100**	6,684	5,281	6,684	5,516
34,100	**34,150**	5,196	4,389	5,196	4,596	**37,100**	**37,150**	5,946	4,839	5,946	5,046	**40,100**	**40,150**	6,696	5,289	6,696	5,529
34,150	**34,200**	5,209	4,396	5,209	4,604	**37,150**	**37,200**	5,959	4,846	5,959	5,054	**40,150**	**40,200**	6,709	5,296	6,709	5,541
34,200	**34,250**	5,221	4,404	5,221	4,611	**37,200**	**37,250**	5,971	4,854	5,971	5,061	**40,200**	**40,250**	6,721	5,304	6,721	5,554
34,250	**34,300**	5,234	4,411	5,234	4,619	**37,250**	**37,300**	5,984	4,861	5,984	5,069	**40,250**	**40,300**	6,734	5,311	6,734	5,566
34,300	**34,350**	5,246	4,419	5,246	4,626	**37,300**	**37,350**	5,996	4,869	5,996	5,076	**40,300**	**40,350**	6,746	5,319	6,746	5,579
34,350	**34,400**	5,259	4,426	5,259	4,634	**37,350**	**37,400**	6,009	4,876	6,009	5,084	**40,350**	**40,400**	6,759	5,326	6,759	5,591
34,400	**34,450**	5,271	4,434	5,271	4,641	**37,400**	**37,450**	6,021	4,884	6,021	5,091	**40,400**	**40,450**	6,771	5,334	6,771	5,604
34,450	**34,500**	5,284	4,441	5,284	4,649	**37,450**	**37,500**	6,034	4,891	6,034	5,099	**40,450**	**40,500**	6,784	5,341	6,784	5,616
34,500	**34,550**	5,296	4,449	5,296	4,656	**37,500**	**37,550**	6,046	4,899	6,046	5,106	**40,500**	**40,550**	6,796	5,349	6,796	5,629
34,550	**34,600**	5,309	4,456	5,309	4,664	**37,550**	**37,600**	6,059	4,906	6,059	5,114	**40,550**	**40,600**	6,809	5,356	6,809	5,641
34,600	**34,650**	5,321	4,464	5,321	4,671	**37,600**	**37,650**	6,071	4,914	6,071	5,121	**40,600**	**40,650**	6,821	5,364	6,821	5,654
34,650	**34,700**	5,334	4,471	5,334	4,679	**37,650**	**37,700**	6,084	4,921	6,084	5,129	**40,650**	**40,700**	6,834	5,371	6,834	5,666
34,700	**34,750**	5,346	4,479	5,346	4,686	**37,700**	**37,750**	6,096	4,929	6,096	5,136	**40,700**	**40,750**	6,846	5,379	6,846	5,679
34,750	**34,800**	5,359	4,486	5,359	4,694	**37,750**	**37,800**	6,109	4,936	6,109	5,144	**40,750**	**40,800**	6,859	5,386	6,859	5,691
34,800	**34,850**	5,371	4,494	5,371	4,701	**37,800**	**37,850**	6,121	4,944	6,121	5,151	**40,800**	**40,850**	6,871	5,394	6,871	5,704
34,850	**34,900**	5,384	4,501	5,384	4,709	**37,850**	**37,900**	6,134	4,951	6,134	5,159	**40,850**	**40,900**	6,884	5,401	6,884	5,716
34,900	**34,950**	5,396	4,509	5,396	4,716	**37,900**	**37,950**	6,146	4,959	6,146	5,166	**40,900**	**40,950**	6,896	5,409	6,896	5,729
34,950	**35,000**	5,409	4,516	5,409	4,724	**37,950**	**38,000**	6,159	4,966	6,159	5,174	**40,950**	**41,000**	6,909	5,416	6,909	5,741

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

(Continued on page 66)

If Form 1040A, line 27, is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
41,000					
41,000	**41,050**	6,921	5,424	6,921	5,754
41,050	**41,100**	6,934	5,431	6,934	5,766
41,100	**41,150**	6,946	5,439	6,946	5,779
41,150	**41,200**	6,959	5,446	6,959	5,791
41,200	**41,250**	6,971	5,454	6,971	5,804
41,250	**41,300**	6,984	5,461	6,984	5,816
41,300	**41,350**	6,996	5,469	6,996	5,829
41,350	**41,400**	7,009	5,476	7,009	5,841
41,400	**41,450**	7,021	5,484	7,021	5,854
41,450	**41,500**	7,034	5,491	7,034	5,866
41,500	**41,550**	7,046	5,499	7,046	5,879
41,550	**41,600**	7,059	5,506	7,059	5,891
41,600	**41,650**	7,071	5,514	7,071	5,904
41,650	**41,700**	7,084	5,521	7,084	5,916
41,700	**41,750**	7,096	5,529	7,096	5,929
41,750	**41,800**	7,109	5,536	7,109	5,941
41,800	**41,850**	7,121	5,544	7,121	5,954
41,850	**41,900**	7,134	5,551	7,134	5,966
41,900	**41,950**	7,146	5,559	7,146	5,979
41,950	**42,000**	7,159	5,566	7,159	5,991
42,000					
42,000	**42,050**	7,171	5,574	7,171	6,004
42,050	**42,100**	7,184	5,581	7,184	6,016
42,100	**42,150**	7,196	5,589	7,196	6,029
42,150	**42,200**	7,209	5,596	7,209	6,041
42,200	**42,250**	7,221	5,604	7,221	6,054
42,250	**42,300**	7,234	5,611	7,234	6,066
42,300	**42,350**	7,246	5,619	7,246	6,079
42,350	**42,400**	7,259	5,626	7,259	6,091
42,400	**42,450**	7,271	5,634	7,271	6,104
42,450	**42,500**	7,284	5,641	7,284	6,116
42,500	**42,550**	7,296	5,649	7,296	6,129
42,550	**42,600**	7,309	5,656	7,309	6,141
42,600	**42,650**	7,321	5,664	7,321	6,154
42,650	**42,700**	7,334	5,671	7,334	6,166
42,700	**42,750**	7,346	5,679	7,346	6,179
42,750	**42,800**	7,359	5,686	7,359	6,191
42,800	**42,850**	7,371	5,694	7,371	6,204
42,850	**42,900**	7,384	5,701	7,384	6,216
42,900	**42,950**	7,396	5,709	7,396	6,229
42,950	**43,000**	7,409	5,716	7,409	6,241
43,000					
43,000	**43,050**	7,421	5,724	7,421	6,254
43,050	**43,100**	7,434	5,731	7,434	6,266
43,100	**43,150**	7,446	5,739	7,446	6,279
43,150	**43,200**	7,459	5,746	7,459	6,291
43,200	**43,250**	7,471	5,754	7,471	6,304
43,250	**43,300**	7,484	5,761	7,484	6,316
43,300	**43,350**	7,496	5,769	7,496	6,329
43,350	**43,400**	7,509	5,776	7,509	6,341
43,400	**43,450**	7,521	5,784	7,521	6,354
43,450	**43,500**	7,534	5,791	7,534	6,366
43,500	**43,550**	7,546	5,799	7,546	6,379
43,550	**43,600**	7,559	5,806	7,559	6,391
43,600	**43,650**	7,571	5,814	7,571	6,404
43,650	**43,700**	7,584	5,821	7,584	6,416
43,700	**43,750**	7,596	5,829	7,596	6,429
43,750	**43,800**	7,609	5,836	7,609	6,441
43,800	**43,850**	7,621	5,844	7,621	6,454
43,850	**43,900**	7,634	5,851	7,634	6,466
43,900	**43,950**	7,646	5,859	7,646	6,479
43,950	**44,000**	7,659	5,866	7,659	6,491

If Form 1040A, line 27, is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
44,000					
44,000	**44,050**	7,671	5,874	7,671	6,504
44,050	**44,100**	7,684	5,881	7,684	6,516
44,100	**44,150**	7,696	5,889	7,696	6,529
44,150	**44,200**	7,709	5,896	7,709	6,541
44,200	**44,250**	7,721	5,904	7,721	6,554
44,250	**44,300**	7,734	5,911	7,734	6,566
44,300	**44,350**	7,746	5,919	7,746	6,579
44,350	**44,400**	7,759	5,926	7,759	6,591
44,400	**44,450**	7,771	5,934	7,771	6,604
44,450	**44,500**	7,784	5,941	7,784	6,616
44,500	**44,550**	7,796	5,949	7,796	6,629
44,550	**44,600**	7,809	5,956	7,809	6,641
44,600	**44,650**	7,821	5,964	7,821	6,654
44,650	**44,700**	7,834	5,971	7,834	6,666
44,700	**44,750**	7,846	5,979	7,846	6,679
44,750	**44,800**	7,859	5,986	7,859	6,691
44,800	**44,850**	7,871	5,994	7,871	6,704
44,850	**44,900**	7,884	6,001	7,884	6,716
44,900	**44,950**	7,896	6,009	7,896	6,729
44,950	**45,000**	7,909	6,016	7,909	6,741
45,000					
45,000	**45,050**	7,921	6,024	7,921	6,754
45,050	**45,100**	7,934	6,031	7,934	6,766
45,100	**45,150**	7,946	6,039	7,946	6,779
45,150	**45,200**	7,959	6,046	7,959	6,791
45,200	**45,250**	7,971	6,054	7,971	6,804
45,250	**45,300**	7,984	6,061	7,984	6,816
45,300	**45,350**	7,996	6,069	7,996	6,829
45,350	**45,400**	8,009	6,076	8,009	6,841
45,400	**45,450**	8,021	6,084	8,021	6,854
45,450	**45,500**	8,034	6,091	8,034	6,866
45,500	**45,550**	8,046	6,099	8,046	6,879
45,550	**45,600**	8,059	6,106	8,059	6,891
45,600	**45,650**	8,071	6,114	8,071	6,904
45,650	**45,700**	8,084	6,121	8,084	6,916
45,700	**45,750**	8,096	6,129	8,096	6,929
45,750	**45,800**	8,109	6,136	8,109	6,941
45,800	**45,850**	8,121	6,144	8,121	6,954
45,850	**45,900**	8,134	6,151	8,134	6,966
45,900	**45,950**	8,146	6,159	8,146	6,979
45,950	**46,000**	8,159	6,166	8,159	6,991
46,000					
46,000	**46,050**	8,171	6,174	8,171	7,004
46,050	**46,100**	8,184	6,181	8,184	7,016
46,100	**46,150**	8,196	6,189	8,196	7,029
46,150	**46,200**	8,209	6,196	8,209	7,041
46,200	**46,250**	8,221	6,204	8,221	7,054
46,250	**46,300**	8,234	6,211	8,234	7,066
46,300	**46,350**	8,246	6,219	8,246	7,079
46,350	**46,400**	8,259	6,226	8,259	7,091
46,400	**46,450**	8,271	6,234	8,271	7,104
46,450	**46,500**	8,284	6,241	8,284	7,116
46,500	**46,550**	8,296	6,249	8,296	7,129
46,550	**46,600**	8,309	6,256	8,309	7,141
46,600	**46,650**	8,321	6,264	8,321	7,154
46,650	**46,700**	8,334	6,271	8,334	7,166
46,700	**46,750**	8,346	6,279	8,346	7,179
46,750	**46,800**	8,359	6,286	8,359	7,191
46,800	**46,850**	8,371	6,294	8,371	7,204
46,850	**46,900**	8,384	6,301	8,384	7,216
46,900	**46,950**	8,396	6,309	8,396	7,229
46,950	**47,000**	8,409	6,316	8,409	7,241

If Form 1040A, line 27, is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
47,000					
47,000	**47,050**	8,421	6,324	8,421	7,254
47,050	**47,100**	8,434	6,331	8,434	7,266
47,100	**47,150**	8,446	6,339	8,446	7,279
47,150	**47,200**	8,459	6,346	8,459	7,291
47,200	**47,250**	8,471	6,354	8,471	7,304
47,250	**47,300**	8,484	6,361	8,484	7,316
47,300	**47,350**	8,496	6,369	8,496	7,329
47,350	**47,400**	8,509	6,376	8,509	7,341
47,400	**47,450**	8,521	6,384	8,521	7,354
47,450	**47,500**	8,534	6,391	8,534	7,366
47,500	**47,550**	8,546	6,399	8,546	7,379
47,550	**47,600**	8,559	6,406	8,559	7,391
47,600	**47,650**	8,571	6,414	8,571	7,404
47,650	**47,700**	8,584	6,421	8,584	7,416
47,700	**47,750**	8,596	6,429	8,596	7,429
47,750	**47,800**	8,609	6,436	8,609	7,441
47,800	**47,850**	8,621	6,444	8,621	7,454
47,850	**47,900**	8,634	6,451	8,634	7,466
47,900	**47,950**	8,646	6,459	8,646	7,479
47,950	**48,000**	8,659	6,466	8,659	7,491
48,000					
48,000	**48,050**	8,671	6,474	8,671	7,504
48,050	**48,100**	8,684	6,481	8,684	7,516
48,100	**48,150**	8,696	6,489	8,696	7,529
48,150	**48,200**	8,709	6,496	8,709	7,541
48,200	**48,250**	8,721	6,504	8,721	7,554
48,250	**48,300**	8,734	6,511	8,734	7,566
48,300	**48,350**	8,746	6,519	8,746	7,579
48,350	**48,400**	8,759	6,526	8,759	7,591
48,400	**48,450**	8,771	6,534	8,771	7,604
48,450	**48,500**	8,784	6,541	8,784	7,616
48,500	**48,550**	8,796	6,549	8,796	7,629
48,550	**48,600**	8,809	6,556	8,809	7,641
48,600	**48,650**	8,821	6,564	8,821	7,654
48,650	**48,700**	8,834	6,571	8,834	7,666
48,700	**48,750**	8,846	6,579	8,846	7,679
48,750	**48,800**	8,859	6,586	8,859	7,691
48,800	**48,850**	8,871	6,594	8,871	7,704
48,850	**48,900**	8,884	6,601	8,884	7,716
48,900	**48,950**	8,896	6,609	8,896	7,729
48,950	**49,000**	8,909	6,616	8,909	7,741
49,000					
49,000	**49,050**	8,921	6,624	8,921	7,754
49,050	**49,100**	8,934	6,631	8,934	7,766
49,100	**49,150**	8,946	6,639	8,946	7,779
49,150	**49,200**	8,959	6,646	8,959	7,791
49,200	**49,250**	8,971	6,654	8,971	7,804
49,250	**49,300**	8,984	6,661	8,984	7,816
49,300	**49,350**	8,996	6,669	8,996	7,829
49,350	**49,400**	9,009	6,676	9,009	7,841
49,400	**49,450**	9,021	6,684	9,021	7,854
49,450	**49,500**	9,034	6,691	9,034	7,866
49,500	**49,550**	9,046	6,699	9,046	7,879
49,550	**49,600**	9,059	6,706	9,059	7,891
49,600	**49,650**	9,071	6,714	9,071	7,904
49,650	**49,700**	9,084	6,721	9,084	7,916
49,700	**49,750**	9,096	6,729	9,096	7,929
49,750	**49,800**	9,109	6,736	9,109	7,941
49,800	**49,850**	9,121	6,744	9,121	7,954
49,850	**49,900**	9,134	6,751	9,134	7,966
49,900	**49,950**	9,146	6,759	9,146	7,979
49,950	**50,000**	9,159	6,766	9,159	7,991

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

(Continued on page 67)

2005 Tax Table—*Continued*

If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing 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**	9,171	6,774	9,171	8,004	**53,000**	**53,050**	9,921	7,224	9,921	8,754	**56,000**	**56,050**	10,671	7,674	10,671	9,504
50,050	**50,100**	9,184	6,781	9,184	8,016	**53,050**	**53,100**	9,934	7,231	9,934	8,766	**56,050**	**56,100**	10,684	7,681	10,684	9,516
50,100	**50,150**	9,196	6,789	9,196	8,029	**53,100**	**53,150**	9,946	7,239	9,946	8,779	**56,100**	**56,150**	10,696	7,689	10,696	9,529
50,150	**50,200**	9,209	6,796	9,209	8,041	**53,150**	**53,200**	9,959	7,246	9,959	8,791	**56,150**	**56,200**	10,709	7,696	10,709	9,541
50,200	**50,250**	9,221	6,804	9,221	8,054	**53,200**	**53,250**	9,971	7,254	9,971	8,804	**56,200**	**56,250**	10,721	7,704	10,721	9,554
50,250	**50,300**	9,234	6,811	9,234	8,066	**53,250**	**53,300**	9,984	7,261	9,984	8,816	**56,250**	**56,300**	10,734	7,711	10,734	9,566
50,300	**50,350**	9,246	6,819	9,246	8,079	**53,300**	**53,350**	9,996	7,269	9,996	8,829	**56,300**	**56,350**	10,746	7,719	10,746	9,579
50,350	**50,400**	9,259	6,826	9,259	8,091	**53,350**	**53,400**	10,009	7,276	10,009	8,841	**56,350**	**56,400**	10,759	7,726	10,759	9,591
50,400	**50,450**	9,271	6,834	9,271	8,104	**53,400**	**53,450**	10,021	7,284	10,021	8,854	**56,400**	**56,450**	10,771	7,734	10,771	9,604
50,450	**50,500**	9,284	6,841	9,284	8,116	**53,450**	**53,500**	10,034	7,291	10,034	8,866	**56,450**	**56,500**	10,784	7,741	10,784	9,616
50,500	**50,550**	9,296	6,849	9,296	8,129	**53,500**	**53,550**	10,046	7,299	10,046	8,879	**56,500**	**56,550**	10,796	7,749	10,796	9,629
50,550	**50,600**	9,309	6,856	9,309	8,141	**53,550**	**53,600**	10,059	7,306	10,059	8,891	**56,550**	**56,600**	10,809	7,756	10,809	9,641
50,600	**50,650**	9,321	6,864	9,321	8,154	**53,600**	**53,650**	10,071	7,314	10,071	8,904	**56,600**	**56,650**	10,821	7,764	10,821	9,654
50,650	**50,700**	9,334	6,871	9,334	8,166	**53,650**	**53,700**	10,084	7,321	10,084	8,916	**56,650**	**56,700**	10,834	7,771	10,834	9,666
50,700	**50,750**	9,346	6,879	9,346	8,179	**53,700**	**53,750**	10,096	7,329	10,096	8,929	**56,700**	**56,750**	10,846	7,779	10,846	9,679
50,750	**50,800**	9,359	6,886	9,359	8,191	**53,750**	**53,800**	10,109	7,336	10,109	8,941	**56,750**	**56,800**	10,859	7,786	10,859	9,691
50,800	**50,850**	9,371	6,894	9,371	8,204	**53,800**	**53,850**	10,121	7,344	10,121	8,954	**56,800**	**56,850**	10,871	7,794	10,871	9,704
50,850	**50,900**	9,384	6,901	9,384	8,216	**53,850**	**53,900**	10,134	7,351	10,134	8,966	**56,850**	**56,900**	10,884	7,801	10,884	9,716
50,900	**50,950**	9,396	6,909	9,396	8,229	**53,900**	**53,950**	10,146	7,359	10,146	8,979	**56,900**	**56,950**	10,896	7,809	10,896	9,729
50,950	**51,000**	9,409	6,916	9,409	8,241	**53,950**	**54,000**	10,159	7,366	10,159	8,991	**56,950**	**57,000**	10,909	7,816	10,909	9,741
51,000						**54,000**						**57,000**					
51,000	**51,050**	9,421	6,924	9,421	8,254	**54,000**	**54,050**	10,171	7,374	10,171	9,004	**57,000**	**57,050**	10,921	7,824	10,921	9,754
51,050	**51,100**	9,434	6,931	9,434	8,266	**54,050**	**54,100**	10,184	7,381	10,184	9,016	**57,050**	**57,100**	10,934	7,831	10,934	9,766
51,100	**51,150**	9,446	6,939	9,446	8,279	**54,100**	**54,150**	10,196	7,389	10,196	9,029	**57,100**	**57,150**	10,946	7,839	10,946	9,779
51,150	**51,200**	9,459	6,946	9,459	8,291	**54,150**	**54,200**	10,209	7,396	10,209	9,041	**57,150**	**57,200**	10,959	7,846	10,959	9,791
51,200	**51,250**	9,471	6,954	9,471	8,304	**54,200**	**54,250**	10,221	7,404	10,221	9,054	**57,200**	**57,250**	10,971	7,854	10,971	9,804
51,250	**51,300**	9,484	6,961	9,484	8,316	**54,250**	**54,300**	10,234	7,411	10,234	9,066	**57,250**	**57,300**	10,984	7,861	10,984	9,816
51,300	**51,350**	9,496	6,969	9,496	8,329	**54,300**	**54,350**	10,246	7,419	10,246	9,079	**57,300**	**57,350**	10,996	7,869	10,996	9,829
51,350	**51,400**	9,509	6,976	9,509	8,341	**54,350**	**54,400**	10,259	7,426	10,259	9,091	**57,350**	**57,400**	11,009	7,876	11,009	9,841
51,400	**51,450**	9,521	6,984	9,521	8,354	**54,400**	**54,450**	10,271	7,434	10,271	9,104	**57,400**	**57,450**	11,021	7,884	11,021	9,854
51,450	**51,500**	9,534	6,991	9,534	8,366	**54,450**	**54,500**	10,284	7,441	10,284	9,116	**57,450**	**57,500**	11,034	7,891	11,034	9,866
51,500	**51,550**	9,546	6,999	9,546	8,379	**54,500**	**54,550**	10,296	7,449	10,296	9,129	**57,500**	**57,550**	11,046	7,899	11,046	9,879
51,550	**51,600**	9,559	7,006	9,559	8,391	**54,550**	**54,600**	10,309	7,456	10,309	9,141	**57,550**	**57,600**	11,059	7,906	11,059	9,891
51,600	**51,650**	9,571	7,014	9,571	8,404	**54,600**	**54,650**	10,321	7,464	10,321	9,154	**57,600**	**57,650**	11,071	7,914	11,071	9,904
51,650	**51,700**	9,584	7,021	9,584	8,416	**54,650**	**54,700**	10,334	7,471	10,334	9,166	**57,650**	**57,700**	11,084	7,921	11,084	9,916
51,700	**51,750**	9,596	7,029	9,596	8,429	**54,700**	**54,750**	10,346	7,479	10,346	9,179	**57,700**	**57,750**	11,096	7,929	11,096	9,929
51,750	**51,800**	9,609	7,036	9,609	8,441	**54,750**	**54,800**	10,359	7,486	10,359	9,191	**57,750**	**57,800**	11,109	7,936	11,109	9,941
51,800	**51,850**	9,621	7,044	9,621	8,454	**54,800**	**54,850**	10,371	7,494	10,371	9,204	**57,800**	**57,850**	11,121	7,944	11,121	9,954
51,850	**51,900**	9,634	7,051	9,634	8,466	**54,850**	**54,900**	10,384	7,501	10,384	9,216	**57,850**	**57,900**	11,134	7,951	11,134	9,966
51,900	**51,950**	9,646	7,059	9,646	8,479	**54,900**	**54,950**	10,396	7,509	10,396	9,229	**57,900**	**57,950**	11,146	7,959	11,146	9,979
51,950	**52,000**	9,659	7,066	9,659	8,491	**54,950**	**55,000**	10,409	7,516	10,409	9,241	**57,950**	**58,000**	11,159	7,966	11,159	9,991
52,000						**55,000**						**58,000**					
52,000	**52,050**	9,671	7,074	9,671	8,504	**55,000**	**55,050**	10,421	7,524	10,421	9,254	**58,000**	**58,050**	11,171	7,974	11,171	10,004
52,050	**52,100**	9,684	7,081	9,684	8,516	**55,050**	**55,100**	10,434	7,531	10,434	9,266	**58,050**	**58,100**	11,184	7,981	11,184	10,016
52,100	**52,150**	9,696	7,089	9,696	8,529	**55,100**	**55,150**	10,446	7,539	10,446	9,279	**58,100**	**58,150**	11,196	7,989	11,196	10,029
52,150	**52,200**	9,709	7,096	9,709	8,541	**55,150**	**55,200**	10,459	7,546	10,459	9,291	**58,150**	**58,200**	11,209	7,996	11,209	10,041
52,200	**52,250**	9,721	7,104	9,721	8,554	**55,200**	**55,250**	10,471	7,554	10,471	9,304	**58,200**	**58,250**	11,221	8,004	11,221	10,054
52,250	**52,300**	9,734	7,111	9,734	8,566	**55,250**	**55,300**	10,484	7,561	10,484	9,316	**58,250**	**58,300**	11,234	8,011	11,234	10,066
52,300	**52,350**	9,746	7,119	9,746	8,579	**55,300**	**55,350**	10,496	7,569	10,496	9,329	**58,300**	**58,350**	11,246	8,019	11,246	10,079
52,350	**52,400**	9,759	7,126	9,759	8,591	**55,350**	**55,400**	10,509	7,576	10,509	9,341	**58,350**	**58,400**	11,259	8,026	11,259	10,091
52,400	**52,450**	9,771	7,134	9,771	8,604	**55,400**	**55,450**	10,521	7,584	10,521	9,354	**58,400**	**58,450**	11,271	8,034	11,271	10,104
52,450	**52,500**	9,784	7,141	9,784	8,616	**55,450**	**55,500**	10,534	7,591	10,534	9,366	**58,450**	**58,500**	11,284	8,041	11,284	10,116
52,500	**52,550**	9,796	7,149	9,796	8,629	**55,500**	**55,550**	10,546	7,599	10,546	9,379	**58,500**	**58,550**	11,296	8,049	11,296	10,129
52,550	**52,600**	9,809	7,156	9,809	8,641	**55,550**	**55,600**	10,559	7,606	10,559	9,391	**58,550**	**58,600**	11,309	8,056	11,309	10,141
52,600	**52,650**	9,821	7,164	9,821	8,654	**55,600**	**55,650**	10,571	7,614	10,571	9,404	**58,600**	**58,650**	11,321	8,064	11,321	10,154
52,650	**52,700**	9,834	7,171	9,834	8,666	**55,650**	**55,700**	10,584	7,621	10,584	9,416	**58,650**	**58,700**	11,334	8,071	11,334	10,166
52,700	**52,750**	9,846	7,179	9,846	8,679	**55,700**	**55,750**	10,596	7,629	10,596	9,429	**58,700**	**58,750**	11,346	8,079	11,346	10,179
52,750	**52,800**	9,859	7,186	9,859	8,691	**55,750**	**55,800**	10,609	7,636	10,609	9,441	**58,750**	**58,800**	11,359	8,086	11,359	10,191
52,800	**52,850**	9,871	7,194	9,871	8,704	**55,800**	**55,850**	10,621	7,644	10,621	9,454	**58,800**	**58,850**	11,371	8,094	11,371	10,204
52,850	**52,900**	9,884	7,201	9,884	8,716	**55,850**	**55,900**	10,634	7,651	10,634	9,466	**58,850**	**58,900**	11,384	8,101	11,384	10,216
52,900	**52,950**	9,896	7,209	9,896	8,729	**55,900**	**55,950**	10,646	7,659	10,646	9,479	**58,900**	**58,950**	11,396	8,109	11,396	10,229
52,950	**53,000**	9,909	7,216	9,909	8,741	**55,950**	**56,000**	10,659	7,666	10,659	9,491	**58,950**	**59,000**	11,409	8,116	11,409	10,241

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

(Continued on page 68)

If Form 1040A, line 27, is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
59,000					
59,000	**59,050**	11,421	8,124	11,421	10,254
59,050	**59,100**	11,434	8,131	11,434	10,266
59,100	**59,150**	11,446	8,139	11,446	10,279
59,150	**59,200**	11,459	8,146	11,459	10,291
59,200	**59,250**	11,471	8,154	11,471	10,304
59,250	**59,300**	11,484	8,161	11,484	10,316
59,300	**59,350**	11,496	8,169	11,496	10,329
59,350	**59,400**	11,509	8,176	11,509	10,341
59,400	**59,450**	11,521	8,186	11,521	10,354
59,450	**59,500**	11,534	8,199	11,534	10,366
59,500	**59,550**	11,546	8,211	11,546	10,379
59,550	**59,600**	11,559	8,224	11,559	10,391
59,600	**59,650**	11,571	8,236	11,571	10,404
59,650	**59,700**	11,584	8,249	11,584	10,416
59,700	**59,750**	11,596	8,261	11,596	10,429
59,750	**59,800**	11,609	8,274	11,609	10,441
59,800	**59,850**	11,621	8,286	11,621	10,454
59,850	**59,900**	11,634	8,299	11,634	10,466
59,900	**59,950**	11,646	8,311	11,646	10,479
59,950	**60,000**	11,659	8,324	11,659	10,491
60,000					
60,000	**60,050**	11,671	8,336	11,673	10,504
60,050	**60,100**	11,684	8,349	11,687	10,516
60,100	**60,150**	11,696	8,361	11,701	10,529
60,150	**60,200**	11,709	8,374	11,715	10,541
60,200	**60,250**	11,721	8,386	11,729	10,554
60,250	**60,300**	11,734	8,399	11,743	10,566
60,300	**60,350**	11,746	8,411	11,757	10,579
60,350	**60,400**	11,759	8,424	11,771	10,591
60,400	**60,450**	11,771	8,436	11,785	10,604
60,450	**60,500**	11,784	8,449	11,799	10,616
60,500	**60,550**	11,796	8,461	11,813	10,629
60,550	**60,600**	11,809	8,474	11,827	10,641
60,600	**60,650**	11,821	8,486	11,841	10,654
60,650	**60,700**	11,834	8,499	11,855	10,666
60,700	**60,750**	11,846	8,511	11,869	10,679
60,750	**60,800**	11,859	8,524	11,883	10,691
60,800	**60,850**	11,871	8,536	11,897	10,704
60,850	**60,900**	11,884	8,549	11,911	10,716
60,900	**60,950**	11,896	8,561	11,925	10,729
60,950	**61,000**	11,909	8,574	11,939	10,741
61,000					
61,000	**61,050**	11,921	8,586	11,953	10,754
61,050	**61,100**	11,934	8,599	11,967	10,766
61,100	**61,150**	11,946	8,611	11,981	10,779
61,150	**61,200**	11,959	8,624	11,995	10,791
61,200	**61,250**	11,971	8,636	12,009	10,804
61,250	**61,300**	11,984	8,649	12,023	10,816
61,300	**61,350**	11,996	8,661	12,037	10,829
61,350	**61,400**	12,009	8,674	12,051	10,841
61,400	**61,450**	12,021	8,686	12,065	10,854
61,450	**61,500**	12,034	8,699	12,079	10,866
61,500	**61,550**	12,046	8,711	12,093	10,879
61,550	**61,600**	12,059	8,724	12,107	10,891
61,600	**61,650**	12,071	8,736	12,121	10,904
61,650	**61,700**	12,084	8,749	12,135	10,916
61,700	**61,750**	12,096	8,761	12,149	10,929
61,750	**61,800**	12,109	8,774	12,163	10,941
61,800	**61,850**	12,121	8,786	12,177	10,954
61,850	**61,900**	12,134	8,799	12,191	10,966
61,900	**61,950**	12,146	8,811	12,205	10,979
61,950	**62,000**	12,159	8,824	12,219	10,991

If Form 1040A, line 27, is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
62,000					
62,000	**62,050**	12,171	8,836	12,233	11,004
62,050	**62,100**	12,184	8,849	12,247	11,016
62,100	**62,150**	12,196	8,861	12,261	11,029
62,150	**62,200**	12,209	8,874	12,275	11,041
62,200	**62,250**	12,221	8,886	12,289	11,054
62,250	**62,300**	12,234	8,899	12,303	11,066
62,300	**62,350**	12,246	8,911	12,317	11,079
62,350	**62,400**	12,259	8,924	12,331	11,091
62,400	**62,450**	12,271	8,936	12,345	11,104
62,450	**62,500**	12,284	8,949	12,359	11,116
62,500	**62,550**	12,296	8,961	12,373	11,129
62,550	**62,600**	12,309	8,974	12,387	11,141
62,600	**62,650**	12,321	8,986	12,401	11,154
62,650	**62,700**	12,334	8,999	12,415	11,166
62,700	**62,750**	12,346	9,011	12,429	11,179
62,750	**62,800**	12,359	9,024	12,443	11,191
62,800	**62,850**	12,371	9,036	12,457	11,204
62,850	**62,900**	12,384	9,049	12,471	11,216
62,900	**62,950**	12,396	9,061	12,485	11,229
62,950	**63,000**	12,409	9,074	12,499	11,241
63,000					
63,000	**63,050**	12,421	9,086	12,513	11,254
63,050	**63,100**	12,434	9,099	12,527	11,266
63,100	**63,150**	12,446	9,111	12,541	11,279
63,150	**63,200**	12,459	9,124	12,555	11,291
63,200	**63,250**	12,471	9,136	12,569	11,304
63,250	**63,300**	12,484	9,149	12,583	11,316
63,300	**63,350**	12,496	9,161	12,597	11,329
63,350	**63,400**	12,509	9,174	12,611	11,341
63,400	**63,450**	12,521	9,186	12,625	11,354
63,450	**63,500**	12,534	9,199	12,639	11,366
63,500	**63,550**	12,546	9,211	12,653	11,379
63,550	**63,600**	12,559	9,224	12,667	11,391
63,600	**63,650**	12,571	9,236	12,681	11,404
63,650	**63,700**	12,584	9,249	12,695	11,416
63,700	**63,750**	12,596	9,261	12,709	11,429
63,750	**63,800**	12,609	9,274	12,723	11,441
63,800	**63,850**	12,621	9,286	12,737	11,454
63,850	**63,900**	12,634	9,299	12,751	11,466
63,900	**63,950**	12,646	9,311	12,765	11,479
63,950	**64,000**	12,659	9,324	12,779	11,491
64,000					
64,000	**64,050**	12,671	9,336	12,793	11,504
64,050	**64,100**	12,684	9,349	12,807	11,516
64,100	**64,150**	12,696	9,361	12,821	11,529
64,150	**64,200**	12,709	9,374	12,835	11,541
64,200	**64,250**	12,721	9,386	12,849	11,554
64,250	**64,300**	12,734	9,399	12,863	11,566
64,300	**64,350**	12,746	9,411	12,877	11,579
64,350	**64,400**	12,759	9,424	12,891	11,591
64,400	**64,450**	12,771	9,436	12,905	11,604
64,450	**64,500**	12,784	9,449	12,919	11,616
64,500	**64,550**	12,796	9,461	12,933	11,629
64,550	**64,600**	12,809	9,474	12,947	11,641
64,600	**64,650**	12,821	9,486	12,961	11,654
64,650	**64,700**	12,834	9,499	12,975	11,666
64,700	**64,750**	12,846	9,511	12,989	11,679
64,750	**64,800**	12,859	9,524	13,003	11,691
64,800	**64,850**	12,871	9,536	13,017	11,704
64,850	**64,900**	12,884	9,549	13,031	11,716
64,900	**64,950**	12,896	9,561	13,045	11,729
64,950	**65,000**	12,909	9,574	13,059	11,741

If Form 1040A, line 27, is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
65,000					
65,000	**65,050**	12,921	9,586	13,073	11,754
65,050	**65,100**	12,934	9,599	13,087	11,766
65,100	**65,150**	12,946	9,611	13,101	11,779
65,150	**65,200**	12,959	9,624	13,115	11,791
65,200	**65,250**	12,971	9,636	13,129	11,804
65,250	**65,300**	12,984	9,649	13,143	11,816
65,300	**65,350**	12,996	9,661	13,157	11,829
65,350	**65,400**	13,009	9,674	13,171	11,841
65,400	**65,450**	13,021	9,686	13,185	11,854
65,450	**65,500**	13,034	9,699	13,199	11,866
65,500	**65,550**	13,046	9,711	13,213	11,879
65,550	**65,600**	13,059	9,724	13,227	11,891
65,600	**65,650**	13,071	9,736	13,241	11,904
65,650	**65,700**	13,084	9,749	13,255	11,916
65,700	**65,750**	13,096	9,761	13,269	11,929
65,750	**65,800**	13,109	9,774	13,283	11,941
65,800	**65,850**	13,121	9,786	13,297	11,954
65,850	**65,900**	13,134	9,799	13,311	11,966
65,900	**65,950**	13,146	9,811	13,325	11,979
65,950	**66,000**	13,159	9,824	13,339	11,991
66,000					
66,000	**66,050**	13,171	9,836	13,353	12,004
66,050	**66,100**	13,184	9,849	13,367	12,016
66,100	**66,150**	13,196	9,861	13,381	12,029
66,150	**66,200**	13,209	9,874	13,395	12,041
66,200	**66,250**	13,221	9,886	13,409	12,054
66,250	**66,300**	13,234	9,899	13,423	12,066
66,300	**66,350**	13,246	9,911	13,437	12,079
66,350	**66,400**	13,259	9,924	13,451	12,091
66,400	**66,450**	13,271	9,936	13,465	12,104
66,450	**66,500**	13,284	9,949	13,479	12,116
66,500	**66,550**	13,296	9,961	13,493	12,129
66,550	**66,600**	13,309	9,974	13,507	12,141
66,600	**66,650**	13,321	9,986	13,521	12,154
66,650	**66,700**	13,334	9,999	13,535	12,166
66,700	**66,750**	13,346	10,011	13,549	12,179
66,750	**66,800**	13,359	10,024	13,563	12,191
66,800	**66,850**	13,371	10,036	13,577	12,204
66,850	**66,900**	13,384	10,049	13,591	12,216
66,900	**66,950**	13,396	10,061	13,605	12,229
66,950	**67,000**	13,409	10,074	13,619	12,241
67,000					
67,000	**67,050**	13,421	10,086	13,633	12,254
67,050	**67,100**	13,434	10,099	13,647	12,266
67,100	**67,150**	13,446	10,111	13,661	12,279
67,150	**67,200**	13,459	10,124	13,675	12,291
67,200	**67,250**	13,471	10,136	13,689	12,304
67,250	**67,300**	13,484	10,149	13,703	12,316
67,300	**67,350**	13,496	10,161	13,717	12,329
67,350	**67,400**	13,509	10,174	13,731	12,341
67,400	**67,450**	13,521	10,186	13,745	12,354
67,450	**67,500**	13,534	10,199	13,759	12,366
67,500	**67,550**	13,546	10,211	13,773	12,379
67,550	**67,600**	13,559	10,224	13,787	12,391
67,600	**67,650**	13,571	10,236	13,801	12,404
67,650	**67,700**	13,584	10,249	13,815	12,416
67,700	**67,750**	13,596	10,261	13,829	12,429
67,750	**67,800**	13,609	10,274	13,843	12,441
67,800	**67,850**	13,621	10,286	13,857	12,454
67,850	**67,900**	13,634	10,299	13,871	12,466
67,900	**67,950**	13,646	10,311	13,885	12,479
67,950	**68,000**	13,659	10,324	13,899	12,491

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

(Continued on page 69)

2005 Tax Table—*Continued*

If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing 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**	13,671	10,336	13,913	12,504	**71,000**	**71,050**	14,421	11,086	14,753	13,254	**74,000**	**74,050**	15,234	11,836	15,593	14,004
68,050	**68,100**	13,684	10,349	13,927	12,516	**71,050**	**71,100**	14,434	11,099	14,767	13,266	**74,050**	**74,100**	15,248	11,849	15,607	14,016
68,100	**68,150**	13,696	10,361	13,941	12,529	**71,100**	**71,150**	14,446	11,111	14,781	13,279	**74,100**	**74,150**	15,262	11,861	15,621	14,029
68,150	**68,200**	13,709	10,374	13,955	12,541	**71,150**	**71,200**	14,459	11,124	14,795	13,291	**74,150**	**74,200**	15,276	11,874	15,635	14,041
68,200	**68,250**	13,721	10,386	13,969	12,554	**71,200**	**71,250**	14,471	11,136	14,809	13,304	**74,200**	**74,250**	15,290	11,886	15,649	14,054
68,250	**68,300**	13,734	10,399	13,983	12,566	**71,250**	**71,300**	14,484	11,149	14,823	13,316	**74,250**	**74,300**	15,304	11,899	15,663	14,066
68,300	**68,350**	13,746	10,411	13,997	12,579	**71,300**	**71,350**	14,496	11,161	14,837	13,329	**74,300**	**74,350**	15,318	11,911	15,677	14,079
68,350	**68,400**	13,759	10,424	14,011	12,591	**71,350**	**71,400**	14,509	11,174	14,851	13,341	**74,350**	**74,400**	15,332	11,924	15,691	14,091
68,400	**68,450**	13,771	10,436	14,025	12,604	**71,400**	**71,450**	14,521	11,186	14,865	13,354	**74,400**	**74,450**	15,346	11,936	15,705	14,104
68,450	**68,500**	13,784	10,449	14,039	12,616	**71,450**	**71,500**	14,534	11,199	14,879	13,366	**74,450**	**74,500**	15,360	11,949	15,719	14,116
68,500	**68,550**	13,796	10,461	14,053	12,629	**71,500**	**71,550**	14,546	11,211	14,893	13,379	**74,500**	**74,550**	15,374	11,961	15,733	14,129
68,550	**68,600**	13,809	10,474	14,067	12,641	**71,550**	**71,600**	14,559	11,224	14,907	13,391	**74,550**	**74,600**	15,388	11,974	15,747	14,141
68,600	**68,650**	13,821	10,486	14,081	12,654	**71,600**	**71,650**	14,571	11,236	14,921	13,404	**74,600**	**74,650**	15,402	11,986	15,761	14,154
68,650	**68,700**	13,834	10,499	14,095	12,666	**71,650**	**71,700**	14,584	11,249	14,935	13,416	**74,650**	**74,700**	15,416	11,999	15,775	14,166
68,700	**68,750**	13,846	10,511	14,109	12,679	**71,700**	**71,750**	14,596	11,261	14,949	13,429	**74,700**	**74,750**	15,430	12,011	15,789	14,179
68,750	**68,800**	13,859	10,524	14,123	12,691	**71,750**	**71,800**	14,609	11,274	14,963	13,441	**74,750**	**74,800**	15,444	12,024	15,803	14,191
68,800	**68,850**	13,871	10,536	14,137	12,704	**71,800**	**71,850**	14,621	11,286	14,977	13,454	**74,800**	**74,850**	15,458	12,036	15,817	14,204
68,850	**68,900**	13,884	10,549	14,151	12,716	**71,850**	**71,900**	14,634	11,299	14,991	13,466	**74,850**	**74,900**	15,472	12,049	15,831	14,216
68,900	**68,950**	13,896	10,561	14,165	12,729	**71,900**	**71,950**	14,646	11,311	15,005	13,479	**74,900**	**74,950**	15,486	12,061	15,845	14,229
68,950	**69,000**	13,909	10,574	14,179	12,741	**71,950**	**72,000**	14,660	11,324	15,019	13,491	**74,950**	**75,000**	15,500	12,074	15,859	14,241
69,000						**72,000**						**75,000**					
69,000	**69,050**	13,921	10,586	14,193	12,754	**72,000**	**72,050**	14,674	11,336	15,033	13,504	**75,000**	**75,050**	15,514	12,086	15,873	14,254
69,050	**69,100**	13,934	10,599	14,207	12,766	**72,050**	**72,100**	14,688	11,349	15,047	13,516	**75,050**	**75,100**	15,528	12,099	15,887	14,266
69,100	**69,150**	13,946	10,611	14,221	12,779	**72,100**	**72,150**	14,702	11,361	15,061	13,529	**75,100**	**75,150**	15,542	12,111	15,901	14,279
69,150	**69,200**	13,959	10,624	14,235	12,791	**72,150**	**72,200**	14,716	11,374	15,075	13,541	**75,150**	**75,200**	15,556	12,124	15,915	14,291
69,200	**69,250**	13,971	10,636	14,249	12,804	**72,200**	**72,250**	14,730	11,386	15,089	13,554	**75,200**	**75,250**	15,570	12,136	15,929	14,304
69,250	**69,300**	13,984	10,649	14,263	12,816	**72,250**	**72,300**	14,744	11,399	15,103	13,566	**75,250**	**75,300**	15,584	12,149	15,943	14,316
69,300	**69,350**	13,996	10,661	14,277	12,829	**72,300**	**72,350**	14,758	11,411	15,117	13,579	**75,300**	**75,350**	15,598	12,161	15,957	14,329
69,350	**69,400**	14,009	10,674	14,291	12,841	**72,350**	**72,400**	14,772	11,424	15,131	13,591	**75,350**	**75,400**	15,612	12,174	15,971	14,341
69,400	**69,450**	14,021	10,686	14,305	12,854	**72,400**	**72,450**	14,786	11,436	15,145	13,604	**75,400**	**75,450**	15,626	12,186	15,985	14,354
69,450	**69,500**	14,034	10,699	14,319	12,866	**72,450**	**72,500**	14,800	11,449	15,159	13,616	**75,450**	**75,500**	15,640	12,199	15,999	14,366
69,500	**69,550**	14,046	10,711	14,333	12,879	**72,500**	**72,550**	14,814	11,461	15,173	13,629	**75,500**	**75,550**	15,654	12,211	16,013	14,379
69,550	**69,600**	14,059	10,724	14,347	12,891	**72,550**	**72,600**	14,828	11,474	15,187	13,641	**75,550**	**75,600**	15,668	12,224	16,027	14,391
69,600	**69,650**	14,071	10,736	14,361	12,904	**72,600**	**72,650**	14,842	11,486	15,201	13,654	**75,600**	**75,650**	15,682	12,236	16,041	14,404
69,650	**69,700**	14,084	10,749	14,375	12,916	**72,650**	**72,700**	14,856	11,499	15,215	13,666	**75,650**	**75,700**	15,696	12,249	16,055	14,416
69,700	**69,750**	14,096	10,761	14,389	12,929	**72,700**	**72,750**	14,870	11,511	15,229	13,679	**75,700**	**75,750**	15,710	12,261	16,069	14,429
69,750	**69,800**	14,109	10,774	14,403	12,941	**72,750**	**72,800**	14,884	11,524	15,243	13,691	**75,750**	**75,800**	15,724	12,274	16,083	14,441
69,800	**69,850**	14,121	10,786	14,417	12,954	**72,800**	**72,850**	14,898	11,536	15,257	13,704	**75,800**	**75,850**	15,738	12,286	16,097	14,454
69,850	**69,900**	14,134	10,799	14,431	12,966	**72,850**	**72,900**	14,912	11,549	15,271	13,716	**75,850**	**75,900**	15,752	12,299	16,111	14,466
69,900	**69,950**	14,146	10,811	14,445	12,979	**72,900**	**72,950**	14,926	11,561	15,285	13,729	**75,900**	**75,950**	15,766	12,311	16,125	14,479
69,950	**70,000**	14,159	10,824	14,459	12,991	**72,950**	**73,000**	14,940	11,574	15,299	13,741	**75,950**	**76,000**	15,780	12,324	16,139	14,491
70,000						**73,000**						**76,000**					
70,000	**70,050**	14,171	10,836	14,473	13,004	**73,000**	**73,050**	14,954	11,586	15,313	13,754	**76,000**	**76,050**	15,794	12,336	16,153	14,504
70,050	**70,100**	14,184	10,849	14,487	13,016	**73,050**	**73,100**	14,968	11,599	15,327	13,766	**76,050**	**76,100**	15,808	12,349	16,167	14,516
70,100	**70,150**	14,196	10,861	14,501	13,029	**73,100**	**73,150**	14,982	11,611	15,341	13,779	**76,100**	**76,150**	15,822	12,361	16,181	14,529
70,150	**70,200**	14,209	10,874	14,515	13,041	**73,150**	**73,200**	14,996	11,624	15,355	13,791	**76,150**	**76,200**	15,836	12,374	16,195	14,541
70,200	**70,250**	14,221	10,886	14,529	13,054	**73,200**	**73,250**	15,010	11,636	15,369	13,804	**76,200**	**76,250**	15,850	12,386	16,209	14,554
70,250	**70,300**	14,234	10,899	14,543	13,066	**73,250**	**73,300**	15,024	11,649	15,383	13,816	**76,250**	**76,300**	15,864	12,399	16,223	14,566
70,300	**70,350**	14,246	10,911	14,557	13,079	**73,300**	**73,350**	15,038	11,661	15,397	13,829	**76,300**	**76,350**	15,878	12,411	16,237	14,579
70,350	**70,400**	14,259	10,924	14,571	13,091	**73,350**	**73,400**	15,052	11,674	15,411	13,841	**76,350**	**76,400**	15,892	12,424	16,251	14,591
70,400	**70,450**	14,271	10,936	14,585	13,104	**73,400**	**73,450**	15,066	11,686	15,425	13,854	**76,400**	**76,450**	15,906	12,436	16,265	14,604
70,450	**70,500**	14,284	10,949	14,599	13,116	**73,450**	**73,500**	15,080	11,699	15,439	13,866	**76,450**	**76,500**	15,920	12,449	16,279	14,616
70,500	**70,550**	14,296	10,961	14,613	13,129	**73,500**	**73,550**	15,094	11,711	15,453	13,879	**76,500**	**76,550**	15,934	12,461	16,293	14,629
70,550	**70,600**	14,309	10,974	14,627	13,141	**73,550**	**73,600**	15,108	11,724	15,467	13,891	**76,550**	**76,600**	15,948	12,474	16,307	14,641
70,600	**70,650**	14,321	10,986	14,641	13,154	**73,600**	**73,650**	15,122	11,736	15,481	13,904	**76,600**	**76,650**	15,962	12,486	16,321	14,654
70,650	**70,700**	14,334	10,999	14,655	13,166	**73,650**	**73,700**	15,136	11,749	15,495	13,916	**76,650**	**76,700**	15,976	12,499	16,335	14,666
70,700	**70,750**	14,346	11,011	14,669	13,179	**73,700**	**73,750**	15,150	11,761	15,509	13,929	**76,700**	**76,750**	15,990	12,511	16,349	14,679
70,750	**70,800**	14,359	11,024	14,683	13,191	**73,750**	**73,800**	15,164	11,774	15,523	13,941	**76,750**	**76,800**	16,004	12,524	16,363	14,691
70,800	**70,850**	14,371	11,036	14,697	13,204	**73,800**	**73,850**	15,178	11,786	15,537	13,954	**76,800**	**76,850**	16,018	12,536	16,377	14,704
70,850	**70,900**	14,384	11,049	14,711	13,216	**73,850**	**73,900**	15,192	11,799	15,551	13,966	**76,850**	**76,900**	16,032	12,549	16,391	14,716
70,900	**70,950**	14,396	11,061	14,725	13,229	**73,900**	**73,950**	15,206	11,811	15,565	13,979	**76,900**	**76,950**	16,046	12,561	16,405	14,729
70,950	**71,000**	14,409	11,074	14,739	13,241	**73,950**	**74,000**	15,220	11,824	15,579	13,991	**76,950**	**77,000**	16,060	12,574	16,419	14,741

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

(Continued on page 70)

If Form 1040A, line 27, is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
77,000					
77,000	**77,050**	16,074	12,586	16,433	14,754
77,050	**77,100**	16,088	12,599	16,447	14,766
77,100	**77,150**	16,102	12,611	16,461	14,779
77,150	**77,200**	16,116	12,624	16,475	14,791
77,200	**77,250**	16,130	12,636	16,489	14,804
77,250	**77,300**	16,144	12,649	16,503	14,816
77,300	**77,350**	16,158	12,661	16,517	14,829
77,350	**77,400**	16,172	12,674	16,531	14,841
77,400	**77,450**	16,186	12,686	16,545	14,854
77,450	**77,500**	16,200	12,699	16,559	14,866
77,500	**77,550**	16,214	12,711	16,573	14,879
77,550	**77,600**	16,228	12,724	16,587	14,891
77,600	**77,650**	16,242	12,736	16,601	14,904
77,650	**77,700**	16,256	12,749	16,615	14,916
77,700	**77,750**	16,270	12,761	16,629	14,929
77,750	**77,800**	16,284	12,774	16,643	14,941
77,800	**77,850**	16,298	12,786	16,657	14,954
77,850	**77,900**	16,312	12,799	16,671	14,966
77,900	**77,950**	16,326	12,811	16,685	14,979
77,950	**78,000**	16,340	12,824	16,699	14,991
78,000					
78,000	**78,050**	16,354	12,836	16,713	15,004
78,050	**78,100**	16,368	12,849	16,727	15,016
78,100	**78,150**	16,382	12,861	16,741	15,029
78,150	**78,200**	16,396	12,874	16,755	15,041
78,200	**78,250**	16,410	12,886	16,769	15,054
78,250	**78,300**	16,424	12,899	16,783	15,066
78,300	**78,350**	16,438	12,911	16,797	15,079
78,350	**78,400**	16,452	12,924	16,811	15,091
78,400	**78,450**	16,466	12,936	16,825	15,104
78,450	**78,500**	16,480	12,949	16,839	15,116
78,500	**78,550**	16,494	12,961	16,853	15,129
78,550	**78,600**	16,508	12,974	16,867	15,141
78,600	**78,650**	16,522	12,986	16,881	15,154
78,650	**78,700**	16,536	12,999	16,895	15,166
78,700	**78,750**	16,550	13,011	16,909	15,179
78,750	**78,800**	16,564	13,024	16,923	15,191
78,800	**78,850**	16,578	13,036	16,937	15,204
78,850	**78,900**	16,592	13,049	16,951	15,216
78,900	**78,950**	16,606	13,061	16,965	15,229
78,950	**79,000**	16,620	13,074	16,979	15,241
79,000					
79,000	**79,050**	16,634	13,086	16,993	15,254
79,050	**79,100**	16,648	13,099	17,007	15,266
79,100	**79,150**	16,662	13,111	17,021	15,279
79,150	**79,200**	16,676	13,124	17,035	15,291
79,200	**79,250**	16,690	13,136	17,049	15,304
79,250	**79,300**	16,704	13,149	17,063	15,316
79,300	**79,350**	16,718	13,161	17,077	15,329
79,350	**79,400**	16,732	13,174	17,091	15,341
79,400	**79,450**	16,746	13,186	17,105	15,354
79,450	**79,500**	16,760	13,199	17,119	15,366
79,500	**79,550**	16,774	13,211	17,133	15,379
79,550	**79,600**	16,788	13,224	17,147	15,391
79,600	**79,650**	16,802	13,236	17,161	15,404
79,650	**79,700**	16,816	13,249	17,175	15,416
79,700	**79,750**	16,830	13,261	17,189	15,429
79,750	**79,800**	16,844	13,274	17,203	15,441
79,800	**79,850**	16,858	13,286	17,217	15,454
79,850	**79,900**	16,872	13,299	17,231	15,466
79,900	**79,950**	16,886	13,311	17,245	15,479
79,950	**80,000**	16,900	13,324	17,259	15,491

If Form 1040A, line 27, is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
80,000					
80,000	**80,050**	16,914	13,336	17,273	15,504
80,050	**80,100**	16,928	13,349	17,287	15,516
80,100	**80,150**	16,942	13,361	17,301	15,529
80,150	**80,200**	16,956	13,374	17,315	15,541
80,200	**80,250**	16,970	13,386	17,329	15,554
80,250	**80,300**	16,984	13,399	17,343	15,566
80,300	**80,350**	16,998	13,411	17,357	15,579
80,350	**80,400**	17,012	13,424	17,371	15,591
80,400	**80,450**	17,026	13,436	17,385	15,604
80,450	**80,500**	17,040	13,449	17,399	15,616
80,500	**80,550**	17,054	13,461	17,413	15,629
80,550	**80,600**	17,068	13,474	17,427	15,641
80,600	**80,650**	17,082	13,486	17,441	15,654
80,650	**80,700**	17,096	13,499	17,455	15,666
80,700	**80,750**	17,110	13,511	17,469	15,679
80,750	**80,800**	17,124	13,524	17,483	15,691
80,800	**80,850**	17,138	13,536	17,497	15,704
80,850	**80,900**	17,152	13,549	17,511	15,716
80,900	**80,950**	17,166	13,561	17,525	15,729
80,950	**81,000**	17,180	13,574	17,539	15,741
81,000					
81,000	**81,050**	17,194	13,586	17,553	15,754
81,050	**81,100**	17,208	13,599	17,567	15,766
81,100	**81,150**	17,222	13,611	17,581	15,779
81,150	**81,200**	17,236	13,624	17,595	15,791
81,200	**81,250**	17,250	13,636	17,609	15,804
81,250	**81,300**	17,264	13,649	17,623	15,816
81,300	**81,350**	17,278	13,661	17,637	15,829
81,350	**81,400**	17,292	13,674	17,651	15,841
81,400	**81,450**	17,306	13,686	17,665	15,854
81,450	**81,500**	17,320	13,699	17,679	15,866
81,500	**81,550**	17,334	13,711	17,693	15,879
81,550	**81,600**	17,348	13,724	17,707	15,891
81,600	**81,650**	17,362	13,736	17,721	15,904
81,650	**81,700**	17,376	13,749	17,735	15,916
81,700	**81,750**	17,390	13,761	17,749	15,929
81,750	**81,800**	17,404	13,774	17,763	15,941
81,800	**81,850**	17,418	13,786	17,777	15,954
81,850	**81,900**	17,432	13,799	17,791	15,966
81,900	**81,950**	17,446	13,811	17,805	15,979
81,950	**82,000**	17,460	13,824	17,819	15,991
82,000					
82,000	**82,050**	17,474	13,836	17,833	16,004
82,050	**82,100**	17,488	13,849	17,847	16,016
82,100	**82,150**	17,502	13,861	17,861	16,029
82,150	**82,200**	17,516	13,874	17,875	16,041
82,200	**82,250**	17,530	13,886	17,889	16,054
82,250	**82,300**	17,544	13,899	17,903	16,066
82,300	**82,350**	17,558	13,911	17,917	16,079
82,350	**82,400**	17,572	13,924	17,931	16,091
82,400	**82,450**	17,586	13,936	17,945	16,104
82,450	**82,500**	17,600	13,949	17,959	16,116
82,500	**82,550**	17,614	13,961	17,973	16,129
82,550	**82,600**	17,628	13,974	17,987	16,141
82,600	**82,650**	17,642	13,986	18,001	16,154
82,650	**82,700**	17,656	13,999	18,015	16,166
82,700	**82,750**	17,670	14,011	18,029	16,179
82,750	**82,800**	17,684	14,024	18,043	16,191
82,800	**82,850**	17,698	14,036	18,057	16,204
82,850	**82,900**	17,712	14,049	18,071	16,216
82,900	**82,950**	17,726	14,061	18,085	16,229
82,950	**83,000**	17,740	14,074	18,099	16,241

If Form 1040A, line 27, is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
83,000					
83,000	**83,050**	17,754	14,086	18,113	16,254
83,050	**83,100**	17,768	14,099	18,127	16,266
83,100	**83,150**	17,782	14,111	18,141	16,279
83,150	**83,200**	17,796	14,124	18,155	16,291
83,200	**83,250**	17,810	14,136	18,169	16,304
83,250	**83,300**	17,824	14,149	18,183	16,316
83,300	**83,350**	17,838	14,161	18,197	16,329
83,350	**83,400**	17,852	14,174	18,211	16,341
83,400	**83,450**	17,866	14,186	18,225	16,354
83,450	**83,500**	17,880	14,199	18,239	16,366
83,500	**83,550**	17,894	14,211	18,253	16,379
83,550	**83,600**	17,908	14,224	18,267	16,391
83,600	**83,650**	17,922	14,236	18,281	16,404
83,650	**83,700**	17,936	14,249	18,295	16,416
83,700	**83,750**	17,950	14,261	18,309	16,429
83,750	**83,800**	17,964	14,274	18,323	16,441
83,800	**83,850**	17,978	14,286	18,337	16,454
83,850	**83,900**	17,992	14,299	18,351	16,466
83,900	**83,950**	18,006	14,311	18,365	16,479
83,950	**84,000**	18,020	14,324	18,379	16,491
84,000					
84,000	**84,050**	18,034	14,336	18,393	16,504
84,050	**84,100**	18,048	14,349	18,407	16,516
84,100	**84,150**	18,062	14,361	18,421	16,529
84,150	**84,200**	18,076	14,374	18,435	16,541
84,200	**84,250**	18,090	14,386	18,449	16,554
84,250	**84,300**	18,104	14,399	18,463	16,566
84,300	**84,350**	18,118	14,411	18,477	16,579
84,350	**84,400**	18,132	14,424	18,491	16,591
84,400	**84,450**	18,146	14,436	18,505	16,604
84,450	**84,500**	18,160	14,449	18,519	16,616
84,500	**84,550**	18,174	14,461	18,533	16,629
84,550	**84,600**	18,188	14,474	18,547	16,641
84,600	**84,650**	18,202	14,486	18,561	16,654
84,650	**84,700**	18,216	14,499	18,575	16,666
84,700	**84,750**	18,230	14,511	18,589	16,679
84,750	**84,800**	18,244	14,524	18,603	16,691
84,800	**84,850**	18,258	14,536	18,617	16,704
84,850	**84,900**	18,272	14,549	18,631	16,716
84,900	**84,950**	18,286	14,561	18,645	16,729
84,950	**85,000**	18,300	14,574	18,659	16,741
85,000					
85,000	**85,050**	18,314	14,586	18,673	16,754
85,050	**85,100**	18,328	14,599	18,687	16,766
85,100	**85,150**	18,342	14,611	18,701	16,779
85,150	**85,200**	18,356	14,624	18,715	16,791
85,200	**85,250**	18,370	14,636	18,729	16,804
85,250	**85,300**	18,384	14,649	18,743	16,816
85,300	**85,350**	18,398	14,661	18,757	16,829
85,350	**85,400**	18,412	14,674	18,771	16,841
85,400	**85,450**	18,426	14,686	18,785	16,854
85,450	**85,500**	18,440	14,699	18,799	16,866
85,500	**85,550**	18,454	14,711	18,813	16,879
85,550	**85,600**	18,468	14,724	18,827	16,891
85,600	**85,650**	18,482	14,736	18,841	16,904
85,650	**85,700**	18,496	14,749	18,855	16,916
85,700	**85,750**	18,510	14,761	18,869	16,929
85,750	**85,800**	18,524	14,774	18,883	16,941
85,800	**85,850**	18,538	14,786	18,897	16,954
85,850	**85,900**	18,552	14,799	18,911	16,966
85,900	**85,950**	18,566	14,811	18,925	16,979
85,950	**86,000**	18,580	14,824	18,939	16,991

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

(Continued on page 71)

2005 Tax Table—*Continued*

If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing 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**	18,594	14,836	18,953	17,004	**89,000**	**89,050**	19,434	15,586	19,793	17,754	**92,000**	**92,050**	20,274	16,336	20,664	18,504
86,050	**86,100**	18,608	14,849	18,967	17,016	**89,050**	**89,100**	19,448	15,599	19,807	17,766	**92,050**	**92,100**	20,288	16,349	20,681	18,516
86,100	**86,150**	18,622	14,861	18,981	17,029	**89,100**	**89,150**	19,462	15,611	19,821	17,779	**92,100**	**92,150**	20,302	16,361	20,697	18,529
86,150	**86,200**	18,636	14,874	18,995	17,041	**89,150**	**89,200**	19,476	15,624	19,835	17,791	**92,150**	**92,200**	20,316	16,374	20,714	18,541
86,200	**86,250**	18,650	14,886	19,009	17,054	**89,200**	**89,250**	19,490	15,636	19,849	17,804	**92,200**	**92,250**	20,330	16,386	20,730	18,554
86,250	**86,300**	18,664	14,899	19,023	17,066	**89,250**	**89,300**	19,504	15,649	19,863	17,816	**92,250**	**92,300**	20,344	16,399	20,747	18,566
86,300	**86,350**	18,678	14,911	19,037	17,079	**89,300**	**89,350**	19,518	15,661	19,877	17,829	**92,300**	**92,350**	20,358	16,411	20,763	18,579
86,350	**86,400**	18,692	14,924	19,051	17,091	**89,350**	**89,400**	19,532	15,674	19,891	17,841	**92,350**	**92,400**	20,372	16,424	20,780	18,591
86,400	**86,450**	18,706	14,936	19,065	17,104	**89,400**	**89,450**	19,546	15,686	19,905	17,854	**92,400**	**92,450**	20,386	16,436	20,796	18,604
86,450	**86,500**	18,720	14,949	19,079	17,116	**89,450**	**89,500**	19,560	15,699	19,919	17,866	**92,450**	**92,500**	20,400	16,449	20,813	18,616
86,500	**86,550**	18,734	14,961	19,093	17,129	**89,500**	**89,550**	19,574	15,711	19,933	17,879	**92,500**	**92,550**	20,414	16,461	20,829	18,629
86,550	**86,600**	18,748	14,974	19,107	17,141	**89,550**	**89,600**	19,588	15,724	19,947	17,891	**92,550**	**92,600**	20,428	16,474	20,846	18,641
86,600	**86,650**	18,762	14,986	19,121	17,154	**89,600**	**89,650**	19,602	15,736	19,961	17,904	**92,600**	**92,650**	20,442	16,486	20,862	18,654
86,650	**86,700**	18,776	14,999	19,135	17,166	**89,650**	**89,700**	19,616	15,749	19,975	17,916	**92,650**	**92,700**	20,456	16,499	20,879	18,666
86,700	**86,750**	18,790	15,011	19,149	17,179	**89,700**	**89,750**	19,630	15,761	19,989	17,929	**92,700**	**92,750**	20,470	16,511	20,895	18,679
86,750	**86,800**	18,804	15,024	19,163	17,191	**89,750**	**89,800**	19,644	15,774	20,003	17,941	**92,750**	**92,800**	20,484	16,524	20,912	18,691
86,800	**86,850**	18,818	15,036	19,177	17,204	**89,800**	**89,850**	19,658	15,786	20,017	17,954	**92,800**	**92,850**	20,498	16,536	20,928	18,704
86,850	**86,900**	18,832	15,049	19,191	17,216	**89,850**	**89,900**	19,672	15,799	20,031	17,966	**92,850**	**92,900**	20,512	16,549	20,945	18,716
86,900	**86,950**	18,846	15,061	19,205	17,229	**89,900**	**89,950**	19,686	15,811	20,045	17,979	**92,900**	**92,950**	20,526	16,561	20,961	18,729
86,950	**87,000**	18,860	15,074	19,219	17,241	**89,950**	**90,000**	19,700	15,824	20,059	17,991	**92,950**	**93,000**	20,540	16,574	20,978	18,741
87,000						**90,000**						**93,000**					
87,000	**87,050**	18,874	15,086	19,233	17,254	**90,000**	**90,050**	19,714	15,836	20,073	18,004	**93,000**	**93,050**	20,554	16,586	20,994	18,754
87,050	**87,100**	18,888	15,099	19,247	17,266	**90,050**	**90,100**	19,728	15,849	20,087	18,016	**93,050**	**93,100**	20,568	16,599	21,011	18,766
87,100	**87,150**	18,902	15,111	19,261	17,279	**90,100**	**90,150**	19,742	15,861	20,101	18,029	**93,100**	**93,150**	20,582	16,611	21,027	18,779
87,150	**87,200**	18,916	15,124	19,275	17,291	**90,150**	**90,200**	19,756	15,874	20,115	18,041	**93,150**	**93,200**	20,596	16,624	21,044	18,791
87,200	**87,250**	18,930	15,136	19,289	17,304	**90,200**	**90,250**	19,770	15,886	20,129	18,054	**93,200**	**93,250**	20,610	16,636	21,060	18,804
87,250	**87,300**	18,944	15,149	19,303	17,316	**90,250**	**90,300**	19,784	15,899	20,143	18,066	**93,250**	**93,300**	20,624	16,649	21,077	18,816
87,300	**87,350**	18,958	15,161	19,317	17,329	**90,300**	**90,350**	19,798	15,911	20,157	18,079	**93,300**	**93,350**	20,638	16,661	21,093	18,829
87,350	**87,400**	18,972	15,174	19,331	17,341	**90,350**	**90,400**	19,812	15,924	20,171	18,091	**93,350**	**93,400**	20,652	16,674	21,110	18,841
87,400	**87,450**	18,986	15,186	19,345	17,354	**90,400**	**90,450**	19,826	15,936	20,185	18,104	**93,400**	**93,450**	20,666	16,686	21,126	18,854
87,450	**87,500**	19,000	15,199	19,359	17,366	**90,450**	**90,500**	19,840	15,949	20,199	18,116	**93,450**	**93,500**	20,680	16,699	21,143	18,866
87,500	**87,550**	19,014	15,211	19,373	17,379	**90,500**	**90,550**	19,854	15,961	20,213	18,129	**93,500**	**93,550**	20,694	16,711	21,159	18,879
87,550	**87,600**	19,028	15,224	19,387	17,391	**90,550**	**90,600**	19,868	15,974	20,227	18,141	**93,550**	**93,600**	20,708	16,724	21,176	18,891
87,600	**87,650**	19,042	15,236	19,401	17,404	**90,600**	**90,650**	19,882	15,986	20,241	18,154	**93,600**	**93,650**	20,722	16,736	21,192	18,904
87,650	**87,700**	19,056	15,249	19,415	17,416	**90,650**	**90,700**	19,896	15,999	20,255	18,166	**93,650**	**93,700**	20,736	16,749	21,209	18,916
87,700	**87,750**	19,070	15,261	19,429	17,429	**90,700**	**90,750**	19,910	16,011	20,269	18,179	**93,700**	**93,750**	20,750	16,761	21,225	18,929
87,750	**87,800**	19,084	15,274	19,443	17,441	**90,750**	**90,800**	19,924	16,024	20,283	18,191	**93,750**	**93,800**	20,764	16,774	21,242	18,941
87,800	**87,850**	19,098	15,286	19,457	17,454	**90,800**	**90,850**	19,938	16,036	20,297	18,204	**93,800**	**93,850**	20,778	16,786	21,258	18,954
87,850	**87,900**	19,112	15,299	19,471	17,466	**90,850**	**90,900**	19,952	16,049	20,311	18,216	**93,850**	**93,900**	20,792	16,799	21,275	18,966
87,900	**87,950**	19,126	15,311	19,485	17,479	**90,900**	**90,950**	19,966	16,061	20,325	18,229	**93,900**	**93,950**	20,806	16,811	21,291	18,979
87,950	**88,000**	19,140	15,324	19,499	17,491	**90,950**	**91,000**	19,980	16,074	20,339	18,241	**93,950**	**94,000**	20,820	16,824	21,308	18,991
88,000						**91,000**						**94,000**					
88,000	**88,050**	19,154	15,336	19,513	17,504	**91,000**	**91,050**	19,994	16,086	20,353	18,254	**94,000**	**94,050**	20,834	16,836	21,324	19,004
88,050	**88,100**	19,168	15,349	19,527	17,516	**91,050**	**91,100**	20,008	16,099	20,367	18,266	**94,050**	**94,100**	20,848	16,849	21,341	19,016
88,100	**88,150**	19,182	15,361	19,541	17,529	**91,100**	**91,150**	20,022	16,111	20,381	18,279	**94,100**	**94,150**	20,862	16,861	21,357	19,029
88,150	**88,200**	19,196	15,374	19,555	17,541	**91,150**	**91,200**	20,036	16,124	20,395	18,291	**94,150**	**94,200**	20,876	16,874	21,374	19,041
88,200	**88,250**	19,210	15,386	19,569	17,554	**91,200**	**91,250**	20,050	16,136	20,409	18,304	**94,200**	**94,250**	20,890	16,886	21,390	19,054
88,250	**88,300**	19,224	15,399	19,583	17,566	**91,250**	**91,300**	20,064	16,149	20,423	18,316	**94,250**	**94,300**	20,904	16,899	21,407	19,066
88,300	**88,350**	19,238	15,411	19,597	17,579	**91,300**	**91,350**	20,078	16,161	20,437	18,329	**94,300**	**94,350**	20,918	16,911	21,423	19,079
88,350	**88,400**	19,252	15,424	19,611	17,591	**91,350**	**91,400**	20,092	16,174	20,451	18,341	**94,350**	**94,400**	20,932	16,924	21,440	19,091
88,400	**88,450**	19,266	15,436	19,625	17,604	**91,400**	**91,450**	20,106	16,186	20,466	18,354	**94,400**	**94,450**	20,946	16,936	21,456	19,104
88,450	**88,500**	19,280	15,449	19,639	17,616	**91,450**	**91,500**	20,120	16,199	20,483	18,366	**94,450**	**94,500**	20,960	16,949	21,473	19,116
88,500	**88,550**	19,294	15,461	19,653	17,629	**91,500**	**91,550**	20,134	16,211	20,499	18,379	**94,500**	**94,550**	20,974	16,961	21,489	19,129
88,550	**88,600**	19,308	15,474	19,667	17,641	**91,550**	**91,600**	20,148	16,224	20,516	18,391	**94,550**	**94,600**	20,988	16,974	21,506	19,141
88,600	**88,650**	19,322	15,486	19,681	17,654	**91,600**	**91,650**	20,162	16,236	20,532	18,404	**94,600**	**94,650**	21,002	16,986	21,522	19,154
88,650	**88,700**	19,336	15,499	19,695	17,666	**91,650**	**91,700**	20,176	16,249	20,549	18,416	**94,650**	**94,700**	21,016	16,999	21,539	19,166
88,700	**88,750**	19,350	15,511	19,709	17,679	**91,700**	**91,750**	20,190	16,261	20,565	18,429	**94,700**	**94,750**	21,030	17,011	21,555	19,179
88,750	**88,800**	19,364	15,524	19,723	17,691	**91,750**	**91,800**	20,204	16,274	20,582	18,441	**94,750**	**94,800**	21,044	17,024	21,572	19,191
88,800	**88,850**	19,378	15,536	19,737	17,704	**91,800**	**91,850**	20,218	16,286	20,598	18,454	**94,800**	**94,850**	21,058	17,036	21,588	19,204
88,850	**88,900**	19,392	15,549	19,751	17,716	**91,850**	**91,900**	20,232	16,299	20,615	18,466	**94,850**	**94,900**	21,072	17,049	21,605	19,216
88,900	**88,950**	19,406	15,561	19,765	17,729	**91,900**	**91,950**	20,246	16,311	20,631	18,479	**94,900**	**94,950**	21,086	17,061	21,621	19,229
88,950	**89,000**	19,420	15,574	19,779	17,741	**91,950**	**92,000**	20,260	16,324	20,648	18,491	**94,950**	**95,000**	21,100	17,074	21,638	19,241

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

(Continued on page 72)

If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing 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**	21,114	17,086	21,654	19,254	**98,000**	**98,050**	21,954	17,836	22,644	20,004
95,050	**95,100**	21,128	17,099	21,671	19,266	**98,050**	**98,100**	21,968	17,849	22,661	20,016
95,100	**95,150**	21,142	17,111	21,687	19,279	**98,100**	**98,150**	21,982	17,861	22,677	20,029
95,150	**95,200**	21,156	17,124	21,704	19,291	**98,150**	**98,200**	21,996	17,874	22,694	20,041
95,200	**95,250**	21,170	17,136	21,720	19,304	**98,200**	**98,250**	22,010	17,886	22,710	20,054
95,250	**95,300**	21,184	17,149	21,737	19,316	**98,250**	**98,300**	22,024	17,899	22,727	20,066
95,300	**95,350**	21,198	17,161	21,753	19,329	**98,300**	**98,350**	22,038	17,911	22,743	20,079
95,350	**95,400**	21,212	17,174	21,770	19,341	**98,350**	**98,400**	22,052	17,924	22,760	20,091
95,400	**95,450**	21,226	17,186	21,786	19,354	**98,400**	**98,450**	22,066	17,936	22,776	20,104
95,450	**95,500**	21,240	17,199	21,803	19,366	**98,450**	**98,500**	22,080	17,949	22,793	20,116
95,500	**95,550**	21,254	17,211	21,819	19,379	**98,500**	**98,550**	22,094	17,961	22,809	20,129
95,550	**95,600**	21,268	17,224	21,836	19,391	**98,550**	**98,600**	22,108	17,974	22,826	20,141
95,600	**95,650**	21,282	17,236	21,852	19,404	**98,600**	**98,650**	22,122	17,986	22,842	20,154
95,650	**95,700**	21,296	17,249	21,869	19,416	**98,650**	**98,700**	22,136	17,999	22,859	20,166
95,700	**95,750**	21,310	17,261	21,885	19,429	**98,700**	**98,750**	22,150	18,011	22,875	20,179
95,750	**95,800**	21,324	17,274	21,902	19,441	**98,750**	**98,800**	22,164	18,024	22,892	20,191
95,800	**95,850**	21,338	17,286	21,918	19,454	**98,800**	**98,850**	22,178	18,036	22,908	20,204
95,850	**95,900**	21,352	17,299	21,935	19,466	**98,850**	**98,900**	22,192	18,049	22,925	20,216
95,900	**95,950**	21,366	17,311	21,951	19,479	**98,900**	**98,950**	22,206	18,061	22,941	20,229
95,950	**96,000**	21,380	17,324	21,968	19,491	**98,950**	**99,000**	22,220	18,074	22,958	20,241
96,000						**99,000**					
96,000	**96,050**	21,394	17,336	21,984	19,504	**99,000**	**99,050**	22,234	18,086	22,974	20,254
96,050	**96,100**	21,408	17,349	22,001	19,516	**99,050**	**99,100**	22,248	18,099	22,991	20,266
96,100	**96,150**	21,422	17,361	22,017	19,529	**99,100**	**99,150**	22,262	18,111	23,007	20,279
96,150	**96,200**	21,436	17,374	22,034	19,541	**99,150**	**99,200**	22,276	18,124	23,024	20,291
96,200	**96,250**	21,450	17,386	22,050	19,554	**99,200**	**99,250**	22,290	18,136	23,040	20,304
96,250	**96,300**	21,464	17,399	22,067	19,566	**99,250**	**99,300**	22,304	18,149	23,057	20,316
96,300	**96,350**	21,478	17,411	22,083	19,579	**99,300**	**99,350**	22,318	18,161	23,073	20,329
96,350	**96,400**	21,492	17,424	22,100	19,591	**99,350**	**99,400**	22,332	18,174	23,090	20,341
96,400	**96,450**	21,506	17,436	22,116	19,604	**99,400**	**99,450**	22,346	18,186	23,106	20,354
96,450	**96,500**	21,520	17,449	22,133	19,616	**99,450**	**99,500**	22,360	18,199	23,123	20,366
96,500	**96,550**	21,534	17,461	22,149	19,629	**99,500**	**99,550**	22,374	18,211	23,139	20,379
96,550	**96,600**	21,548	17,474	22,166	19,641	**99,550**	**99,600**	22,388	18,224	23,156	20,391
96,600	**96,650**	21,562	17,486	22,182	19,654	**99,600**	**99,650**	22,402	18,236	23,172	20,404
96,650	**96,700**	21,576	17,499	22,199	19,666	**99,650**	**99,700**	22,416	18,249	23,189	20,416
96,700	**96,750**	21,590	17,511	22,215	19,679	**99,700**	**99,750**	22,430	18,261	23,205	20,429
96,750	**96,800**	21,604	17,524	22,232	19,691	**99,750**	**99,800**	22,444	18,274	23,222	20,441
96,800	**96,850**	21,618	17,536	22,248	19,704	**99,800**	**99,850**	22,458	18,286	23,238	20,454
96,850	**96,900**	21,632	17,549	22,265	19,716	**99,850**	**99,900**	22,472	18,299	23,255	20,466
96,900	**96,950**	21,646	17,561	22,281	19,729	**99,900**	**99,950**	22,486	18,311	23,271	20,479
96,950	**97,000**	21,660	17,574	22,298	19,741	**99,950**	**100,000**	22,500	18,324	23,288	20,491
97,000											
97,000	**97,050**	21,674	17,586	22,314	19,754						
97,050	**97,100**	21,688	17,599	22,331	19,766						
97,100	**97,150**	21,702	17,611	22,347	19,779						
97,150	**97,200**	21,716	17,624	22,364	19,791						
97,200	**97,250**	21,730	17,636	22,380	19,804						
97,250	**97,300**	21,744	17,649	22,397	19,816						
97,300	**97,350**	21,758	17,661	22,413	19,829						
97,350	**97,400**	21,772	17,674	22,430	19,841						
97,400	**97,450**	21,786	17,686	22,446	19,854						
97,450	**97,500**	21,800	17,699	22,463	19,866						
97,500	**97,550**	21,814	17,711	22,479	19,879						
97,550	**97,600**	21,828	17,724	22,496	19,891						
97,600	**97,650**	21,842	17,736	22,512	19,904						
97,650	**97,700**	21,856	17,749	22,529	19,916						
97,700	**97,750**	21,870	17,761	22,545	19,929						
97,750	**97,800**	21,884	17,774	22,562	19,941						
97,800	**97,850**	21,898	17,786	22,578	19,954						
97,850	**97,900**	21,912	17,799	22,595	19,966						
97,900	**97,950**	21,926	17,811	22,611	19,979						
97,950	**98,000**	21,940	17,824	22,628	19,991						

$100,000 or over — use Form 1040

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

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

TIP

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 ¼'' 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, Delaware, Florida, Georgia, North Carolina, Rhode Island, South Carolina, Virginia	Internal Revenue Service Center Atlanta, GA 39901-0015	Internal Revenue Service Center Atlanta, GA 39901-0115
District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New York, Vermont	Internal Revenue Service Center Andover, MA 05501-0015	Internal Revenue Service Center Andover, MA 05501-0115
Connecticut, Illinois, Indiana, Iowa, Michigan, Minnesota, Missouri, North Dakota, Ohio, Wisconsin	Internal Revenue Service Center Kansas City, MO 64999-0015	Internal Revenue Service Center Kansas City, MO 64999-0115
New Jersey, Pennsylvania	Internal Revenue Service Center Philadelphia, PA 19255-0015	Internal Revenue Service Center Philadelphia, PA 19255-0115
Arkansas, Kansas, Kentucky, Louisiana, Mississippi, Oklahoma, Tennessee, Texas, West Virginia	Internal Revenue Service Center Austin, TX 73301-0015	Internal Revenue Service Center Austin, TX 73301-0115
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nebraska, Nevada, New Mexico, Oregon, South Dakota, Utah, Washington, Wyoming	Internal Revenue Service Center Fresno, CA 93888-0015	Internal Revenue Service Center Fresno, CA 93888-0115
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, and those filing Form 4563	Internal Revenue Service Center Philadelphia, PA 19255-0215 USA	Internal Revenue Service Center Philadelphia, PA 19255-0215 USA
All APO and FPO addresses, a foreign country: U.S. citizens and those filing Form 2555 or 2555-EZ	Internal Revenue Service Center Austin, TX 73301-0215 USA	Internal Revenue Service Center Austin, TX 73301–0215 USA

* 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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