

## Instructions for Form

# 1993 1040A



## and Schedules 1, 2, and EIC

### **Can you take the earned income credit for 1993?**

If you earned less than \$23,050 and a child lived with you, you may be able to take this credit. See page 63.

### **Do you know you may be able to get the earned income credit with your pay?**

If you qualify for the earned income credit in 1994, you may be able to have part of it added to your take-home pay. See page 6.

### **Would you like to get your refund within 3 weeks or even faster?**

If you would, have your return filed electronically. See **Fast filing** on page 3.

**Note:** *This booklet does not contain any tax forms.*

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Department of the Treasury  
Internal Revenue Service

## **What's inside?**

**Answers to frequently asked questions (page 5)**

**Avoid common mistakes (page 74)**

**Commissioner's note (page 3)**

**What's new for 1993 (page 6)**

- The Presidential Election Campaign Fund check-off has increased to \$3. See page 16.

**How to make a gift to reduce the public debt (page 6)**

**Free tax help (page 6)**

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A note from the  
Commissioner

Dear Taxpayer:

Thank you for making this nation's tax system the most effective system of voluntary compliance in the world. The key to maintaining that system is ensuring that you are treated fairly and equitably, that your privacy is protected, and that our tax system is as simple and understandable as possible.

Our challenge is to consistently deliver services to meet your needs while fairly administering the tax laws. To do that, we are modernizing our technology, while making sure that taxpayer security and privacy will be fully protected. We are also offering alternative ways of filing taxes, such as electronic filing. We have increased information and education efforts to help improve compliance, but we are also using traditional compliance efforts—examination, collection and criminal enforcement—so that each person pays what he or she properly owes to support the vital functions of our government.

As Commissioner of Internal Revenue, I am personally committed to working toward developing a simple and more easily administrable tax system. We will treat you fairly, courteously, and efficiently, and we will do all we can to bring those who do not pay their fair share into full compliance with the tax laws of our nation.



Margaret Milner Richardson



**Fast filing**

Last year, over 12.3 million people filed their tax returns electronically by computer. Electronic filing is a fast and accurate way to file your return with the IRS. If you are expecting a refund, it will be issued within 3 weeks from the time the IRS accepts your return. If you have your refund directly deposited into your savings or checking account, you could receive your money even faster. Even if you are not expecting a refund, electronic filing is still a fast and accurate way to file your return.

Electronic filing is available whether you prepare your own return or use a preparer. In addition to many tax preparers, other firms are approved by the IRS to offer electronic filing services. An approved transmitter must sign your **Form 8453**, U.S. Individual Income Tax Declaration for Electronic Filing. For more details on electronic filing, call Tele-Tax (see page 48) and listen to topic 252.

Another way to file your return with the IRS is to file an "answer sheet" return. This return, called Form 1040PC, can be created only by using a personal computer. It is shorter than the regular tax return and can be processed faster and more accurately. A paid tax preparer may give you Form 1040PC to sign and file instead of the tax return you are used to seeing. If you prepare your own return on a computer, you can produce Form 1040PC using one of the many tax preparation software programs sold in computer stores. The form is not available from the IRS. For more details, call Tele-Tax (see page 48) and listen to topic 251.

**What should I know about the Privacy Act and Paperwork Reduction Act Notice?**

The law says that when we ask you for information we must 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 the information and whether your response is voluntary, needed for 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 the tax, interest, or penalties. Internal Revenue Code sections 6001, 6011, and 6012(a) say that you must file a return or statement with us for any tax for which you are liable. Your response is mandatory under these sections. Code section 6109 says that you must show your social security number on what you file, 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.

We may give the information to the Department of Justice and to other Federal agencies, as provided by law. We may also give it to cities, states, the District of Columbia, U.S. commonwealths or possessions, and certain foreign governments to carry out their tax laws.

If you do not file a return, do not give the information asked for, or give false information, you may be charged penalties and you may 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.

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

**The time it takes to prepare your return.** We try to create forms and instructions that are accurate and can be easily understood. Often this is difficult to do because some of the tax laws enacted by Congress are very complex. For some people with income mostly from wages, filling in the forms is easy. For others who have businesses, pensions, stocks, rental income, or other investments, it is more difficult. The time needed to complete and file the following forms will vary depending on individual circumstances. The estimated average times are:

	<b>Form 1040A</b>	<b>Sch. 1 (1040A)</b>	<b>Sch. 2 (1040A)</b>	<b>Sch. 3 (1040A)</b>	<b>Sch. EIC (1040A)</b>
<b>Recordkeeping</b> . . . . .	1 hr., 3 min.	20 min.	33 min.	13 min.	39 min.
<b>Learning about the law or the form</b> . . . . .	2 hr., 8 min.	4 min.	12 min.	14 min.	16 min.
<b>Preparing the form</b> . . . . .	2 hr., 44 min.	10 min.	41 min.	28 min.	33 min.
<b>Copying, assembling, and sending the form to the IRS</b> . . . . .	35 min.	20 min.	28 min.	35 min.	47 min.

The estimated average time for people with IRA distributions, pension income, social security benefits, etc., is: **Recordkeeping**, 2 hr., 17 min.; **Learning about the law or the form**, 2 hr., 20 min.; **Preparing the form**, 3 hr., 13 min.; **Copying, assembling, and sending the form to the IRS**, 35 min.

**We welcome comments on forms.** If you have comments concerning the accuracy of these time estimates or suggestions for making these forms more simple, we would be happy to hear from you. You can write to both the **Internal Revenue Service**, Attention: Reports Clearance Officer, T:FP, Washington, DC 20224; and the **Office of Management and Budget**, Paperwork Reduction Project (1545-0085), Washington, DC 20503. **DO NOT** send your return to either of these offices. Instead, see **Where do I file?** on page 73.

**What are my rights as a taxpayer?**

You have the right to be treated fairly, professionally, promptly, and courteously by Internal Revenue Service 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, get Pub. 1 by calling 1-800-TAX-FORM (1-800-829-3676) or use the order blank on page 45.

**Answers to frequently asked questions**

**How long will it take to get my refund?** About 4 to 8 weeks after you mail your return. If you file electronically, it should take about 3 weeks. The earlier you file, the faster you'll get your refund. To check on the status of your refund, call Tele-Tax. See page 48 for the number.

**Can I get the earned income credit?** If you earned less than \$23,050 and a child lived with you, you may be able to take the credit. But other rules apply. For details, see page 63.

**Although we supported our unmarried, 19-year-old daughter, she spent most of 1993 away from home at school. Can we claim her as a dependent?** Yes. The time your child spends at school or on vacation counts as time lived with you.

**I'm single, live alone, and have no dependents. Can I file as head of household?** No. To use this filing status, you must have paid over half the cost of keeping up a home for a child or other qualifying person.

**How can I get forms and publications?** Call 1-800-TAX-FORM (1-800-829-3676) during the times shown on page 44; or visit your local IRS office, participating library, bank, or post office; or use the order blank on page 45.

**I asked my employer several times for my W-2 form, but I still don't have it. What should I do?** If you don't get it by February 15, call the toll-free number listed on page 47 for your area. We will ask you for certain information. For details, see page 24.

**I received an IRS notice. I've contacted the IRS at least three times about it, but the problem still hasn't been fixed. What can I do?** Call your local IRS office and ask for Problem Resolution assistance. The number is listed in your phone book.

**Can I take an IRA deduction for the amount I contributed to a 401(k) plan in 1993?** No. A 401(k) plan is not an IRA. The amount you contributed is not included in box 1 of your W-2 form so you don't pay tax on it this year.

**In addition to my regular job, I had a part-time business fixing cars. Do I have to report the money I made in 1993 fixing cars?** Yes. This is self-employment income. You cannot file Form 1040A. Instead, you must file Form 1040 and Schedule C or C-EZ. You may also have to file Schedule SE to pay self-employment tax.

**I started receiving monthly payments from my pension plan in 1993. Are these taxable?** Yes. But if you paid part of the cost of your pension, only part of the amount you received is taxable. To figure the taxable part, see the instructions for lines 11a and 11b on page 26.

**What is "itemizing?" How can I tell if it will help me?** You itemize deductions by filing Schedule A with Form 1040. On Schedule A, you list amounts you paid during the year for certain items such as medical and dental care, state and local income taxes, real estate taxes, home mortgage interest, and gifts to charity. If your itemized deductions are more than your standard deduction, your Federal income tax will be less if you itemize.

## Section 1—Before you fill in Form 1040A

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### Earned income credit

**Earned income credit for 1993.** If you earned less than \$23,050 and a child lived with you, you may be able to take this credit for 1993. To find out if you can, see page 63.

**Earned income credit with your pay.** If you qualify for the earned income credit in 1994, you may be able to get up to \$102 a month with your paycheck instead of waiting until you file your 1994 return. For details, call Tele-Tax (see page 48) and listen to topic 604 or get **Form W-5** from your employer.

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### What's new for 1993?

**Presidential Election Campaign Fund.** You may choose to have \$3 of your tax go to this fund.

**Increased standard deduction and deduction for exemptions.** See lines 19 and 21 of Form 1040A.

**Tax law changes.** For more information about tax law changes for 1993, get Pub. 553.

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### How do I make a gift to reduce the public debt?

If you wish to do so, enclose a separate check with your income tax return. Make it payable to "Bureau of the Public Debt." If you file Form 1040 for 1994 and itemize your deductions, you may be able to deduct this gift.

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### What free tax help is available?

**Tax forms and publications.** You can answer most of your tax questions by reading the tax form instructions or one of our many free tax publications. See page 44.

**Recorded tax information by telephone.** Our Tele-Tax service has recorded tax information covering many topics. See page 48 for the number to call.

**Refund information.** Tele-Tax can tell you the status of your refund. For details, see page 48.

**Telephone help.** IRS representatives are available to help you with your tax questions. If, after reading the tax form instructions and publications, you are not sure how to fill in your return, or have a question about a notice you received from us, please call us. Use the number for your area on page 47.

**Send the IRS written questions.** You may send your written tax questions to your IRS District Director. You should get an answer in about 30 days. If you don't have the address, you can get it by calling the number for your area on page 47.

**Walk-in help.** Assistors are available in most IRS offices throughout the country to help you prepare your return. An assistor will explain or "walk through" a Form 1040EZ, Form 1040A, or Form 1040 and Schedules A and B with you and a number of other taxpayers in a group setting. To find the location of the IRS office nearest you, look in the phone book under "United States Government, Internal Revenue Service."

**Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE).** These programs help older, disabled, low-income, and non-English-speaking people fill in their returns. For details, call the toll-free number for your area on page 47. If you received a Federal income tax package in the mail, take it with you when you go for help.

**Videotaped instructions** for completing your return are available in English and Spanish at many libraries.

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**Large-print forms and instructions.** Pub. 1615 has large-print copies of the 1993 Form 1040A, Schedules 1, 3, and EIC, and their instructions. You can use the large-print copies of the form and schedules as worksheets to figure your tax. You can order Pub. 1615 by calling the IRS toll free at 1-800-TAX-FORM (1-800-829-3676) or you can use the order blank on page 45.

**Telephone help for people with impaired hearing** is available. See page 47 for the number to call. **Braille materials** are available at regional libraries that have special services for people with disabilities.

**Unresolved tax problems.** The **Problem Resolution Program** is for people who have been unable to resolve their problems with the IRS. If you have a tax problem you cannot clear up through normal channels, write to your local IRS District Director or call your local IRS office and ask for Problem Resolution assistance. People with impaired hearing who have access to TDD equipment may call 1-800-829-4059 to ask for help from Problem Resolution. This office cannot change the tax law or technical decisions. But it can help you clear up problems that resulted from previous contacts. For more details, call Tele-Tax (see page 48) and listen to topic 104 or get Pub. 1546.

**Free Social Security Personal Earnings and Benefit Estimate Statement**

You can get a statement of your social security earnings and estimated future benefits by completing Form SSA-7004-SM and returning it to the Social Security Administration (SSA). To get this form, call the SSA toll free at 1-800-772-1213. You can also get the form at any SSA office.

**Do both the name and social security number on your tax forms agree with your social security card?**

If not, your refund may be delayed or you may not receive credit for your social security earnings.

If your Form W-2, Form 1099, or other tax document shows an incorrect social security number 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 number on your social security card is incorrect, call the Social Security Administration toll free at 1-800-772-1213.

**What if a taxpayer died?**

If a taxpayer died before filing a return for 1993, 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 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 should write "DECEASED," the deceased taxpayer's name, and the date of death across the top of the return. **If your spouse died in 1993** and you did not remarry in 1993, or if your spouse died in 1994 before filing a return for 1993, you can file a joint return. A joint return should show your spouse's 1993 income before death and your income for all of 1993. Write "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 taxpayer's spouse or personal representative should promptly notify all payers of income to the deceased taxpayer, including financial institutions, of his or her death. This will ensure the proper reporting of income earned by the taxpayer's estate or heirs.

**Claiming a refund for a deceased taxpayer.** If you are a surviving spouse filing a joint return with the deceased, file only 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, call Tele-Tax (see page 48) and listen to topic 356 or get Pub. 559.

What are the filing dates, penalties, and extensions?

**When is my tax return due?** Your tax return must be postmarked by **April 15, 1994**.

**What if I need more time to file?** If you need more time to complete your return, file Form 4868 with the IRS by April 15, 1994. This form will get you an automatic 4-month extension. If you later find that you still need more time, Form 2688 may get you an additional extension. However, even if you get an extension, the tax you owe is still due April 15, 1994. If you make a payment with Form 4868 or Form 2688, see the instructions for line 28d on page 41.

**What if I file or pay late?** 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 cannot usually be more than 25% of the tax due. We will charge you interest on the penalty from the due date of the return (including extensions). If your return is more than 60 days late, the minimum penalty will be \$100 or the amount of any tax you owe, whichever is smaller. If you pay your taxes late, the penalty is usually  $\frac{1}{2}$  of 1% of the unpaid amount for each month or part of a month the tax is not paid. The penalty cannot be more than 25% of the unpaid amount. It applies to any unpaid tax on the return. It also applies to any additional tax shown on a bill not paid within 10 days of the date of the bill.

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

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Operation Desert Storm

If you were a participant in Operation Desert Storm, the deadline for taking care of tax matters such as filing returns, making contributions to an IRA, or paying taxes may be extended. For details, get Pub. 945.

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Can I use substitute tax forms?

Yes, but only if they meet the requirements in Pub. 1167. You can get Pub. 1167 by writing to the Distribution Center for your state. See page 46 for the address.

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How do I get copies of my tax returns?

If you need a copy of your tax return, use Form 4506. If you have questions about your account, call or write your local IRS office. If you want a printed copy of your account, it will be mailed to you free of charge.

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## Section 2—Filing requirements

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Do I have to file?

These rules apply to all U.S. citizens and resident aliens. They also apply to **nonresident aliens** and **dual-status aliens** who were married to U.S. citizens or residents at the end of 1993 and who have elected to be treated as resident aliens. Other nonresident aliens and dual-status aliens have different filing requirements. They may have to file Form 1040NR. Specific rules apply to

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determine if you are a resident or nonresident alien. Get Pub. 519 for details, including the rules for students and scholars.

Use **Chart A** below to see if you must file a return. But you must use **Chart B** on page 10 if your parent (or someone else) can claim you as a dependent on his or her return. Also, see **Chart C** on page 11 for other situations when you must file.

Even if you do not have to file a return, you should file one to get a refund of any Federal income tax withheld. You should also file to get a refund of the earned income credit if you can take the credit.

**Exception for children under age 14.** If your child is required to file a return and **all four** of the following apply, you may elect to report 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.

1. Your child was under age 14 on January 1, 1994.
2. Your child had income only from interest and dividends (including Alaska Permanent Fund dividends).
3. Your child's gross income was less than \$5,000.
4. Your child had no Federal income tax withheld from his or her income (backup withholding) and did not make estimated tax payments for 1993.

If you and the child's other parent are not filing a joint return, special rules apply. See Form 8814 for details.

### Chart A—For most people

To use this chart, first find your marital status at the end of 1993. Then, read across to find your filing status and age at the end of 1993. You must file a return if your **gross income** was at least the amount shown in the last column. **Gross income** means all income you received in the form of money, goods, property, and services that is not exempt from tax, including any gain on the sale of your home (even if you may exclude or postpone part or all of the gain).

Marital status	Filing status	Age*	Gross income
Single (including divorced and legally separated)	Single	under 65	\$6,050
		65 or older	\$6,950
	Head of household	under 65	\$7,800
		65 or older	\$8,700
Married with a child and living apart from your spouse during the last 6 months of 1993	Head of household (see page 17)	under 65	\$7,800
		65 or older	\$8,700
Married and living with your spouse at end of 1993 (or on the date your spouse died)	Married, joint return	under 65 (both spouses)	\$10,900
		65 or older (one spouse)	\$11,600
		65 or older (both spouses)	\$12,300
	Married, separate return	any age	\$2,350
Married but not living with spouse at end of 1993 (or on the date your spouse died)	Married, joint or separate return	any age	\$2,350
Widowed before 1993 and not remarried in 1993	Single	under 65	\$6,050
		65 or older	\$6,950
	Head of household	under 65	\$7,800
		65 or older	\$8,700
	Qualifying widow(er) with dependent child (see page 18)	under 65	\$8,550
		65 or older	\$9,250

\* If you turned 65 on January 1, 1994, you are considered to be age 65 at the end of 1993.

Do I have to file?  
(continued)

## Chart B—For children and other dependents

(See the instructions for line 6c that begin on page 19 to find out if someone can claim you as a dependent.)

If your parent (or someone else) can claim you as a dependent on his or her return and **any** of the four conditions below apply to you, you must file a return.

In this chart, **unearned income** includes taxable interest and dividends. **Earned income** includes wages, tips, and taxable scholarship and fellowship grants.

**Caution:** *If your gross income was \$2,350 or more, you usually cannot be claimed as a dependent unless you were under 19 **or** under 24 and a student. For details, see **Test 4—Income** on page 20.*

1. **Single dependents under 65.** You must file a return if—

Your unearned income was:	AND	The total of that income plus your earned income was:
\$1 or more		more than \$600
\$0		more than \$3,700

2. **Single dependents 65 or older or blind.** You must file a return if—

- Your earned income was more than \$4,600 (\$5,500 if 65 or older **and** blind), or
- Your unearned income was more than \$1,500 (\$2,400 if 65 or older **and** blind), or
- Your gross income was more than the total of your earned income (up to \$3,700) or \$600, whichever is larger, plus \$900 (\$1,800 if 65 or older **and** blind).

3. **Married dependents under 65.** You must file a return if—

- Your earned income was more than \$3,100, or
- You had any unearned income and your gross income was more than \$600, or
- Your gross income was at least \$5 and your spouse files a separate return on Form 1040 and itemizes deductions.

4. **Married dependents 65 or older or blind.** You must file a return if—

- Your earned income was more than \$3,800 (\$4,500 if 65 or older **and** blind), or
- Your unearned income was more than \$1,300 (\$2,000 if 65 or older **and** blind), or
- Your gross income was more than the total of your earned income (up to \$3,100) or \$600, whichever is larger, plus \$700 (\$1,400 if 65 or older **and** blind), or
- Your gross income was at least \$5 and your spouse files a separate return on Form 1040 and itemizes deductions.

## Chart C—Other situations when you must file

You must also file a return if you received any advance earned income credit (EIC) payments from your employer. These payments should be shown in box 9 of your W-2 form.

You must file a return using Form 1040 if **any** of the following apply for 1993:

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

**Would it help me to itemize deductions on Form 1040?**

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

Your filing status is:	and	Your itemized deductions are more than:
<b>Single</b>		
• Under 65		• \$3,700
• 65 or older <b>or</b> blind		• \$4,600
• 65 or older <b>and</b> blind		• \$5,500
<b>Married filing joint</b>		
• Under 65 (both spouses)		• \$6,200
• 65 or older <b>or</b> blind (one spouse)		• \$6,900
• 65 or older <b>or</b> blind (both spouses)		• \$7,600
• 65 or older <b>and</b> blind (one spouse)		• \$7,600
• 65 or older <b>or</b> blind (one spouse) and 65 or older <b>and</b> blind (other spouse)		• \$8,300
• 65 or older <b>and</b> blind (both spouses)		• \$9,000
<b>Married filing separate *</b>		
• Your spouse itemizes deductions		• \$0
• Under 65		• \$3,100
• 65 or older <b>or</b> blind		• \$3,800
• 65 or older <b>and</b> blind		• \$4,500
<b>Head of household</b>		
• Under 65		• \$5,450
• 65 or older <b>or</b> blind		• \$6,350
• 65 or older <b>and</b> blind		• \$7,250
<b>Qualifying widow(er) with dependent child</b>		
• Under 65		• \$6,200
• 65 or older <b>or</b> blind		• \$6,900
• 65 or older <b>and</b> blind		• \$7,600

\* If you can take an exemption for your spouse, see **Standard deduction chart for people age 65 or older or blind** on page 37 for the amount that applies to you.

But 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 37.

**Which form should I use?**

There are three tax returns for individuals: Form 1040EZ, Form 1040A, and Form 1040. You may use Form 1040 if you want to, but you will probably save time if you are able to use Form 1040EZ or Form 1040A instead. But some people must use

	Filing status	Number of dependents	Taxable income	Only income from
<b>Form 1040EZ</b>	<ul style="list-style-type: none"> <li>● Single *</li> <li>● Married filing joint *</li> </ul> <p>* must be under age 65 on 1/1/94 and not blind at the end of 1993</p>	No dependents	Only taxable income (line 6) of less than \$50,000	<ul style="list-style-type: none"> <li>● Wages, salaries, tips</li> <li>● Taxable scholarship and fellowship grants</li> <li>● Interest of \$400 or less</li> </ul>
<b>Form 1040A</b>	<ul style="list-style-type: none"> <li>● Single</li> <li>● Married filing joint</li> <li>● Married filing separate</li> <li>● Head of household</li> <li>● Qualifying widow(er) with dependent child</li> </ul>	All dependents that you are entitled to claim	Only taxable income (line 22) of less than \$50,000	<ul style="list-style-type: none"> <li>● Wages, salaries, tips</li> <li>● Taxable scholarship and fellowship grants</li> <li>● Interest</li> <li>● Dividends</li> <li>● Pensions, annuities, and IRAs</li> <li>● Unemployment compensation</li> <li>● Taxable social security and railroad retirement benefits</li> </ul>
<b>Form 1040</b>	<ul style="list-style-type: none"> <li>● Single</li> <li>● Married filing joint</li> <li>● Married filing separate</li> <li>● Head of household</li> <li>● Qualifying widow(er) with dependent child</li> </ul>	All dependents that you are entitled to claim	Any amount of taxable income (line 37)	<ul style="list-style-type: none"> <li>● Wages, salaries, tips</li> <li>● Taxable scholarship and fellowship grants</li> <li>● Interest</li> <li>● Dividends</li> <li>● Taxable social security and railroad retirement benefits</li> <li>● Unemployment compensation</li> <li>● Self-employment</li> <li>● Rents and royalties</li> <li>● Pensions, annuities, and IRAs</li> <li>● Taxable state and local income tax refunds</li> <li>● Capital gains</li> <li>● Gain from the sale of your home</li> <li>● Alimony received</li> <li>● All other sources</li> </ul>

**When must I use Form 1040?**

You **must** use Form 1040 if:

1. You received **any** of the following types of income:
  - Self-employment income.
  - Certain tips you did not report to your employer. See **Tip income** on page 24.
  - Capital gain distributions or nontaxable distributions.
  - Alaska Permanent Fund dividends.
  - Income received as a partner in a partnership, shareholder in an S corporation, or a beneficiary of an estate or trust.
2. You received or paid interest on securities transferred between interest payment dates.

Form 1040, as explained below. The chart on these pages will help you decide which form to use.

**Caution:** *If you were a nonresident alien at any time in 1993, you may have to file Form 1040NR. Get Pub. 519 for details, including the rules for students and scholars.*

Adjustments to income	Itemized deductions	Other taxes	Tax credits
No adjustments to income	No itemized deductions	No other taxes	No tax credits
Only the deduction for certain contributions to an IRA (including nondeductible contributions to an IRA)	No itemized deductions	Only: <ul style="list-style-type: none"> <li>• Advance earned income credit (EIC) payments</li> <li>• Alternative minimum tax (see page 39)</li> </ul>	Only: <ul style="list-style-type: none"> <li>• Earned income credit (Schedule EIC)</li> <li>• Credit for child and dependent care expenses (Schedule 2)</li> <li>• Credit for the elderly or the disabled (Schedule 3)</li> </ul>
<p>All adjustments to income:</p> <ul style="list-style-type: none"> <li>• Alimony paid</li> <li>• Penalty for early withdrawal of savings</li> <li>• Deduction for certain contributions to an IRA or Keogh plan (including nondeductible contributions to an IRA)</li> <li>• Deduction for self-employed health insurance</li> <li>• Deduction for one-half of self-employment tax</li> <li>• Deduction for clean-fuel vehicles</li> <li>• All other adjustments</li> </ul>	<p>All itemized deductions (use Schedule A):</p> <ul style="list-style-type: none"> <li>• State and local income taxes</li> <li>• Real estate taxes</li> <li>• Home mortgage interest paid</li> <li>• Gifts to charity</li> <li>• Medical and dental expenses</li> <li>• Casualty and theft losses</li> <li>• Moving expenses</li> <li>• Miscellaneous deductions</li> </ul>	<p>All other taxes:</p> <ul style="list-style-type: none"> <li>• Advance earned income credit (EIC) payments</li> <li>• Self-employment tax</li> <li>• Tax on qualified retirement plans (including IRAs)</li> <li>• Alternative minimum tax</li> <li>• Social security and Medicare tax on tips not reported to your employer</li> <li>• Uncollected social security and Medicare tax on tips shown on your Form W-2</li> <li>• Uncollected social security and Medicare tax on your group-term life insurance</li> <li>• All other income taxes</li> </ul>	<p>All tax credits:</p> <ul style="list-style-type: none"> <li>• Earned income credit</li> <li>• Credit for child and dependent care expenses</li> <li>• Credit for the elderly or the disabled</li> <li>• General business credit</li> <li>• Foreign tax credit</li> <li>• Credit for prior year minimum tax</li> <li>• Qualified electric vehicle credit</li> <li>• Credit for Federal tax paid on fuels</li> <li>• Mortgage interest credit</li> <li>• All other credits</li> </ul>

**When must I use Form 1040?**  
(continued)

- You can exclude **either** of the following types of income:
  - Foreign earned income you received as a U.S. citizen or resident alien.
  - Certain income received from sources in a U.S. possession if you were a bona fide resident of American Samoa for all of 1993.
- 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 1993 or if the accounts were with a U.S. military banking facility operated by a U.S. financial institution, you may file Form 1040A.
- You are reporting original issue discount (OID) in an amount more or less than the amount shown on Form 1099-OID.

**Where to report certain items from 1993 Forms W-2, 1098, and 1099**

Report any "Federal income tax withheld" from these forms on Form 1040A, line 28a

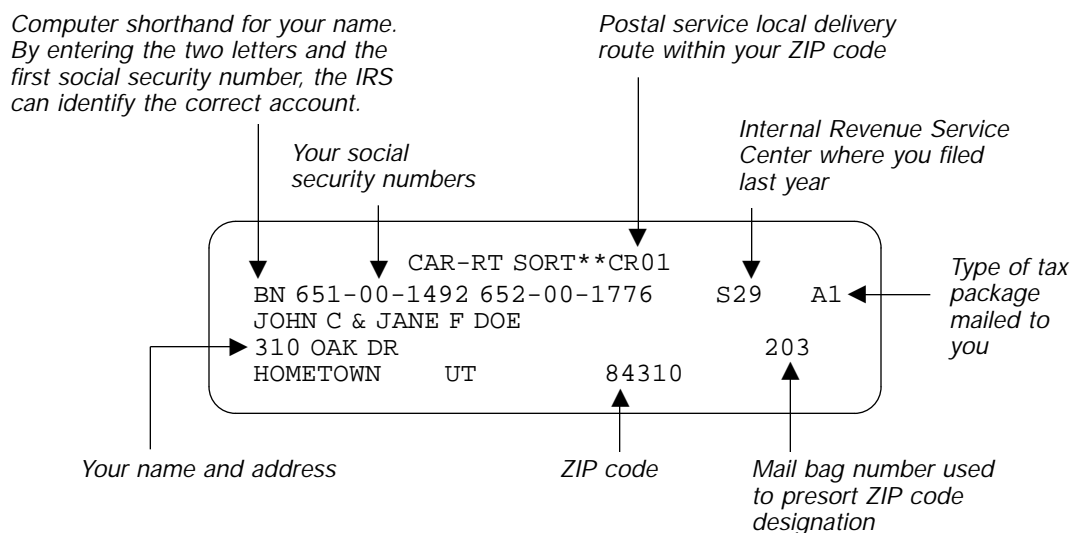
Form	Item and box in which it should appear	Where to report on Form 1040A
W-2	Wages, salaries, tips, etc. (box 1) Allocated tips (box 8) Advance EIC payments (box 9) Dependent care benefits (box 10)	Line 7 See <b>Tip income</b> on page 24 Line 26 Schedule 2, line 11
W-2G	Gambling winnings (box 1)	Must file Form 1040
1098	Mortgage interest (box 1) Points (box 2) Refund of overpaid interest (box 3)	Must file Form 1040 to deduct See the instructions on Form 1098
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-DIV	Ordinary dividends (box 1b) Capital gain distributions (box 1c) Nontaxable distributions (box 1d) Investment expenses (box 1e) Foreign tax paid (box 3)	Line 9 Must file Form 1040 Line 9 Must file Form 1040
1099-G	Unemployment compensation (box 1)  State/local income tax refund (box 2) Discharge of indebtedness (box 5)	Line 12. But if you repaid any unemployment compensation in 1993, see the instructions for line 12 on page 30 See the instructions on page 23 Must file Form 1040 if taxable (see the instructions on Form 1099-G)
1099-INT	Interest income (box 1) Interest on U.S. savings bonds and Treasury obligations (box 3) Early withdrawal penalty (box 2) Foreign tax paid (box 5)	Line 8a See the instructions for line 8a on page 25 Must file Form 1040
1099-MISC	Miscellaneous income	Must file Form 1040
1099-OID	Original issue discount (box 1) Other periodic interest (box 2) Early withdrawal penalty (box 3)	See the instructions for line 8a on page 25 See the instructions on Form 1099-OID Must file Form 1040
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)
1099-R	Distributions from IRAs Distributions from pensions, annuities, etc. Capital gain (box 3)	See the instructions for lines 10a and 10b on page 26 See the instructions for lines 11a and 11b on page 26 See the instructions on Form 1099-R
1099-S	Gross proceeds from real estate transactions (box 2) Buyer's part of real estate tax (box 5)	Must file Form 1040

## Section 3—Line instructions for Form 1040A

### Name, address, and social security number

**Why use the label?** The mailing label on the front of the instruction booklet is designed to speed processing at Internal Revenue Service Centers and prevent common errors that delay refund checks. But don't attach it until you have finished your return. Cross out any errors and print the correct information. Add any missing items, such as your apartment number. Besides your name, address, and social security number, the label contains various code numbers and letters. The diagram below explains what these numbers and letters mean.

### Your mailing label—what does it mean?



**Address change.** If the address on your mailing label is not your current address, cross out your old address and print your new address. If you move after you file your 1993 return, see page 73.

**Name change.** If you changed your name because of marriage, divorce, etc., be sure to report this 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. If you received a mailing label, cross out your former name and print your new name.

**If you did not receive a label,** print or type the information in the spaces provided. But if you are married filing a separate return, do not enter your husband's or wife's name here. Instead, show his or her name on line 3.

**Social security number (SSN).** Enter your SSN in the area marked "Your social security number." If you are married, enter your husband's or wife's SSN in the area marked "Spouse's social security number." If you don't have a number, get Form SS-5 from your local Social Security Administration (SSA) office or call the SSA toll free at 1-800-772-1213. Fill it in and return it to the SSA office. If you do not have an SSN by the time your return is due, enter "applied for" in the space for the number.

**Nonresident alien spouse.** If your spouse is a nonresident alien and you file a joint return, your spouse must get a social security number (SSN). But if your spouse cannot get an SSN because he or she had no income from U.S. sources, enter "NRA" in the space for your spouse's SSN. If you file a separate return and your spouse has no social security number and no income, enter "NRA" in the space for your spouse's number.

Name, address,  
and social  
security number  
(continued)

**P.O. box.** If your post office does not deliver mail to your home and you have a P.O. box, show your box number instead of your home address.

**Foreign address.** If your address is outside of the United States or its possessions or territories, enter the information on the line for "City, town or post office, state, and ZIP code" in the following order: city, province or state, postal code, and the name of the country. Do not abbreviate the country name.

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Presidential  
Election  
Campaign Fund

Congress set up this fund to help pay for Presidential election campaign costs. 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 of your tax to go to this fund, check the "Yes" box. If you are filing a joint return, your spouse may also have \$3 go to the fund. If you check "Yes," your tax or refund will not change.

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Check the box  
for your filing  
status—  
Lines 1-5

Check **only** the filing status that applies to you. In general, your filing status depends on whether you are considered single or married. The filing statuses are listed below. The ones that will usually give you the lowest tax are listed last.

- Married filing a separate return
- Single
- Head of household
- Married filing a joint return or qualifying widow(er) with dependent child

If more than one filing status applies to you, choose the one that will give you the lowest tax.

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**Line 1 Single.** You may check the box on line 1 if **any** of the following was true on December 31, 1993:

- You were never married, or
- You were legally separated, according to your state law, under a decree of divorce or of separate maintenance, or
- You were widowed before January 1, 1993, and did not remarry in 1993.

If you had a child living with you, you may be able to take the earned income credit on line 28c. See page 63 to find out if you can take the credit.

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**Line 2 Married filing joint return.** You may check the box on line 2 if **any** of the following is true:

- You were married as of December 31, 1993, even if you did not live with your spouse at the end of 1993, or
- Your spouse died in 1993 and you did not remarry in 1993, or
- Your spouse died in 1994 before filing a 1993 return.

A husband and wife may 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 and both are responsible. This means that if one spouse does not pay the tax due, the other may have to. If you file a joint return for 1993, you may not, after the due date for filing that return, amend that return to file as married filing a separate return.

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

**Line 3 Married filing separate return.** If you file a separate return, you will generally pay more tax than if you file a joint return. Also, if you file a separate return, **all** of the following apply.

- You cannot take the standard deduction if your spouse itemizes deductions on Schedule A of Form 1040.
- You cannot take the credit for child and dependent care expenses in most cases.
- You cannot take the earned income credit.
- You cannot take the credit for the elderly or the disabled unless you lived apart from your spouse for all of 1993.
- You may have to include in income up to one-half of any social security or equivalent railroad retirement benefits you received in 1993.
- You cannot exclude the interest from series EE U.S. savings bonds issued after 1989, even if you paid higher education expenses in 1993.
- Generally, you report only your own income, exemptions, deductions, and credits. Different rules apply to people in community property states. See page 23.

But 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 1993. See **Married persons who live apart** on page 18.

**Line 4 Head of household.** This filing status is for **unmarried** individuals who provide a home for certain other persons. (Some **married persons who live apart** may also qualify. See page 18.) You may check the box on line 4 **only if** you were unmarried or legally separated as of December 31, 1993. But **either 1 or 2** below must apply to you.

1. You paid over half the cost of keeping up a home that was the main home for all of 1993 of your **parent** whom you can claim as a dependent. Your parent did not have to live with you in your home; or
2. You paid over half the cost of keeping up a home in which you lived and in which one of the following also lived for more than half of the year (if half or less, see the **Exception** on page 18).
  - Your **unmarried** child, adopted child, grandchild, great-grandchild, etc., or stepchild. This child does not have to be your dependent. But in this case, enter the child's name in the space provided on line 4.
  - Your **married** child, adopted child, grandchild, great-grandchild, etc., or stepchild. This child must be your dependent. But if your married child's other parent claims him or her as a dependent under the rules for **Children of divorced or separated parents** on page 21, this child does not have to be your dependent. Enter the child's name on line 4.
  - Your **foster** child, who must be your dependent.
  - Any other relative you can claim as a dependent. For the definition of a relative, see **Test 1** on page 19. But for this purpose, the **Exception** at the end of that test doesn't apply.

(continued)

**Note:** You **cannot** file as head of household if your child, parent, or relative described on page 17 is your dependent under the rules on page 21 for **Person supported by two or more taxpayers**.

**Married persons who live apart.** Even if you were not divorced or legally separated in 1993, you may be able to file as head of household. You may check the box on line 4 if **all five** of the following apply.

1. You **must** have lived apart from your spouse for the **last 6 months** of 1993.
2. You file a separate return from your spouse.
3. You paid over half the cost of keeping up your home for 1993.
4. Your home was the main home of your child, adopted child, stepchild, or foster child for more than half of 1993 (if half or less, see the **Exception** below).
5. 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 21. If this child is not your dependent, be sure to enter the child's name on line 4.

**Note:** If all five of the above apply, you may also be able to take the credit for child and dependent care expenses and the earned income credit. You can take the standard deduction even if your spouse itemizes deductions. For more details, see the instructions for these topics.

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

If you used payments you received under the **Aid to Families With Dependent Children (AFDC)** program or **other public assistance** programs to pay part of the cost of keeping up your home, you **cannot** count them as money you paid. But you must include them in the total cost of keeping up your home to figure if you paid over half of the cost.

**Dependent.** To find out if someone is your dependent, see the instructions for line 6c.

**Exception.** You can count temporary absences such as for school, vacation, or medical care as time lived in the home.

If the person for whom you kept up a home was born or died in 1993, you may still file as head of household as long as the home was that person's main home for the part of the year he or she was alive.

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**Line 5 Qualifying widow(er) with dependent child.** You may check the box on line 5 and use joint return tax rates for 1993 if **all five** of the following apply.

1. Your spouse died in 1991 or 1992 and you did not remarry in 1993.
  2. You have a child, adopted child, stepchild, or foster child whom you claim as a dependent.
  3. This child lived in your home for all of 1993 (temporary absences such as for vacation or school count as time lived in the home).
  4. You paid over half the cost of keeping up your home for this child.
  5. You could have filed a joint return with your spouse the year he or she died, even if you didn't actually do so.
-

**Do not** claim an exemption for your spouse.

If your spouse died in 1993, you may not file as qualifying widow(er) with dependent child. Instead, see the instructions for line 2.

If you cannot file as qualifying widow(er) with dependent child, read the instructions for line 4 to see if you can file as head of household. You must file as single if you cannot file as qualifying widow(er) with dependent child, married filing joint return, or head of household.

Figure your  
exemptions—  
Lines 6a–6e

For each exemption you can take, you can deduct \$2,350 on line 21.

**Line 6a** Check the box on line 6a **unless** your parent (or someone else) can claim you as a dependent on his or her tax return. For example, if your parents (or someone else) could claim you as a dependent on their return but they chose not to claim you, **do not** check the box on line 6a.

**Line 6b** If you file a joint return and your spouse cannot be claimed as a dependent on another person's return, check the box on line 6b. If you file a separate return, you can take an exemption for your spouse only if your spouse is not filing a return, had no income, and cannot be claimed as a dependent on another person's return. If you were divorced or legally separated at the end of 1993, you cannot take an exemption for your former spouse. If, at the end of 1993, 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 1993 and you did not remarry by the end of 1993, 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 **What if a taxpayer died?** on page 7.

**Nonresident alien spouse.** If your filing status is married filing separately, you can take an exemption for your nonresident alien spouse only if your spouse had no income from U.S. sources and is not the dependent of another person. If you can take an exemption for your spouse, check the box on line 6b and enter "NRA" to the right of the word "Spouse."

**Line 6c Dependents.** You can take an exemption for each of your dependents who was alive during some part of 1993. This includes a baby **born** in 1993 or a person who **died** in 1993. For more details, get Pub. 501. Any person who meets **all five** of the following tests qualifies as your dependent.

**Test 1—Relationship**

The person must be your relative. But see **Exception** at the end of **Test 1**. The following are considered your relatives:

- Your child, stepchild, adopted child; a child who lived in your home as a family member if placed with you by an authorized placement agency for legal adoption; or a foster child (any child who lived in your home as a family member for the whole year).
- Your grandchild, great-grandchild, etc.
- Your son-in-law, daughter-in-law.
- Your parent, stepparent, parent-in-law.
- Your grandparent, great-grandparent, etc.

(continued)

- Your brother, sister, half brother, half sister, stepbrother, stepsister, brother-in-law, sister-in-law.
- If related by blood, your aunt, uncle, nephew, niece.

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

**Exception.** A person who lived in your home as a family member for the entire year can also be considered a dependent. But the relationship must not violate local law.

### **Test 2—Married person**

If the person is married and files a joint return, you cannot take an exemption for the person. However, if the person and the person's spouse file a joint return only to get a refund of all tax withheld, you may be able to claim him or her if the other four tests are met. See Pub. 501 for details.

### **Test 3—Citizen or resident**

The person must be **one** of the following:

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

### **Test 4—Income**

Generally, the person's gross income must be less than \$2,350. Gross income does not include nontaxable income, such as welfare benefits or nontaxable social security benefits. Income earned by a permanently and totally disabled person for services performed at a sheltered workshop school is generally not included for purposes of the income test. See Pub. 501 for details.

**Exception for your child.** Your child can have gross income of \$2,350 or more if:

1. Your child was **under age 19** at the end of 1993, **or**
2. Your child was **under age 24** at the end of 1993 **and** was a **student**.

Your child was a **student** if he or she—

- Was enrolled as a full-time student at a school during any 5 months of 1993, or
- Took a full-time, on-farm training course during any 5 months of 1993. The course had to be given by a school or a state, county, or local government agency.

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

### **Test 5—Support**

The general rule is that you had to provide over half the person's total support in 1993. If you file a joint return, support can come from either spouse. If you remarried, the support provided by your new spouse is treated as support coming from you. For exceptions to the support test, see **Children of divorced or**

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**separated parents and Person supported by two or more taxpayers** on this page.

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

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

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

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

**Children of divorced or separated parents.** Special rules apply to determine if the support test is met for children of divorced or separated parents. The rules also apply to children of parents who lived apart from each other during the last 6 months of the year, even if they do not have a separation agreement. For these rules, a **custodial parent** is the parent who had custody of the child for most of the year. A **noncustodial parent** is the parent who had custody for the shorter period or who did not have custody at all. See Pub. 501 for the definition of custody.

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

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

1. The custodial parent agrees not to claim the child's exemption for 1993 by signing Form 8332 or a similar statement. But you (as the noncustodial parent) **must** attach this signed Form 8332 or similar statement to your return. Instead of attaching Form 8332, you can attach a copy of certain pages of your divorce decree or separation agreement if it went into effect after 1984 (see **Children who didn't live with you due to divorce or separation** on page 22), or
2. Your divorce decree or written separation agreement went into effect before 1985 and it states that you (the noncustodial parent) can claim the child as a dependent. But you must have given at least \$600 for the child's support in 1993. Also, you must check the pre-1985 agreement box on line 6d. This rule does not apply if your decree or agreement was changed after 1984 to say that you cannot claim the child as your dependent.

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

1. You and one or more other eligible person(s) together paid over half of another person's support.
  2. You paid over 10% of that person's support.
-

3. No one alone paid over half of that person's support.
4. Tests 1 through 4 on pages 19 and 20 are met.
5. Each eligible person who paid over 10% of support completes Form 2120, and you attach these forms to your return. The form states that only you will claim the person as a dependent for 1993.

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

After figuring out who you can claim as a dependent, fill in the columns on line 6c. If you have more than seven dependents, attach a statement to your return. Give the same information as in columns (1) through (5) for each dependent.

**Column (1).** Enter the name of each dependent.

**Column (2).** If your dependent was under age 1 on December 31, 1993, put a checkmark in column (2).

**Column (3).** Any dependent age 1 or older must have a social security number. You must enter that number in column (3). If you do not enter it or if the number is wrong, you may have to pay a \$50 penalty. If your dependent does not have a number, he or she should apply for one by filing Form SS-5 with your local Social Security Administration (SSA) office. It usually takes about 2 weeks to get a number. If your dependent won't have a number when you are ready to file your return, ask the SSA to give you a receipt. When you file your return, enter "applied for" in column (3). If the SSA gave you a receipt, attach a copy of it to your return. If your dependent lives in Canada or Mexico, see Pub. 501 for details on how to get a social security number.

**Column (4).** Enter your dependent's relationship to you. For example, if the dependent is your child, enter "son" or "daughter."

**Column (5).** Enter the number of months your dependent lived with you in 1993. Do not enter more than 12. Count temporary absences, such as school or vacation, as time lived in your home. If your dependent was born or died in 1993, enter "12" in this column. If your dependent lived in Canada or Mexico during 1993, don't enter a number. Instead, enter "CN" or "MX," whichever applies.

**Children who didn't live with you due to divorce or separation.** If you are claiming a child who didn't live with you under the rules for **Children of divorced or separated parents** on page 21, enter the total number of such children on the line to the right of line 6c labeled "No. of your children on 6c who: didn't live with you due to divorce or separation." If you put a number on this line, you **must** do one of the following **each** year you claim the child as a dependent.

- Check the box on line 6d if your divorce decree or written separation agreement went into effect before 1985 and it states that you can claim the child as your dependent.
  - Attach Form 8332 or similar statement to your return. If your divorce decree or separation agreement went into effect after 1984 and it unconditionally states that you can claim the child as your dependent, you may attach a copy of the following pages from the decree or agreement instead of Form 8332:
    1. Cover page (enter the other parent's social security number on this page), and
    2. The page that unconditionally states you can claim the child as your dependent, and
-

3. Signature page showing the date of the agreement.

**Note:** *You must attach the required information even if you filed it in an earlier year.*

**Other dependent children.** Enter the total number of children who did not live with you for reasons other than divorce or separation on the line labeled "Dependents on 6c not entered above." Include dependent children who lived in Canada or Mexico during 1993.

Figure your total  
income—  
Lines 7-14

### **Rounding off to whole dollars**

You may find it easier to do your return if you round off cents to the nearest whole dollar. You can drop amounts that are less than 50 cents. For example, \$129.39 becomes \$129. Increase amounts that are 50 cents or more to the next whole dollar. For example, \$235.50 becomes \$236. If you do round off, do so for all amounts. But if you have to add two or more amounts to figure the amount to enter on a line, include cents when adding and only round off the total.

**Example.** You received two W-2 forms, 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 1993, the state or other taxing authority may send you a Form 1099-G. This form will show the amount of this refund, credit, or offset. You **do not** have to include this amount in your income for 1993 if, in the year the tax was paid to the state or other taxing authority, you filed:

- Form 1040EZ, or
- Form 1040A, or
- Form 1040 and you **did not itemize** deductions on Schedule A (Form 1040).

If the amount shown on Form 1099-G was for a tax you deducted as an itemized deduction on Form 1040, you may have to report part or all of the amount shown on Form 1099-G as income on Form 1040 for 1993. Call Tele-Tax (see page 48) and listen to topic 405 or get Pub. 525 for details.

### **Special rules for people in community property states**

Married couples living in community property states must follow state law to determine what is community income and what is separate income. Community property states are Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin.

Pub. 555 explains the rules for couples living in community property states. In general, the special rules for reporting only your own income apply if **(1)** you and your spouse lived apart all year, **(2)** you do not file a joint return, and **(3)** none of the community income you earned was transferred to your spouse.

**Line 7** Show the total of your income from wages, salaries, and tips. This should be shown in box 1 of your W-2 form from your employer. For a joint return, be sure to include your spouse's income on line 7.

Also, include on line 7 disability pensions if you have not reached the minimum retirement age set by your employer. Disability pensions received after you reach your employer's minimum retirement age and other pensions shown on

Form 1099-R (other than payments from an IRA) are reported on lines 11a and 11b of Form 1040A. Payments from an IRA are reported on lines 10a and 10b.

**If you don't have a W-2 form** by January 31, 1994, ask your employer for one. If you don't get it by February 15, call the toll-free telephone number for your area listed on page 47. You will be asked for your employer's name, address, telephone number, and, if known, identification number. You will also be asked for your address, social security number, daytime telephone number, dates of employment, and your best estimate of your total wages and Federal income tax withheld. Even if you don't get a W-2 form from your employer, you must still report your earnings. If you lose your W-2 form or it is incorrect, ask your employer for a new one.

**Tip income.** Be sure to report all tip income you actually received, even if it is not included in box 1 of your W-2 form(s). But you must use Form 1040 and Form 4137 instead of Form 1040A if (1) you received tips of \$20 or more in any month and did not report the full amount to your employer OR (2) your W-2 form(s) shows **allocated tips** that you **must** report as income. You must report as income the amount of allocated tips shown on your W-2 form(s) unless you can prove a smaller amount with adequate records. Allocated tips should be shown in box 8 of your W-2 form(s). They are not included in box 1 of your W-2 form(s). Form 4137 is used to figure the social security and Medicare tax on unreported tips. If you reported the full amount to your employer but the social security and Medicare tax was not withheld, you are still required to pay the taxes. For more details on tips, get Pub. 531.

**Employer-provided vehicle.** If you used an employer-provided vehicle for both personal and business purposes and 100% of the annual lease value of the vehicle was included in the wages box (box 1) of your W-2 form, you may be able to deduct the business use of the vehicle. But you must use Form 1040 and Form 2106 to do so. The total annual lease value of the vehicle should be shown in either box 12 or 14 of your W-2 form or on a separate statement. For more details, get Pub. 917.

**Excess salary deferrals.** If you chose to have your employer contribute part of your pay to certain retirement plans (such as a 401(k) plan or the Federal Thrift Savings Plan) instead of having it paid to you, the "Deferred compensation" box in box 15 of your W-2 form should be checked. The amount deferred should be shown in box 13. The total amount that may be deferred for 1993 under all plans is generally limited to \$8,994 for each person. But a different limit may apply if amounts were deferred under a tax-sheltered annuity plan or an eligible plan of a state or local government or tax-exempt organization. Get Pub. 575 for details. If the total amount deferred exceeds these limits, you must use Form 1040.

**Scholarship and fellowship grants.** If you received a scholarship or fellowship that was granted **after** August 16, 1986, part or all of it may be taxable even if you didn't receive a W-2 form. If you were a degree candidate, the amounts you used for expenses other than tuition and course-related expenses are taxable. For example, amounts used for room, board, and travel are taxable. If you were not a degree candidate, the full amount of the scholarship or fellowship is taxable. Add the taxable amount not reported on a W-2 form to any other amounts on line 7. Then, write "SCH" and the taxable amount not reported on a W-2 form in the space to the left of line 7.

**Dependent care benefits (DCB).** If you received benefits for 1993 under your employer's dependent care plan, you may be able to exclude part or all of them from your income. But you must use Schedule 2 to do so. The benefits should be shown in box 10 of your W-2 form(s). First, go to Schedule 2 and fill in Parts I and III. Include any taxable benefits from line 20 of that schedule on Form 1040A, line 7. In the space to the left of line 7, write "DCB."

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**Caution:** *If you have a child who was born in 1993 and you earned less than \$23,050, you may be able to take the extra credit for a child born in 1993 on **Schedule EIC**. But you **cannot** take the extra credit **and** the exclusion of dependent care benefits for the same child. To see which would benefit you more, read **A change to note** on page 59.*

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**Line 8a Taxable interest.** Report all of your taxable interest income on line 8a even if it is \$400 or less. If the total is over \$400 or any of the other conditions listed at the beginning of the Schedule 1 instructions (see page 56) apply to you, first fill in Schedule 1, Part I.

Each payer should send you a Form 1099-INT or Form 1099-OID showing interest you must report. A copy of the form is also sent to the IRS. Even if you did not receive a Form 1099-INT or Form 1099-OID, you must report all taxable interest.

If you received a 1993 Form 1099-INT for U.S. savings bond interest that includes amounts you reported before 1993, get Pub. 550.

Include taxable interest from seller-financed mortgages, banks, savings and loan associations, money market certificates, credit unions, savings bonds, etc. Also, include any interest you received or that was credited to your account so you could withdraw it, even if it wasn't entered in your passbook. Interest credited in 1993 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 1993 income. For details, see Pub. 550.

But you must use Form 1040 if **any** of the following apply:

- You are reporting original issue discount (OID) in an amount more or less than the amount shown on Form 1099-OID, or
- You received or paid accrued interest on securities transferred between interest payment dates, or
- You acquired taxable bonds after 1987 and are electing to reduce the interest income on the bonds by any amortizable bond premium.

Be sure each payer of interest income has your correct social security number. Otherwise, the payer may withhold 31% of the interest income (backup withholding). You may also be subject to penalties.

For more information, call Tele-Tax (see page 48) and listen to topic 403 or see Pub. 550.

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**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** report interest earned on your IRA on line 8b.

You should not have received a Form 1099-INT for tax-exempt interest. But if you did, fill in Schedule 1 and see the instructions on page 57.

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**Line 9 Dividends.** Report your total dividends on line 9 even if they total \$400 or less. If the total is over \$400 or you received dividends as a nominee (that is, in your name but the dividends actually belong to someone else), first fill in Schedule 1, Part II (see page 57).

Dividends are distributions of money, stock, or other property that corporations pay to stockholders. Each payer should send you a Form 1099-DIV. A copy of the

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form is also sent to the IRS. Even if you did not receive a Form 1099-DIV, you must report all taxable dividends.

But you must use Form 1040 if you had capital gain or nontaxable distributions.

Be sure each payer of dividends has your correct social security number. Otherwise, the payer may withhold 31% of the dividend income (backup withholding). You may also be subject to penalties.

For more information, get Pub. 550.

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**Lines 10a and 10b IRA distributions.** Use lines 10a and 10b to report payments (distributions) you received from your individual retirement arrangement (IRA). These include regular distributions, early distributions, rollovers, and any other money or property you received from your IRA account or annuity. You should receive a Form 1099-R showing the amount of your distribution. Attach Form 1099-R to Form 1040A if any Federal income tax was withheld from your distribution.

But you must use Form 1040 if you owe an additional tax on an early distribution from your IRA. For details, get Pub. 590. If the total amount of the early distribution was rolled over, you do not owe this tax.

If you made any nondeductible contributions to your IRA for 1993 or an earlier year or you rolled your IRA distribution over into another IRA, see below. **Do not** use line 10a or 10b to report a rollover from a qualified employer's plan to an IRA. Instead, see the instructions for lines 11a and 11b.

If your IRA distribution is fully taxable, enter it on line 10b; **do not** make an entry on line 10a. If only part is taxable, enter the total distribution on line 10a and the taxable part on line 10b.

**Nondeductible contributions.** If you made nondeductible contributions for any year, part of your IRA distribution may be nontaxable. Get Form 8606 to figure the taxable part of your IRA distribution. If you made any nondeductible contributions for 1993, you may need to make a special computation. See Pub. 590 for details. Enter the total distribution on line 10a and the taxable part on line 10b.

**Rollovers.** A rollover is a tax-free transfer of cash or other assets from one retirement program to another. Use lines 10a and 10b to report a rollover from one IRA to another IRA. Enter the total distribution on line 10a. If the total on line 10a was rolled over, enter zero on line 10b. If the total was not rolled over, enter the part not rolled over on line 10b. But if you ever made nondeductible contributions to any of your IRAs, use Form 8606 to figure the taxable part to enter on line 10b. For more details, see Pub. 590.

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**Lines 11a and 11b Pensions and annuities.** Use lines 11a and 11b to report pension and annuity payments you received, including disability pensions received after you reach the minimum retirement age set by your employer. Disability pensions received before you reach your employer's minimum retirement age are reported on line 7. Also, use lines 11a and 11b to report payments (distributions) from profit-sharing plans, retirement plans, and employee-savings plans. See page 28 for information on rollovers and lump-sum distributions. You should receive a Form 1099-R showing the amount of your pension or annuity. Attach Form 1099-R to Form 1040A if any Federal income tax was withheld from your pension or annuity.

**Do not** use lines 11a and 11b to report any social security or railroad retirement benefits shown on Forms SSA-1099 and RRB-1099. Instead, see the instructions for lines 13a and 13b.

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**Caution:** *Certain transactions, such as loans against your interest in a qualified plan, may be treated as taxable distributions and may also be subject to additional taxes. For details, get Pub. 575. If you owe an additional tax, you must use Form 1040.*

**Fully taxable pensions and annuities.** If your pension or annuity is fully taxable, enter it on line 11b; **do not** make an entry on line 11a. Your pension or annuity payments are fully taxable if **either** of the following applies:

- You did not contribute to the cost of your pension or annuity, or
- You used the 3-Year Rule and you got your entire cost back tax free before 1993.

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

**Partially taxable pensions and annuities.** If your pension or annuity is partially taxable and your Form 1099-R does not show the taxable part, you must use the General Rule to figure the taxable part. The General Rule is explained in Pub. 939. But if your annuity starting date (defined below) was **after** July 1, 1986, you may be able to use the Simplified General Rule explained below to figure the taxable part of your pension or annuity.

If you choose to, you may submit a ruling request to the IRS before the due date of your return (including extensions) and the IRS will figure the taxable part for you for a \$50 fee. For details on how to do this, see Pub. 939.

If your Form 1099-R shows a taxable amount, you may report that amount on line 11b. But you may use the General Rule or, if you qualify, the Simplified General Rule to see if you can report a lower taxable amount.

Once you have figured the taxable part of your pension or annuity, enter that amount on line 11b and the total amount on line 11a.

**Annuity starting date.** Your annuity starting date is the later of:

1. The first day of the first period for which you received a payment from the plan, or
2. The date on which the plan's obligations became fixed.

**Simplified General Rule.** Using this method will usually result in at least as much of the pension or annuity being tax free each year as under the General Rule or as figured by the IRS. You qualify to use this simpler method if **all four** of the following apply.

1. Your annuity starting date was **after** July 1, 1986.
2. The pension or annuity payments are for (a) your life or (b) your life and that of your beneficiary.
3. The pension or annuity payments are from a qualified employee plan, a qualified employee annuity, or a tax-sheltered annuity.
4. At the time the pension or annuity payments began, either you were under age 75 or, if you were 75 or older, the number of years of guaranteed payments was fewer than 5.

If you qualify, use the worksheet on page 29 to figure the taxable part of your pension or annuity. But if you received U.S. Civil Service retirement benefits

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and you chose the lump-sum credit option, use the worksheet in Pub. 721 instead of the one on page 29. If you are a beneficiary entitled to a death benefit exclusion (see below), add the exclusion to the amount you enter on line 2 of the worksheet even if you received a Form 1099-R showing a taxable amount. The payer of the annuity cannot add the death benefit exclusion to your cost when figuring the taxable amount. Attach a signed statement to your return stating that you are entitled to a death benefit exclusion. For more details on the Simplified General Rule, see Pub. 575 or Pub. 721.

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

**Changing methods.** If your annuity starting date was **after** July 1, 1986, you may be able to change from the General Rule to the Simplified General Rule (or the other way around). For details, see Pub. 575 or Pub. 721.

**Death benefit exclusion.** If you are the beneficiary of a deceased employee or deceased former employee, amounts paid to you by, or on behalf of, an employer because of the death of the employee may qualify for a death benefit exclusion of up to \$5,000. If you are entitled to this exclusion, add it to the cost of the pension or annuity. Special rules apply if you are the survivor under a joint and survivor's annuity. For details, see Pub. 575.

**Rollovers.** A rollover is a tax-free transfer of cash or other assets from one retirement program to another. Use lines 11a and 11b to report a rollover, including a direct rollover, from one qualified employer's plan to another or to an IRA.

Enter on line 11a the total distribution including any Federal tax withheld. This amount should be shown in box 1 of Form 1099-R. If the total on line 11a (minus any contributions that were taxable to you when made) was rolled over, either directly or within 60 days of receiving the distribution, enter zero on line 11b. Otherwise, subtract the amount that was rolled over and any contributions that were taxable to you when made from the total on line 11a. Enter the result on line 11b. 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. Enter the total distribution on line 11a and the taxable part on line 11b.

You may pay less tax on the distribution if you were born before 1936, you meet certain other conditions, and you choose to use Form 4972 to figure the tax on any part of the distribution. You may also be able to use Form 4972 if you are the beneficiary of a deceased employee who was born before 1936 and was age 50 or older on the date of death. But you must use Form 1040 to do so. For details, get Form 4972.

You must also use Form 1040 if you owe an additional tax on an early distribution from a qualified retirement plan. See Pub. 575 for details. If the total amount of the early distribution was rolled over, you do not owe this tax.

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Simplified  
General Rule  
worksheetSimplified General Rule worksheet—Lines 11a and 11b  
(keep for your records)

1.	Enter the total pension or annuity payments received this year. Also, enter this amount on Form 1040A, line 11a.	1.	<input style="width: 90%;" type="text"/>
2.	Enter your cost in the plan at the annuity starting date plus any death benefit exclusion.	2.	<input style="width: 90%;" type="text"/>
3.	Age at annuity starting date (see instructions on page 28):	3.	<input style="width: 90%;" type="text"/>
	Enter:		
	55 and under . . . . .	300	
	56-60 . . . . .	260	
	61-65 . . . . .	240	
	66-70 . . . . .	170	
	71 and older . . . . .	120	
4.	Divide line 2 by the number on line 3.	4.	<input style="width: 90%;" type="text"/>
5.	Multiply line 4 by the number of months for which this year's payments were made. If your annuity starting date was <b>before</b> 1987, also enter this amount on line 8; skip lines 6 and 7. Otherwise, go to line 6.	5.	<input style="width: 90%;" type="text"/>
6.	Enter the amount, if any, recovered tax free in years after 1986.	6.	<input style="width: 90%;" type="text"/>
7.	Subtract line 6 from line 2.	7.	<input style="width: 90%;" type="text"/>
8.	Enter the <b>smaller</b> of line 5 or line 7.	8.	<input style="width: 90%;" type="text"/>
9.	<b>Taxable amount.</b> Subtract line 8 from line 1. Enter the result, but not less than zero. Also, enter this amount on Form 1040A, line 11b. If your Form 1099-R shows a larger amount, use the amount on this line instead of the amount from Form 1099-R.	9.	<input style="width: 90%;" type="text"/>

**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 11b. Enter the total pension or annuity payments received in 1993 on Form 1040A, line 11a.*

**Line 12 Unemployment compensation.** Enter on line 12 the unemployment compensation (insurance) you received. By January 31, 1994, you should receive a Form 1099-G showing the total amount paid to you during 1993. This amount should be shown in box 1.

If you received an overpayment of unemployment compensation in 1993 and you repaid any of it in 1993, subtract the amount you repaid from the total amount you received. Enter the result on line 12. Write "Repaid" and the amount you repaid in the space to the left of line 12. If you repaid unemployment compensation in 1993 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. Get Pub. 525 for details.

Do not include on line 12 any supplemental unemployment benefits you received from a company-financed supplemental unemployment benefit fund. Instead, report these benefits as wages on line 7. If you pay back these supplemental unemployment benefits in a later year because you receive payments under the Trade Act of 1974, you can deduct the repayment. But you must use Form 1040 to do so. For more details, see Pub. 525.

**Caution:** *If you expect to receive unemployment compensation in 1994, which may cause you to owe tax when you file your return next year, you may need to make estimated tax payments during 1994. See **Income tax withholding and estimated tax payments for 1994** on page 74.*

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**Lines 13a and 13b Social security benefits.** Social security and equivalent railroad retirement benefits you received may be taxable in some instances. Social security benefits include any monthly benefit under title II of the Social Security Act or the part of a tier 1 railroad retirement benefit treated as a social security benefit. Social security benefits do not include any Supplemental Security Income (SSI) payments.

By January 31, 1994, you should receive a Form SSA-1099 showing in box 3 the total social security benefits paid to you in 1993. Box 4 will show the amount of any benefits you repaid in 1993. If you received railroad retirement benefits treated as social security, you should receive a Form RRB-1099. For more details, get Pub. 915.

**Caution:** *Do not use lines 13a and 13b to report any railroad retirement benefits shown on Form RRB-1099-R. Instead, see the instructions for lines 11a and 11b.*

To find out if any of your benefits are taxable, first complete Form 1040A, lines 7 through 12, and 15c if they apply to you. Then, use the worksheet on page 31. However, **do not** use the worksheet on page 31 if any of the following apply to you:

- You made IRA contributions for 1993 and you 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 file Form 8815. Instead, use the worksheet in Pub. 915.
  - You repaid any benefits in 1993 and your total repayments (box 4) were more than your total benefits for 1993 (box 3). **None** of your benefits are taxable for 1993. In addition, you may be able to take an itemized deduction 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.
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Social security  
benefits worksheet

## Social security benefits worksheet—Lines 13a and 13b (keep for your records)

*If you are married filing separately and you **lived apart** from your spouse for all of 1993, enter "D" in the space to the left of line 13a.*

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

**Note:** *If line 1 is zero or less, stop here; none of your social security benefits are taxable. Otherwise, go to line 2.*

2. Divide line 1 above by 2. 2.

3. Add the amounts on Form 1040A, lines 7, 8a, 9, 10b, 11b, and 12. Do not include here any amounts from box 5 of Forms SSA-1099 or RRB-1099. 3.

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

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

6. Enter the amount, if any, from Form 1040A, line 15c. 6.

7. Subtract line 6 from line 5. 7.

8. Enter on line 8 the amount shown below for your filing status.

- Single, Head of household, or Qualifying widow(er) with dependent child, enter \$25,000
- Married filing jointly, enter \$32,000
- Married filing separately, enter -0- (\$25,000 if you **lived apart** from your spouse for all of 1993)

8.

9. Subtract line 8 from line 7. If zero or less, enter -0-. 9.

- If line 9 is zero, stop here. None of your social security benefits are taxable. Do not enter any amount on line 13a or 13b. But if you are married filing separately and you **lived apart** from your spouse for all of 1993, enter -0- on line 13b. Be sure you entered "D" to the left of line 13a.
- If line 9 is more than zero, go to line 10.

10. Divide line 9 above by 2. 10.

11. **Taxable social security benefits.** First, enter on Form 1040A, line 13a, the amount from line 1 above. Then, enter the **smaller** of line 2 or line 10 here and on Form 1040A, line 13b. 11.

**Note:** *If part of your benefits are taxable for 1993 and they include benefits paid in 1993 that were for a prior year, you may be able to reduce the taxable amount shown on the worksheet. Get Pub. 915 for details.*

1994 social  
security benefits

If your 1994 income, including one-half of your social security benefits, is over \$34,000 if single (over \$44,000 if married filing jointly), more of your benefits may be taxable. For some people, up to 85 percent of their benefits will be taxable in 1994. For details, including rules for married persons filing separately, get Pub. 553.

Figure your  
adjusted  
gross  
income—  
Lines 15a–16

Lines 15a  
and 15b

**IRA deduction.** If you made contributions to an Individual Retirement Arrangement (IRA) for 1993, you may be able to take an IRA deduction. Read the instructions below and on page 33 to see if you can take this deduction and, if you can, which worksheet to use to figure it. Enter your IRA deduction on line 15a. If you file a joint return, enter your spouse's deduction on line 15b. You should receive a statement by May 31, 1994, that shows all contributions to your IRA for 1993.

But 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, get Pub. 590.

**Caution:** You **may not** deduct contributions to a 401(k) plan or the Federal Thrift Savings Plan. These amounts are not included as income in box 1 of your W-2 form.

**Were you covered by an employer retirement plan?** If you were covered by a plan at work, your IRA deduction may be reduced or eliminated. But you can still make contributions to an IRA even if you can't deduct them. In any case, the income earned on your contributions is not taxed until it is paid to you. The "Pension plan" box in box 15 of your W-2 form should be checked if you were covered by a plan (such as a 401(k) plan). This box should be checked even if you were not vested in the plan.

If you were covered by a plan and you file Form 8815, get Pub. 590 to figure the amount, if any, of your IRA deduction.

**Special rule for married individuals who file separate returns.** If you were not covered by a plan but your spouse was, **you** are considered covered by a plan unless you **lived apart** from your spouse for all of 1993. See the chart below to find out if you can take the deduction and, if you can, which worksheet to use.

**Not covered by a retirement plan.** If you (and your spouse if filing a joint return) were not covered by a plan at work, use **worksheet 1** on page 34 to figure your deduction.

**Covered by a retirement plan.** If you (or your spouse if filing a joint return) were covered by a plan at work, see the chart below. It will tell you if you can take the deduction and, if you can, which worksheet to use.

### Chart for people covered by a retirement plan\*

If you (or your spouse if filing a joint return) were covered by a retirement plan and—

Your filing status is:	And Form 1040A, line 14, is:	You can take:
Single, Head of household, or Married filing separately and <b>lived apart</b> from your spouse for all of 1993	\$25,000 or less	Full IRA deduction (use <b>worksheet 1</b> on page 34)
	Over \$25,000 but less than \$35,000	Partial IRA deduction (use <b>worksheet 2</b> on pages 34–35)
	\$35,000 or more	No IRA deduction (but see <b>Nondeductible contributions</b> on page 33)
Married filing jointly or Qualifying widow(er) with dependent child	\$40,000 or less	Full IRA deduction (use <b>worksheet 1</b> on page 34)
	Over \$40,000 but less than \$50,000	Partial IRA deduction (use <b>worksheet 2</b> on pages 34–35)
	\$50,000 or more	No IRA deduction (but see <b>Nondeductible contributions</b> on page 33)
Married filing separately and lived with your spouse at any time during 1993	Over -0- but less than \$10,000	Partial IRA deduction (use <b>worksheet 2</b> on pages 34–35)
	\$10,000 or more	No IRA deduction (but see <b>Nondeductible contributions</b> on page 33)

\* If married filing separately and you were not covered by a plan but your spouse was, **you** are considered covered by a plan unless you **lived apart** from your spouse for all of 1993.



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**Nondeductible contributions.** You can make nondeductible contributions to your IRA. You can do this even if you are allowed to deduct part or all of your contributions. Your nondeductible contribution is the difference between the total allowable contributions to your IRA and the amount you deduct.

**Example.** Your filing status is single and you paid \$2,000 into your IRA. You were covered by a retirement plan at work and the amount on Form 1040A, line 14, is over \$35,000 (all wages). You can't deduct the \$2,000. But you can treat it as a nondeductible contribution.

Use Form 8606 to report all contributions you treat as nondeductible. If you don't, you may have to pay a \$50 penalty. Also, use Form 8606 to figure the basis (nontaxable part) of your IRA. If you and your spouse each make nondeductible contributions, each of you must complete a separate Form 8606.

**Read the following list before you fill in your IRA worksheet.**

- If you were age 70½ or older at the end of 1993, you cannot deduct any contributions made to your IRA for 1993 or treat them as nondeductible contributions.
  - If you made contributions to your IRA in 1993 that you deducted for 1992, **do not** include them in the worksheet.
  - If you received a distribution from a nonqualified deferred compensation plan, see Pub. 590 to figure your IRA deduction. The distribution should be shown in box 11 of your W-2 form.
  - Your IRA deduction can't be more than the total of your wages, salaries, and tips.
  - If the total of your IRA deduction on Form 1040A plus any nondeductible contribution on your Form 8606 is less than your total IRA contributions for 1993, see Pub. 590 for special rules.
  - You must file a joint return to deduct contributions to your nonworking spouse's IRA. A **nonworking spouse** is one who had no wages or other earned income in 1993, or a working spouse who chooses to be treated as having no earned income for figuring the deduction.
  - Do not include rollover contributions in figuring your deduction. See the instructions for lines 10a and 10b on page 26 for more details on rollover contributions.
  - Do not include trustee's 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 married filing a joint return and both spouses worked and had IRAs, figure each spouse's deduction separately using columns (a) and (b) of the worksheet.
-

IRA worksheet 1

IRA worksheet 1—Lines 15a and 15b (keep for your records)

	(a) Your IRA	(b) Your working spouse's IRA
1. Enter IRA contributions you made, or will make by April 15, 1994, for 1993. But <b>do not</b> enter more than \$2,000 in either column.	1. <input type="text"/>	<input type="text"/>
2. Enter wages, salaries, and tips for each person from Form 1040A, line 7.	2. <input type="text"/>	<input type="text"/>
3. Enter the <b>smaller</b> of line 1 or line 2. Enter on Form 1040A, line 15a, the amount from line 3, column (a). Enter on Form 1040A, line 15b, the amount, if any, from line 3, column (b). If filing a joint return and contributions were made to your nonworking spouse's IRA, go to line 4.	3. <input type="text"/>	<input type="text"/>

**Nonworking spouse's IRA**

4. Enter the <b>smaller</b> of line 2, column (a), or \$2,250.	4. <input type="text"/>
5. Enter the amount from line 3, column (a).	5. <input type="text"/>
6. Subtract line 5 from line 4.	6. <input type="text"/>
7. Enter IRA contributions made, or that will be made by April 15, 1994, for 1993 for your nonworking spouse. But <b>do not</b> enter more than \$2,000.	7. <input type="text"/>
8. Enter the <b>smaller</b> of line 6 or line 7. Also, enter this amount on Form 1040A, line 15b.	8. <input type="text"/>

IRA worksheet 2

IRA worksheet 2—Lines 15a and 15b (keep for your records)

1. If your filing status is:	<table style="border: none;"> <tr> <td rowspan="3" style="font-size: 3em; vertical-align: middle;">{</td> <td>Single or Head of household, enter \$35,000</td> </tr> <tr> <td>Married filing jointly or Qualifying widow(er), enter \$50,000</td> </tr> <tr> <td>Married filing separately, enter \$10,000*</td> </tr> </table>	{	Single or Head of household, enter \$35,000	Married filing jointly or Qualifying widow(er), enter \$50,000	Married filing separately, enter \$10,000*	1. <input type="text"/>
{	Single or Head of household, enter \$35,000					
	Married filing jointly or Qualifying widow(er), enter \$50,000					
	Married filing separately, enter \$10,000*					
2. Enter the amount from Form 1040A, line 14. If this amount is equal to or more than the amount on line 1, none of your IRA contributions are deductible. Stop here. If you want to make a nondeductible IRA contribution, see Form 8606.		2. <input type="text"/>				
3. Subtract line 2 from line 1. <b>If the result is \$10,000 or more, stop here and use worksheet 1.</b>		3. <input type="text"/>				
4. Multiply line 3 above by 20% (.20). If the result is not a multiple of \$10, round it up to the next multiple of \$10 (for example, round \$490.30 to \$500). If the result is \$200 or more, enter the result. But if it is less than \$200, enter \$200. Go to line 5 on page 35.		4. <input type="text"/>				

\* Enter \$10,000 only if you lived with your spouse at any time in 1993. If you **lived apart** from your spouse for all of 1993, enter \$35,000.

**IRA worksheet 2**  
 (continued)

<b>Deductible IRA contributions</b>	<b>(a) Your IRA</b>	<b>(b) Your working spouse's IRA</b>
5. Enter wages, salaries, and tips for each person from Form 1040A, line 7.	5.	
6. Enter IRA contributions you made, or will make by April 15, 1994, for 1993. But <b>do not</b> enter more than \$2,000 in either column.	6.	
7. Enter the <b>smallest</b> of line 4, 5, or 6. This is the most you can deduct. Enter on Form 1040A, line 15a, the amount from line 7, column (a). Enter on Form 1040A, line 15b, the amount, if any, from line 7, column (b). If line 6 is more than line 7, go to line 8.	7.	

**Nondeductible IRA contributions**

8. Subtract line 7 from line 5 or line 6, whichever is <b>smaller</b> . Enter on line 1 of your Form 8606 the amount from line 8 you choose to make nondeductible.	8.	
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**If filing a joint return and contributions were made to your nonworking spouse's IRA, go to line 9.**

**Deductible IRA contributions for nonworking spouse**

9. Enter the <b>smaller</b> of line 5, column (a), or \$2,250.	9.	
10. Add the amount on line 7, column (a), to the part of line 8, column (a), that you choose to make nondeductible.	10.	
11. Subtract line 10 from line 9. If the result is zero or less, stop here. You cannot make deductible or nondeductible IRA contributions for your nonworking spouse.	11.	
12. Enter the <b>smallest</b> of (a) IRA contributions made, or that will be made by April 15, 1994, for 1993 that are for your nonworking spouse; (b) \$2,000; or (c) the amount on line 11.	12.	
13. Multiply line 3 above by 22.5% (.225). If the result is not a multiple of \$10, round it up to the next multiple of \$10. If the result is \$200 or more, enter the result. But if it is less than \$200, enter \$200.	13.	
14. Enter the amount from line 7, column (a).	14.	
15. Subtract line 14 from line 13.	15.	
16. Enter the <b>smaller</b> of line 12 or line 15.	16.	
17. Enter the <b>smallest</b> of line 4, 5, or 16. This is the most you can deduct. Enter this amount on Form 1040A, line 15b. If line 12 is more than line 17, go to line 18.	17.	

**Nondeductible IRA contributions for nonworking spouse**

18. Subtract line 17 from line 12. Enter on line 1 of your spouse's Form 8606 the amount from line 18 that you choose to make nondeductible.	18.	
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Figure your standard deduction, exemption amount, and taxable income—  
Lines 17–22

**Line 18a** If you were age 65 or older or blind, check the appropriate boxes on line 18a. If you were married and checked the box on line 6b on page 1 of Form 1040A and your spouse was age 65 or older or blind, also check the appropriate boxes on line 18a. Then, add the number of boxes checked on line 18a. Enter the total in the box provided on line 18a. You need to know this total to use the **Standard deduction chart for people age 65 or older or blind** on page 37.

**Age.** If you were age 65 or older on January 1, 1994, check the “65 or older” box on your 1993 return.

**Blindness.** If you were completely blind as of December 31, 1993, attach a statement to your return describing this condition. If you were partially blind, you must attach a statement certified by your eye doctor or registered optometrist that:

- You can't 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, attach a statement certified by your eye doctor or registered optometrist to this effect. Keep a copy of this statement for your records. If you attached this statement in a prior year, attach a note saying that you have already filed a statement.

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**Line 18b Dependents.** If your parent (or someone else) can claim you as a dependent on his or her return (even if that person chose not to claim you), check the box on line 18b. You must use the **Standard deduction worksheet for dependents** on page 37 to figure your standard deduction.

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**Line 18c** If you are married filing a separate return and your spouse itemizes deductions on a separate return, check the box on line 18c. You CANNOT take the standard deduction even if you were age 65 or older or blind (that is, you completed line 18a). Enter zero on line 19 and go to line 20. If you have any itemized deductions, such as state and local income taxes, your Federal income tax will be less if you itemize your deductions, but you must use Form 1040 to do so.

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**Line 19 Standard deduction.** Most people can find their standard deduction by looking at line 19 of Form 1040A. But if you checked **any** of the boxes on **line 18a or 18b**, use the chart or worksheet on page 37 that applies to you to figure your standard deduction. Also, if you checked the box on **line 18c**, you **cannot** take the standard deduction even if you were age 65 or older or blind.

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**Standard deduction chart for people age 65 or older or blind**

**Standard deduction chart for people age 65 or older or blind**  
If someone can claim you as a dependent, use the worksheet below instead.

Enter the number from the box on line 18a of Form 1040A. 

**Caution:** Do not use the number of exemptions from line 6e.

If your filing status is:	And the number in the box above is:	Enter on Form 1040A, line 19:
Single	1	\$4,600
	2	\$5,500
Married filing a joint return or Qualifying widow(er) with dependent child	1	\$6,900
	2	\$7,600
	3	\$8,300
	4	\$9,000
Married filing a separate return	1	\$3,800
	2	\$4,500
	3	\$5,200
	4	\$5,900
Head of household	1	\$6,350
	2	\$7,250

**Standard deduction worksheet for dependents**

**Standard deduction worksheet for dependents** (keep for your records)  
Use this worksheet **ONLY** if someone can claim you as a dependent.

1. Enter the amount from Form 1040A, line 7. If none, enter -0-.	1.	<input type="text"/>
2. Minimum amount.	2.	<input type="text" value="600.00"/>
3. Enter the <b>larger</b> of line 1 or line 2.	3.	<input type="text"/>
4. Enter on line 4 the amount shown below for your filing status. <ul style="list-style-type: none"> <li>• Single, enter \$3,700</li> <li>• Married filing a separate return, enter \$3,100</li> <li>• Married filing a joint return or Qualifying widow(er) with dependent child, enter \$6,200</li> <li>• Head of household, enter \$5,450</li> </ul>	4.	<input type="text"/>
5. <b>Standard deduction.</b>		
a. Enter the <b>smaller</b> of line 3 or line 4. If under 65 and not blind, stop here and enter this amount on Form 1040A, line 19. Otherwise, go to line 5b.	5a.	<input type="text"/>
b. If 65 or older or blind, multiply \$900 (\$700 if married filing a joint or separate return, or qualifying widow(er) with dependent child) by the number on Form 1040A, line 18a.	5b.	<input type="text"/>
c. Add lines 5a and 5b. Enter the total here and on Form 1040A, line 19.	5c.	<input type="text"/>

**Line 22** Subtract line 21 from line 20. Your tax is figured on this amount.

**Tax figured by the IRS.** If you want, we will figure your tax for you. If you have paid too much, we will send you a refund. If you did not pay enough, we'll send you a bill. We won't charge you interest or a late payment penalty if you pay within 30 days of the notice date or by the due date for filing your return, whichever is later.

**Note:** If you are required to use **Form 8615, Tax for Children Under Age 14 Who Have Investment Income of More Than \$1,200**, or if you want any of your refund applied to your 1994 estimated tax, we cannot figure your tax for you.

(continued)

To have us figure your tax for you, please do all of the following.

1. Fill in the parts of your return through line 22 that apply to you.
2. If you file a joint return, use the space to the left of line 22 to separately show your own and your spouse's taxable income.
3. Complete lines 24a, 24b, 26, and 28a through 28d if they apply to you. Read the instructions below if you want us to figure your credit for the elderly or the disabled, or your earned income credit.
4. Attach the first copy or Copy B of all your W-2 forms and any 1099-R form that shows Federal income tax withheld.
5. Fill in and attach any schedules or forms asked for on the lines you completed.
6. Sign and date your return (both spouses must sign a joint return) and enter your occupation(s).
7. Mail your return by April 15, 1994.

**We will also figure the following credits:**

**Credit for the elderly or the disabled.** If you can take this credit, attach Schedule 3 to your return and write "CFE" in the space to the left of line 24b. Check the box on Schedule 3 for your filing status and age, and fill in lines 11 and 13 of Part III if applicable. Also, complete Part II if applicable.

**Earned income credit (EIC).** Read the instructions that begin on page 63 to see if you can take this credit. If you can, enter "EIC" on the line next to line 28c. Fill in Page 1 of Schedule EIC and attach it to your Form 1040A. If you don't have to file a return, but are filing only to take the earned income credit, follow all of the above instructions.

---

Figure your tax, credits, and payments—  
Lines 23–28d

**Line 23** Find your tax in the tax table on pages 50–55.

**Form 8615.** If this return is for a child who was under age 14 on January 1, 1994, and the child had more than \$1,200 of investment income, such as taxable interest or dividends, Form 8615 must be used to figure the tax. But if neither of the child's parents was alive at the end of 1993, do not use Form 8615. Instead, use the tax table to figure the child's tax.

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**Line 24a** **Child and dependent care credit.** You may be able to take this credit if you paid someone to care for your child **under age 13** or your dependent or spouse who could not care for himself or herself. But to do so, the care must have been provided so that you (and your spouse if you were married) could work or look for work and you must have had income from a job.

Use Schedule 2 to figure the credit. If you received any dependent care benefits for 1993, you must file Schedule 2 to figure the amount of the benefits you may exclude from your income even if you cannot take the credit. For more details, including special rules for divorced or separated parents, see the instructions for Schedule 2 that begin on page 58 and Pub. 503.

**Note:** *If the care was provided in your home, both you and the employee may have to pay a share of the social security and Medicare tax on the employee's wages. You may also have to pay Federal unemployment tax. For more details, get Pub. 926.*

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**Line 24b Credit for the elderly or the disabled.** You may be able to take this credit and reduce your tax if by the end of 1993:

- You were age 65 or older, **or**
- You were under age 65, you retired on **permanent and total** disability, and you had taxable disability income in 1993.

**Income limits.** Generally, you cannot take the credit if your income is equal to or more than the dollar amount shown below that applies to you.

<b>If you are:</b>	<b>You generally cannot take the credit if:</b>
Single, Head of household, or Qualifying widow(er)	The amount on Form 1040A, line 17, is \$17,500 or more; or you received \$5,000 or more of nontaxable social security or other nontaxable pensions
Married filing a joint return and only one spouse is eligible for the credit	The amount on Form 1040A, line 17, is \$20,000 or more; or you received \$5,000 or more of nontaxable social security or other nontaxable pensions
Married filing a joint return and both spouses are eligible for the credit	The amount on Form 1040A, line 17, is \$25,000 or more; or you received \$7,500 or more of nontaxable social security or other nontaxable pensions
Married filing a separate return and you lived apart from your spouse all year	The amount on Form 1040A, line 17, is \$12,500 or more; or you received \$3,750 or more of nontaxable social security or other nontaxable pensions

For more details, see the separate instructions for Schedule 3 and Pub. 524. If you want the IRS to figure the credit for you, see the instructions for line 22.

**Line 26 Advance earned income credit (EIC) payments.** If you received advance EIC payments, enter them on line 26. These payments should be shown in box 9 of your W-2 form(s).

**Line 27** Add lines 25 and 26. Enter the total on line 27. Also, if you owe the alternative minimum tax (see below), include that tax in the total on line 27.

**Alternative minimum tax.** If **both** 1 and 2 below apply to you, use the worksheet on page 40 to see if you owe this tax and, if you do, the amount to include on line 27.

1. The amount on Form 1040A, line 17, plus any tax-exempt interest on Form 1040A, line 8b, is more than \$45,000 if married filing jointly or qualifying widow(er); more than \$33,750 if single or head of household; more than \$22,500 if married filing separately.
2. The amount on Form 1040A, line 21, is more than \$9,400.

**Caution:** *If filing for a child under age 14 and the amount on Form 1040A, line 17, plus the child's tax-exempt interest from private activity bonds issued after August 7, 1986, is more than the total of \$1,000 plus the amount on Form 1040A, line 7, **do not** file this form. Instead, file Form 1040 for the child and use Form 6251 to see if the child owes this tax.*

Alternative  
minimum tax  
worksheet

## Alternative minimum tax worksheet (keep for your records)

1.	Enter the amount from Form 1040A, line 17, plus any tax-exempt interest from private activity bonds issued after August 7, 1986.	1.	<input type="text"/>
2.	Enter on line 2 the amount shown below for your filing status. <ul style="list-style-type: none"> <li>• Single or Head of household, enter \$33,750.</li> <li>• Married filing jointly or Qualifying widow(er) with dependent child, enter \$45,000.</li> <li>• Married filing separately, enter \$22,500.</li> </ul>	2.	<input type="text"/>
3.	Subtract line 2 from line 1. If zero or less, <b>stop here</b> ; you don't owe this tax. <ul style="list-style-type: none"> <li>• If you are married filing separately, go to line 4.</li> <li>• All others, enter the amount from line 3 on line 6 and go to line 7.</li> </ul>	3.	<input type="text"/>
4.	Subtract \$75,000 from the amount on line 1. If zero or less, enter -0- here and on line 5 and go to line 6.	4.	<input type="text"/>
5.	Multiply line 4 by 25% (.25).	5.	<input type="text"/>
6.	Add lines 3 and 5.	6.	<input type="text"/>
7.	Multiply line 6 by 26% (.26).	7.	<input type="text"/>
8.	Enter the amount from Form 1040A, line 23.	8.	<input type="text"/>
9.	<b>Alternative minimum tax.</b> If line 8 is equal to or more than line 7, you don't owe this tax. Otherwise, subtract line 8 from line 7 and enter the result. Also, include this amount in the total on Form 1040A, line 27. Write "AMT" and show the amount in the space to the left of line 27.	9.	<input type="text"/>

**Line 28a 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 28a. The amount of Federal income tax withheld should be shown in box 2 of Form W-2 and box 4 of Form 1099-R. If line 28a includes amounts withheld as shown on Form 1099-R, check the box on line 28a. Be sure to attach the Form 1099-R.

**Backup withholding.** If you received a 1993 Form 1099 showing Federal income tax withheld (backup withholding) on dividends or interest income, include the amount withheld in the total on line 28a. This should be shown in box 2 of Form 1099-DIV and in box 4 of the other 1099 forms. Be sure to check the box on line 28a.

**Line 28b 1993 estimated tax payments.** Enter any payments you made on your estimated Federal income tax (Form 1040-ES) for 1993. Include any overpayment from your 1992 return that you applied to your 1993 estimated tax.

If you and your spouse paid joint estimated tax but are now filing separate income tax returns, either of you can claim all of the amount paid. Or you can each claim part of it. Get Pub. 505 for details on how to divide your payments. 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 income tax return, add the amounts you each paid. Follow these instructions even if your spouse died in 1993 or in 1994 before filing a 1993 return.

**Divorced taxpayers.** If you were divorced in 1993 and you made joint estimated tax payments with your former spouse, enter your former spouse's SSN in the space provided on the front of Form 1040A. If you were divorced and remarried in 1993, enter your present spouse's SSN in the space provided on the front of Form 1040A. Also, in the margin to the left of line 28b, write your former spouse's SSN, followed by "DIV."

**Name change.** If you changed your name because of marriage, divorce, etc., and you made estimated tax payments using your former name, attach a statement to the front of Form 1040A explaining all the payments you and your spouse made in 1993, the service center where you made the payments, and the name(s) and SSN(s) under which you made the payments.

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**Line 28c Earned income credit (EIC).** If the amount on line 16 is less than \$23,050 and a child lived with you, you may be able to take this credit. Read the instructions for Schedule EIC that begin on page 63 to see if you can take this credit. If you can, use Schedule EIC to figure the credit. If you want the IRS to figure the credit for you, see the instructions for Schedule EIC. You may be able to get advance earned income credit payments in 1994 by filing a Form W-5 with your employer.

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**Line 28d** Add lines 28a, 28b, and 28c. Enter the total on line 28d. Also, include in the total on line 28d any of the following that applies.

**Amount paid with extensions of time to file.** If you filed Form 4868 to get an automatic extension of time to file Form 1040A, include in the total on line 28d the amount you paid with that form. To the left of line 28d, write "Form 4868" and show the amount paid. Also, include any amount paid with Form 2688 if you filed for an additional extension.

**Excess social security taxes withheld.** If you had more than one employer for 1993 and your total wages were over \$57,600, your employers may have withheld too much social security tax. If so, you can include the excess amount in the total on line 28d. Get Pub. 505 to figure any excess amount to include on line 28d. Also, write "Excess SST" and show the amount in the space to the left of line 28d. If any employer withheld more than \$3,571.20 of social security tax, you must ask that employer to refund the excess to you. You cannot claim it on your return.

**Excess railroad retirement (RRTA) taxes withheld.** If you had more than one railroad employer for 1993 and your total compensation was over \$57,600, your employers may have withheld too much tier 1 tax. If your total compensation was over \$42,900, your employers may have withheld too much tier 2 tax. Get Pub. 505 to figure any excess amount to include on line 28d. If any employer withheld more than \$3,571.20 of tier 1 RRTA tax or more than \$2,102.10 of tier 2 tax, you must ask that employer to refund the excess to you. You cannot claim it on your return.

Figure your  
refund or  
amount you  
owe—  
Lines 29–33

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**Line 29 Amount overpaid.** If you had too much tax withheld, line 28d will be more than line 27. Subtract line 27 from line 28d and enter the result on line 29. If line 29 is less than \$1, we will send the refund only if you request it when you file your return.

**Note:** If the amount you overpaid is large, you may want to decrease the amount of income tax withheld from your pay. See **Income tax withholding and estimated tax payments for 1994** on page 74.

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**Injured spouse claim.** If you file a joint return and your spouse has not paid child or spousal support payments or certain Federal debts such as student loans, all or part of the overpayment on line 29 may be used to pay the past due amount. But **your** part of the overpayment may be refunded to you if **all three** of the following apply:

1. You are not required to pay the past due amount.
2. You received and reported income (such as wages, taxable interest, etc.) on the joint return.
3. You made and reported payments (such as Federal income tax withheld from your wages or estimated tax payments) on the joint return.

If **all three** of the above apply to you and you want your part of the amount on line 29 refunded to you, complete Form 8379. Write "Injured spouse" in the upper left corner of Form 1040A and attach Form 8379. If you have already filed your return for 1993, file Form 8379 by itself to get your refund. You may also be able to file an injured spouse claim for prior years. See Form 8379 for details.

---

**Line 31 Amount applied to 1994 estimated tax.** Subtract line 30 from line 29 and enter the result on line 31. This is the amount that will be applied to your estimated tax for 1994. We will apply this amount to your account unless you request us to apply it to your spouse's account. The request should include your spouse's social security number.

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**Line 32 Amount you owe.** If you did not have enough tax withheld or did not pay enough estimated tax, line 27 will be more than line 28d. Subtract line 28d from line 27 and enter the result on line 32. This is the amount you owe. Attach to the front of your return a check or money order payable to the Internal Revenue Service for the full amount when you file. Write your name, address, social security number, daytime phone number, and "1993 Form 1040A" on your payment. Be sure to attach your payment on top of any Forms W-2, 1099-R, etc., on the front of your return. You do not have to pay if line 32 is under \$1.

**Do not** include any estimated tax payment in your check or money order. Mail any estimated tax payment in an envelope separate from the one you use to pay the tax due on Form 1040A.

**Note:** If you owe tax for 1993, you may need to **(a)** increase the amount of income tax withheld from your pay or **(b)** make estimated tax payments for 1994. See ***Income tax withholding and estimated tax payments for 1994*** on page 74.

**Installment payments.** If you cannot pay the full amount shown on line 32 with your return, you may ask to make monthly installment payments. However, you will be charged interest and a late payment penalty on the tax not paid by April 15, even if your request to pay in installments is granted. To limit the interest and penalty charges, pay as much of the tax as possible with your return. But before requesting an installment agreement, you should consider other less costly alternatives, such as a bank loan.

To ask for an installment agreement, attach to the front of your return either a completed **Form 9465**, Installment Agreement Request, or your written request. You can get Form 9465 by calling 1-800-TAX-FORM (1-800-829-3676). A written request should include your name, address, social security number, the amount shown on line 32, the amount you paid with your return, and the amount and date you can pay each month. It should also include the tax year and the form number (Form 1040A). You should receive a response to your request for installments within 30 days. But if you file your return after March 31, it may take us longer to reply.

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**Line 33 Estimated tax penalty.** If line 32 is at least \$500 and it is more than 10% of the tax shown on line 27 of your return, you may owe this penalty. Also, the penalty may be due if you underpaid your 1993 estimated tax liability for any payment period. Get Form 2210 to see if you owe the penalty. If so, use the form to figure the amount. Because Form 2210 is complicated, if you want, the IRS will figure the penalty for you and send you a bill. In certain situations, you may be able to lower your penalty. See **Lowering the penalty** below.

**Exceptions to the penalty.** You will not owe the penalty if:

1. You had no tax liability for 1992, you were a U.S. citizen or resident for all of 1992, AND your 1992 tax return was for a tax year of 12 full months, **or**
2. The total of lines 28a and 28b on your 1993 return is at least as much as your 1992 tax liability, AND your 1992 tax return was for a tax year of 12 full months. Your estimated tax payments for 1993 must have been made on time and for the required amount.

**Caution:** *Item 2 above may not apply if your 1993 adjusted gross income (AGI) on Form 1040A, line 17: (a) is over \$75,000 (over \$37,500 if married filing separately), AND (b) exceeds your 1992 AGI by more than \$40,000 (more than \$20,000 if married filing separately). If these conditions apply to you, see Form 2210 and its instructions for details.*

**Figuring the penalty.** If the **Exceptions** above do not apply and you choose to figure the penalty yourself, use Form 2210. Enter the penalty on Form 1040A, line 33. Add the penalty to any tax due and enter the total on line 32. If you are due a refund, subtract the penalty from the overpayment you show on line 29. **Do not** file Form 2210 with your return. Instead, keep it for your records.

If you leave line 33 blank, the IRS will figure the penalty and send you a bill. We will not begin to charge you interest on the penalty until 10 days after the date of the bill.

**Lowering the penalty.** In the following situations, you may be able to lower the amount of your penalty.

- You claim a waiver.
- Your income varied during the year and you use the annualized income installment method to figure your required payments.
- You had Federal income tax withheld from your wages and you treat it as being paid when it was actually withheld (instead of in four equal amounts).

If any of the situations above apply to you, complete Form 2210 to see if your penalty can be lowered. If so, you **must** file Form 2210 with your return. For more details, see the Instructions for Form 2210.

## 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. Be sure to date your return and enter your occupation(s). If you are filing a joint return with your deceased spouse, see **What if a taxpayer died?** on page 7.

**Child's return.** If your child cannot sign the return, sign your child's name in the space provided. Then, add "By (your signature), parent for minor child."

**Paid preparers must sign your return.** Generally, anyone you pay to prepare your return must sign it. A preparer who is required to sign your return must sign it by hand in the space provided (signature stamps or labels cannot be used) and give you a copy of the return for your records. Someone who prepares your return for you but does not charge you should not sign your return.

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## Section 4—General information

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### How do I get forms and publications?

Generally, individuals receive tax packages containing the forms and schedules that seem right for them based on what they filed last year. Forms, schedules, and publications you may need are listed below. If you do not have any tax questions and you only need tax forms and publications, you can—

- Visit your local IRS office.
- Visit a participating bank or post office to get Forms 1040, 1040A, 1040EZ, Schedules A, B, and EIC, Schedules 1 and 2, and their instructions.
- Visit a participating library, which stocks a wider variety of forms and publications.
- Use the order blank on page 45. You should either receive your order or notification of the status of your order within 7-15 workdays after we receive your request.
- Call us toll free at 1-800-TAX-FORM (1-800-829-3676). The hours of operation during the filing season are **8:00 A.M. to 5:00 P.M. (weekdays)** and **9:00 A.M. to 3:00 P.M. (Saturdays)**. For callers in Alaska and Hawaii, the hours are Pacific Standard Time. For callers in Puerto Rico, the hours are Eastern Standard Time. You should get your order or notification of the status of your order within 7-15 workdays after you call.

**You can get the following forms, schedules, and instructions at participating banks, post offices, or libraries.**

#### **Form 1040**

Instructions for Form 1040 & Schedules

**Schedule A** for itemized deductions

**Schedule B** for interest and dividend income if over \$400, and for answering the foreign accounts or foreign trusts questions

**Schedule EIC** for claiming the earned income credit

#### **Form 1040A**

Instructions for Form 1040A & Schedules

**Schedule 1** for Form 1040A filers to report interest and dividend income

**Schedule 2** for Form 1040A filers to report child and dependent care expenses

#### **Form 1040EZ**

Instructions for Form 1040EZ

You can photocopy the items listed below (as well as those listed above) at participating libraries or order them from the IRS.

**Schedule 3**, Credit for the Elderly or the Disabled for Form 1040A Filers

**Schedule C**, Profit or Loss From Business

**Schedule C-EZ**, Net Profit From Business

**Schedule D**, Capital Gains and Losses

**Schedule E**, Supplemental Income and Loss

**Schedule F**, Profit or Loss From Farming

**Schedule R**, Credit for the Elderly or the Disabled

**Schedule SE**, Self-Employment Tax

**Form 1040-ES**, Estimated Tax for Individuals

**Form 1040X**, Amended U.S. Individual Income Tax Return

**Form 2106**, Employee Business Expenses

**Form 2119**, Sale of Your Home

**Form 2210**, Underpayment of Estimated Tax by Individuals and Fiduciaries

**Form 2441**, Child and Dependent Care Expenses

**Form 3903**, Moving Expenses

**Form 4562**, Depreciation and Amortization

**Form 4868**, Application for Automatic Extension of Time To File U.S. Individual Income Tax Return

**Form 5329**, Additional Taxes Attributable to Qualified Retirement Plans (Including IRAs), Annuities, and Modified Endowment Contracts

**Form 8283**, Noncash Charitable Contributions

**Form 8582**, Passive Activity Loss Limitations

**Form 8606**, Nondeductible IRAs (Contributions, Distributions, and Basis)

**Form 8822**, Change of Address

**Form 8829**, Expenses for Business Use of Your Home

**Pub. 1**, Your Rights as a Taxpayer

**Pub. 17**, Your Federal Income Tax

**Pub. 334**, Tax Guide for Small Business

**Pub. 463**, Travel, Entertainment, and Gift Expenses

**Pub. 501**, Exemptions, Standard Deduction, and Filing Information

**Pub. 502**, Medical and Dental Expenses

**Pub. 505**, Tax Withholding and Estimated Tax

**Pub. 508**, Educational Expenses

**Pub. 521**, Moving Expenses

**Pub. 523**, Selling Your Home

**Pub. 525**, Taxable and Nontaxable Income

**Pub. 527**, Residential Rental Property (Including Rental of Vacation Homes)

**Pub. 529**, Miscellaneous Deductions

**Pub. 550**, Investment Income and Expenses

**Pub. 554**, Tax Information for Older Americans

**Pub. 575**, Pension and Annuity Income

**Pub. 590**, Individual Retirement Arrangements (IRAs)

**Pub. 596**, Earned Income Credit

**Pub. 910**, Guide to Free Tax Services (includes a list of publications)

**Pub. 917**, Business Use of a Car

**Pub. 929**, Tax Rules for Children and Dependents

**Pub. 936**, Home Mortgage Interest Deduction

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**How do I use the order blank?**

1. Cut the order blank on the dotted line and **be sure to print or type your name accurately in the space provided.**
2. Circle the items you need. Use the blank spaces to order items not listed. If you need more space, attach a separate sheet of paper listing the additional items you need. To help reduce waste, please order only the items you think you will need to prepare your return. We will send you two copies of each form and one copy of each set of instructions or publication you circle.
3. Enclose the order blank in your own envelope and send it to the IRS address shown on page 46. 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 either receive your order or notification of the status of your order within 7-15 workdays after we receive your request.

Detach at this line

**Order blank**

Name

**Fill in your name and address**

Number, street, and apt. number

City, town or post office, state, and ZIP code

**Circle desired forms, instructions, and publications**

1040	Schedule F (1040)	1040EZ	3903 & instructions	8829 & instructions	Pub. 508	Pub. 575	
Instructions for 1040 & Schedules	Schedule R (1040) & instructions	Instructions for 1040EZ	4562 & instructions	Pub. 1	Pub. 521	Pub. 590	
Schedules A&B (1040)	Schedule SE (1040)	1040-ES & instructions (1994)	4868 & instructions	Pub. 17	Pub. 523	Pub. 596	
Schedule C (1040)	1040A	1040X & instructions	5329 & instructions	Pub. 334	Pub. 525	Pub. 910	
Schedule C-EZ (1040)	Instructions for 1040A & Schedules	2106 & instructions	8283 & instructions	Pub. 463	Pub. 527	Pub. 917	
Schedule D (1040)	Schedule 1 (1040A)	2119 & instructions	8582 & instructions	Pub. 501	Pub. 529	Pub. 929	
Schedule E (1040)	Schedule 2 (1040A)	2210 & instructions	8606 & instructions	Pub. 502	Pub. 550	Pub. 936	
Schedule EIC (1040A or 1040)	Schedule 3 (1040A) & instructions	2441 & instructions	8822 & instructions	Pub. 505	Pub. 554		

Where do I send my order for free forms and publications?

**Caution:** *Do not send your tax return to any of the addresses listed below. Instead, see **Where do I file?** on page 73.*

**If you live in:**

**Send your order blank to:**

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Alaska, Arizona, California, Colorado, Hawaii, Idaho, Kansas, Montana, Nevada, New Mexico, Oklahoma, Oregon, Utah, Washington, Wyoming, Guam, Northern Marianas, American Samoa

Western Area Distribution Center  
Rancho Cordova, CA  
95743-0001

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Alabama, Arkansas, Illinois, Indiana, Iowa, Kentucky, Louisiana, Michigan, Minnesota, Mississippi, Missouri, Nebraska, North Dakota, Ohio, South Dakota, Tennessee, Texas, Wisconsin

Central Area Distribution Center  
P.O. Box 8903  
Bloomington, IL 61702-8903

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Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia

Eastern Area Distribution Center  
P.O. Box 85074  
Richmond, VA 23261-5074

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**Foreign addresses**—Taxpayers with mailing addresses in foreign countries should send the order blank to either: Eastern Area Distribution Center, P.O. Box 25866, Richmond, VA 23286-8107; or Western Area Distribution Center, Rancho Cordova, CA 95743-0001, whichever is closer. Send letter requests for other forms and publications to: Eastern Area Distribution Center, P.O. Box 25866, Richmond, VA 23286-8107.

**Puerto Rico**—Eastern Area Distribution Center, P.O. Box 25866, Richmond, VA 23286-8107

**Virgin Islands**—V.I. Bureau of Internal Revenue, Lockharts Garden No. 1A, Charlotte Amalie, St. Thomas, VI 00802

## Where do I call to get answers to my Federal tax questions?

If you want to check on the status of your **refund**, call Tele-Tax. See page 48 for the number.

**Call the IRS with your tax question.** If you cannot answer your tax question by reading the tax form instructions or one of our free tax publications, please call us TOLL FREE. "Toll free" is a telephone call for which you pay only local charges, if any. This service is generally available during regular business hours.

**Choosing the right number**— Use only the number listed below for your area. Use a local city number only if it is not a long distance call for you. **Please do not dial "1-800" when using a local city number.** However, when dialing from an area that does not have a local number, be sure to dial "1-800" before calling the toll-free number.

**Before you call**— Remember that good communication is a two-way process. IRS representatives care about the quality of the service we provide to you, our customer. You can help us provide accurate, complete answers to your tax questions by having the following information available:

1. The tax form, schedule, or notice to which your question relates.
2. 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.).
3. The name of any IRS publication or other source of information that you used to look for the answer.

**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. The representative will be happy to take the additional time required to be sure he or she has answered your question fully and in the manner that is most helpful to you.

By law, you are responsible for paying your fair 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. To make sure that IRS representatives give accurate and courteous answers, a second IRS representative sometimes listens in on telephone calls. No record is kept of any taxpayer's identity.

<b>Alabama</b> 1-800-829-1040	<b>Idaho</b> 1-800-829-1040	<b>Mississippi</b> 1-800-829-1040	<b>Ohio</b> Cincinnati, 621-6281 Cleveland, 522-3000 Elsewhere, 1-800-829-1040	<b>Virginia</b> Richmond, 649-2361 Elsewhere, 1-800-829-1040
<b>Alaska</b> Anchorage, 561-7484 Elsewhere, 1-800-829-1040	<b>Illinois</b> Chicago, 435-1040 In area code 708, 1-312-435-1040 Elsewhere, 1-800-829-1040	<b>Missouri</b> St. Louis, 342-1040 Elsewhere, 1-800-829-1040	<b>Oklahoma</b> 1-800-829-1040	<b>Washington</b> Seattle, 442-1040 Elsewhere, 1-800-829-1040
<b>Arizona</b> Phoenix, 640-3900 Elsewhere, 1-800-829-1040	<b>Indiana</b> Indianapolis, 226-5477 Elsewhere, 1-800-829-1040	<b>Montana</b> 1-800-829-1040	<b>Oregon</b> Portland, 221-3960 Elsewhere, 1-800-829-1040	<b>West Virginia</b> 1-800-829-1040
<b>Arkansas</b> 1-800-829-1040	<b>Iowa</b> Des Moines, 283-0523 Elsewhere, 1-800-829-1040	<b>Nebraska</b> Omaha, 422-1500 Elsewhere, 1-800-829-1040	<b>Pennsylvania</b> Philadelphia, 574-9900 Pittsburgh, 281-0112 Elsewhere, 1-800-829-1040	<b>Wisconsin</b> Milwaukee, 271-3780 Elsewhere, 1-800-829-1040
<b>California</b> Oakland, 839-1040 Elsewhere, 1-800-829-1040	<b>Kansas</b> 1-800-829-1040	<b>Nevada</b> 1-800-829-1040	<b>Puerto Rico</b> San Juan Metro Area, 766-5040 Elsewhere, 1-800-829-1040	<b>Wyoming</b> 1-800-829-1040
<b>Colorado</b> Denver, 825-7041 Elsewhere, 1-800-829-1040	<b>Kentucky</b> 1-800-829-1040	<b>New Hampshire</b> 1-800-829-1040	<b>Rhode Island</b> 1-800-829-1040	<b>Phone Help for People With Impaired Hearing Who Have TDD Equipment</b> All areas in U.S., including Alaska, Hawaii, Virgin Islands, and Puerto Rico: 1-800-829-4059 <b>Note:</b> <i>This number is answered by TDD equipment only.</i>
<b>Connecticut</b> 1-800-829-1040	<b>Louisiana</b> 1-800-829-1040	<b>New Jersey</b> 1-800-829-1040	<b>South Carolina</b> 1-800-829-1040	
<b>Delaware</b> 1-800-829-1040	<b>Maine</b> 1-800-829-1040	<b>New Mexico</b> 1-800-829-1040	<b>South Dakota</b> 1-800-829-1040	<b>Hours of TDD Operation:</b> 8:00 A.M. to 6:30 P.M. EST (Jan. 1–April 2) 9:00 A.M. to 7:30 P.M. EDT (April 3–April 15) 9:00 A.M. to 5:30 P.M. EDT (April 16–Oct. 29) 8:00 A.M. to 4:30 P.M. EST (Oct. 30–Dec. 31)
<b>District of Columbia</b> 1-800-829-1040	<b>Maryland</b> Baltimore, 962-2590 Elsewhere, 1-800-829-1040	<b>New York</b> Bronx, 488-9150 Brooklyn, 488-9150 Buffalo, 685-5432 Manhattan, 732-0100 Nassau, 222-1131 Queens, 488-9150 Staten Island, 488-9150 Suffolk, 724-5000 Elsewhere, 1-800-829-1040	<b>Tennessee</b> Nashville, 834-9005 Elsewhere, 1-800-829-1040	
<b>Florida</b> Jacksonville, 354-1760 Elsewhere, 1-800-829-1040	<b>Massachusetts</b> Boston, 536-1040 Elsewhere, 1-800-829-1040	<b>North Carolina</b> 1-800-829-1040	<b>Texas</b> Dallas, 742-2440 Houston, 541-0440 Elsewhere, 1-800-829-1040	
<b>Georgia</b> Atlanta, 522-0050 Elsewhere, 1-800-829-1040	<b>Michigan</b> Detroit, 237-0800 Elsewhere, 1-800-829-1040	<b>North Dakota</b> 1-800-829-1040	<b>Utah</b> 1-800-829-1040	
<b>Hawaii</b> Oahu, 541-1040 Elsewhere, 1-800-829-1040	<b>Minnesota</b> Minneapolis, 644-7515 St. Paul, 644-7515 Elsewhere, 1-800-829-1040		<b>Vermont</b> 1-800-829-1040	

## What is Tele-Tax?

**Automated refund information** allows you to check the status of your refund.

**Recorded tax information** includes about 140 topics that answer many Federal tax questions. You can listen to up to three topics on each call you make.

## How do I use Tele-Tax?

**Choosing the right number**—Use only the number listed below for your area. Use a local city number only if it is not a long distance call for you. **Please do not dial “1-800” when using a local city number.** However, when dialing from an area that does not have a local number, be sure to dial “1-800” before calling the toll-free number.

### Automated refund information

Be sure to have a copy of your tax return available since you will need to know the first social security number shown on your return, the filing status, and the **exact** whole-dollar amount of your refund.

Then, call the appropriate phone number listed below and follow the recorded instructions.

The IRS updates refund information every 7 days. If you call to find out about the status of your refund and do not receive a refund mailing date, please wait 7 days before calling back.

Touch-tone service is available Monday through Friday from 7:00 A.M. to 11:30 P.M. (Hours may vary in your area.)

### Recorded tax information

A complete list of these topics is on the next page.

Touch-tone service is available 24 hours a day, 7 days a week.

Select, by number, the topic you want to hear. Then, call the appropriate phone number listed below.

### For the directory of topics, listen to topic 123.

Have paper and pencil handy to take notes.

- If you have a touch-tone phone, immediately follow the recorded instructions, or
- If you have a rotary or pulse dial phone, wait for further recorded instructions.

<b>Alabama</b> 1-800-829-4477	<b>Georgia</b> Atlanta, 331-6572 Elsewhere, 1-800-829-4477	<b>Mississippi</b> 1-800-829-4477	<b>Oregon</b> Portland, 294-5363 Elsewhere, 1-800-829-4477
<b>Alaska</b> 1-800-829-4477	<b>Hawaii</b> 1-800-829-4477	<b>Missouri</b> St. Louis, 241-4700 Elsewhere, 1-800-829-4477	<b>Pennsylvania</b> Philadelphia, 627-1040 Pittsburgh, 261-1040 Elsewhere, 1-800-829-4477
<b>Arizona</b> Phoenix, 640-3933 Elsewhere, 1-800-829-4477	<b>Idaho</b> 1-800-829-4477	<b>Montana</b> 1-800-829-4477	<b>Puerto Rico</b> 1-800-829-4477
<b>Arkansas</b> 1-800-829-4477	<b>Illinois</b> Chicago, 886-9614 In area code 708, 1-312-886-9614 Springfield, 789-0489 Elsewhere, 1-800-829-4477	<b>Nebraska</b> Omaha, 221-3324 Elsewhere, 1-800-829-4477	<b>Rhode Island</b> 1-800-829-4477
<b>California</b> <i>Counties of Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mendocino, Modoc, Napa, Nevada, Placer, Plumas, Sacramento, San Joaquin, Shasta, Sierra, Siskiyou, Solano, Sonoma, Sutter, Tehama, Trinity, Yolo, and Yuba,</i> 1-800-829-4032 Oakland, 839-4245 Elsewhere, 1-800-829-4477	<b>Indiana</b> Indianapolis, 631-1010 Elsewhere, 1-800-829-4477	<b>Nevada</b> 1-800-829-4477	<b>South Carolina</b> 1-800-829-4477
<b>Colorado</b> Denver, 592-1118 Elsewhere, 1-800-829-4477	<b>Iowa</b> Des Moines, 284-7454 Elsewhere, 1-800-829-4477	<b>New Hampshire</b> 1-800-829-4477	<b>South Dakota</b> 1-800-829-4477
<b>Connecticut</b> 1-800-829-4477	<b>Kansas</b> 1-800-829-4477	<b>New Jersey</b> 1-800-829-4477	<b>Tennessee</b> Nashville, 781-5040 Elsewhere, 1-800-829-4477
<b>Delaware</b> 1-800-829-4477	<b>Kentucky</b> 1-800-829-4477	<b>New Mexico</b> 1-800-829-4477	<b>Texas</b> Dallas, 767-1792 Houston, 541-3400 Elsewhere, 1-800-829-4477
<b>District of Columbia</b> 628-2929	<b>Louisiana</b> 1-800-829-4477	<b>New York</b> Bronx, 488-8432 Brooklyn, 488-8432 Buffalo, 685-5533 Manhattan, 406-4080 Queens, 488-8432 Staten Island, 488-8432 Elsewhere, 1-800-829-4477	<b>Utah</b> 1-800-829-4477
<b>Florida</b> 1-800-829-4477	<b>Maine</b> 1-800-829-4477	<b>North Carolina</b> 1-800-829-4477	<b>Vermont</b> 1-800-829-4477
	<b>Maryland</b> Baltimore, 244-7306 Elsewhere, 1-800-829-4477	<b>North Dakota</b> 1-800-829-4477	<b>Virginia</b> Richmond, 783-1569 Elsewhere, 1-800-829-4477
	<b>Massachusetts</b> Boston, 536-0709 Elsewhere, 1-800-829-4477	<b>Ohio</b> Cincinnati, 421-0329 Cleveland, 522-3037 Elsewhere, 1-800-829-4477	<b>Washington</b> Seattle, 343-7221 Elsewhere, 1-800-829-4477
	<b>Michigan</b> Detroit, 961-4282 Elsewhere, 1-800-829-4477	<b>Oklahoma</b> 1-800-829-4477	<b>West Virginia</b> 1-800-829-4477
	<b>Minnesota</b> St. Paul, 644-7748 Elsewhere, 1-800-829-4477		<b>Wisconsin</b> Milwaukee, 273-8100 Elsewhere, 1-800-829-4477
			<b>Wyoming</b> 1-800-829-4477





# Section 5—1993 Tax Table

For persons with taxable incomes of less than \$50,000

**Example.** Mr. and Mrs. Green are filing a joint return. Their taxable income on line 22 of Form 1040A is \$23,250. First, they find the \$23,250–23,300 income line. Next, they find the column for married filing jointly and read down the column. The amount shown where the income line and filing status column meet is \$3,491. This is the tax amount they must enter on line 23 of Form 1040A.

At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
<b>Your tax is—</b>					
23,200	23,250	3,630	3,484	4,105	3,484
23,250	23,300	3,644	<u>3,491</u>	4,119	3,491
23,300	23,350	3,658	3,499	4,133	3,499
23,350	23,400	3,672	3,506	4,147	3,506

If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, 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
<b>Your tax is—</b>		<b>Your tax is—</b>				<b>Your tax is—</b>		<b>Your tax is—</b>				<b>Your tax is—</b>		<b>Your tax is—</b>			
\$0	\$5	\$0	\$0	\$0	\$0	1,300	1,325	197	197	197	197	2,700	2,725	407	407	407	407
5	15	2	2	2	2	1,325	1,350	201	201	201	201	2,725	2,750	411	411	411	411
15	25	3	3	3	3	1,350	1,375	204	204	204	204	2,750	2,775	414	414	414	414
25	50	6	6	6	6	1,375	1,400	208	208	208	208	2,775	2,800	418	418	418	418
50	75	9	9	9	9	1,400	1,425	212	212	212	212	2,800	2,825	422	422	422	422
75	100	13	13	13	13	1,425	1,450	216	216	216	216	2,825	2,850	426	426	426	426
100	125	17	17	17	17	1,450	1,475	219	219	219	219	2,850	2,875	429	429	429	429
125	150	21	21	21	21	1,475	1,500	223	223	223	223	2,875	2,900	433	433	433	433
150	175	24	24	24	24	1,500	1,525	227	227	227	227	2,900	2,925	437	437	437	437
175	200	28	28	28	28	1,525	1,550	231	231	231	231	2,925	2,950	441	441	441	441
200	225	32	32	32	32	1,550	1,575	234	234	234	234	2,950	2,975	444	444	444	444
225	250	36	36	36	36	1,575	1,600	238	238	238	238	2,975	3,000	448	448	448	448
250	275	39	39	39	39	1,600	1,625	242	242	242	242	<b>3,000</b>					
275	300	43	43	43	43	1,625	1,650	246	246	246	246	3,000	3,050	454	454	454	454
300	325	47	47	47	47	1,650	1,675	249	249	249	249	3,050	3,100	461	461	461	461
325	350	51	51	51	51	1,675	1,700	253	253	253	253	3,100	3,150	469	469	469	469
350	375	54	54	54	54	1,700	1,725	257	257	257	257	3,150	3,200	476	476	476	476
375	400	58	58	58	58	1,725	1,750	261	261	261	261	3,200	3,250	484	484	484	484
400	425	62	62	62	62	1,750	1,775	264	264	264	264	3,250	3,300	491	491	491	491
425	450	66	66	66	66	1,775	1,800	268	268	268	268	3,300	3,350	499	499	499	499
450	475	69	69	69	69	1,800	1,825	272	272	272	272	3,350	3,400	506	506	506	506
475	500	73	73	73	73	1,825	1,850	276	276	276	276	3,400	3,450	514	514	514	514
500	525	77	77	77	77	1,850	1,875	279	279	279	279	3,450	3,500	521	521	521	521
525	550	81	81	81	81	1,875	1,900	283	283	283	283	3,500	3,550	529	529	529	529
550	575	84	84	84	84	1,900	1,925	287	287	287	287	3,550	3,600	536	536	536	536
575	600	88	88	88	88	1,925	1,950	291	291	291	291	3,600	3,650	544	544	544	544
600	625	92	92	92	92	1,950	1,975	294	294	294	294	3,650	3,700	551	551	551	551
625	650	96	96	96	96	1,975	2,000	298	298	298	298	3,700	3,750	559	559	559	559
650	675	99	99	99	99	<b>2,000</b>						3,750	3,800	566	566	566	566
675	700	103	103	103	103	2,000	2,025	302	302	302	302	3,800	3,850	574	574	574	574
700	725	107	107	107	107	2,025	2,050	306	306	306	306	3,850	3,900	581	581	581	581
725	750	111	111	111	111	2,050	2,075	309	309	309	309	3,900	3,950	589	589	589	589
750	775	114	114	114	114	2,075	2,100	313	313	313	313	3,950	4,000	596	596	596	596
775	800	118	118	118	118	2,100	2,125	317	317	317	317	<b>4,000</b>					
800	825	122	122	122	122	2,125	2,150	321	321	321	321	4,000	4,050	604	604	604	604
825	850	126	126	126	126	2,150	2,175	324	324	324	324	4,050	4,100	611	611	611	611
850	875	129	129	129	129	2,175	2,200	328	328	328	328	4,100	4,150	619	619	619	619
875	900	133	133	133	133	2,200	2,225	332	332	332	332	4,150	4,200	626	626	626	626
900	925	137	137	137	137	2,225	2,250	336	336	336	336	4,200	4,250	634	634	634	634
925	950	141	141	141	141	2,250	2,275	339	339	339	339	4,250	4,300	641	641	641	641
950	975	144	144	144	144	2,275	2,300	343	343	343	343	4,300	4,350	649	649	649	649
975	1,000	148	148	148	148	2,300	2,325	347	347	347	347	4,350	4,400	656	656	656	656
1,000	1,025	152	152	152	152	2,325	2,350	351	351	351	351	4,400	4,450	664	664	664	664
1,025	1,050	156	156	156	156	2,350	2,375	354	354	354	354	4,450	4,500	671	671	671	671
1,050	1,075	159	159	159	159	2,375	2,400	358	358	358	358	4,500	4,550	679	679	679	679
1,075	1,100	163	163	163	163	2,400	2,425	362	362	362	362	4,550	4,600	686	686	686	686
1,100	1,125	167	167	167	167	2,425	2,450	366	366	366	366	4,600	4,650	694	694	694	694
1,125	1,150	171	171	171	171	2,450	2,475	369	369	369	369	4,650	4,700	701	701	701	701
1,150	1,175	174	174	174	174	2,475	2,500	373	373	373	373	4,700	4,750	709	709	709	709
1,175	1,200	178	178	178	178	2,500	2,525	377	377	377	377	4,750	4,800	716	716	716	716
1,200	1,225	182	182	182	182	2,525	2,550	381	381	381	381	4,800	4,850	724	724	724	724
1,225	1,250	186	186	186	186	2,550	2,575	384	384	384	384	4,850	4,900	731	731	731	731
1,250	1,275	189	189	189	189	2,575	2,600	388	388	388	388	4,900	4,950	739	739	739	739
1,275	1,300	193	193	193	193	2,600	2,625	392	392	392	392	4,950	5,000	746	746	746	746
						2,625	2,650	396	396	396	396						
						2,650	2,675	399	399	399	399						
						2,675	2,700	403	403	403	403						

Continued on next page

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

1993 Tax Table—Continued

If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, 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—			
<b>5,000</b>						<b>8,000</b>						<b>11,000</b>					
5,000	5,050	754	754	754	754	8,000	8,050	1,204	1,204	1,204	1,204	11,000	11,050	1,654	1,654	1,654	1,654
5,050	5,100	761	761	761	761	8,050	8,100	1,211	1,211	1,211	1,211	11,050	11,100	1,661	1,661	1,661	1,661
5,100	5,150	769	769	769	769	8,100	8,150	1,219	1,219	1,219	1,219	11,100	11,150	1,669	1,669	1,669	1,669
5,150	5,200	776	776	776	776	8,150	8,200	1,226	1,226	1,226	1,226	11,150	11,200	1,676	1,676	1,676	1,676
5,200	5,250	784	784	784	784	8,200	8,250	1,234	1,234	1,234	1,234	11,200	11,250	1,684	1,684	1,684	1,684
5,250	5,300	791	791	791	791	8,250	8,300	1,241	1,241	1,241	1,241	11,250	11,300	1,691	1,691	1,691	1,691
5,300	5,350	799	799	799	799	8,300	8,350	1,249	1,249	1,249	1,249	11,300	11,350	1,699	1,699	1,699	1,699
5,350	5,400	806	806	806	806	8,350	8,400	1,256	1,256	1,256	1,256	11,350	11,400	1,706	1,706	1,706	1,706
5,400	5,450	814	814	814	814	8,400	8,450	1,264	1,264	1,264	1,264	11,400	11,450	1,714	1,714	1,714	1,714
5,450	5,500	821	821	821	821	8,450	8,500	1,271	1,271	1,271	1,271	11,450	11,500	1,721	1,721	1,721	1,721
5,500	5,550	829	829	829	829	8,500	8,550	1,279	1,279	1,279	1,279	11,500	11,550	1,729	1,729	1,729	1,729
5,550	5,600	836	836	836	836	8,550	8,600	1,286	1,286	1,286	1,286	11,550	11,600	1,736	1,736	1,736	1,736
5,600	5,650	844	844	844	844	8,600	8,650	1,294	1,294	1,294	1,294	11,600	11,650	1,744	1,744	1,744	1,744
5,650	5,700	851	851	851	851	8,650	8,700	1,301	1,301	1,301	1,301	11,650	11,700	1,751	1,751	1,751	1,751
5,700	5,750	859	859	859	859	8,700	8,750	1,309	1,309	1,309	1,309	11,700	11,750	1,759	1,759	1,759	1,759
5,750	5,800	866	866	866	866	8,750	8,800	1,316	1,316	1,316	1,316	11,750	11,800	1,766	1,766	1,766	1,766
5,800	5,850	874	874	874	874	8,800	8,850	1,324	1,324	1,324	1,324	11,800	11,850	1,774	1,774	1,774	1,774
5,850	5,900	881	881	881	881	8,850	8,900	1,331	1,331	1,331	1,331	11,850	11,900	1,781	1,781	1,781	1,781
5,900	5,950	889	889	889	889	8,900	8,950	1,339	1,339	1,339	1,339	11,900	11,950	1,789	1,789	1,789	1,789
5,950	6,000	896	896	896	896	8,950	9,000	1,346	1,346	1,346	1,346	11,950	12,000	1,796	1,796	1,796	1,796
<b>6,000</b>						<b>9,000</b>						<b>12,000</b>					
6,000	6,050	904	904	904	904	9,000	9,050	1,354	1,354	1,354	1,354	12,000	12,050	1,804	1,804	1,804	1,804
6,050	6,100	911	911	911	911	9,050	9,100	1,361	1,361	1,361	1,361	12,050	12,100	1,811	1,811	1,811	1,811
6,100	6,150	919	919	919	919	9,100	9,150	1,369	1,369	1,369	1,369	12,100	12,150	1,819	1,819	1,819	1,819
6,150	6,200	926	926	926	926	9,150	9,200	1,376	1,376	1,376	1,376	12,150	12,200	1,826	1,826	1,826	1,826
6,200	6,250	934	934	934	934	9,200	9,250	1,384	1,384	1,384	1,384	12,200	12,250	1,834	1,834	1,834	1,834
6,250	6,300	941	941	941	941	9,250	9,300	1,391	1,391	1,391	1,391	12,250	12,300	1,841	1,841	1,841	1,841
6,300	6,350	949	949	949	949	9,300	9,350	1,399	1,399	1,399	1,399	12,300	12,350	1,849	1,849	1,849	1,849
6,350	6,400	956	956	956	956	9,350	9,400	1,406	1,406	1,406	1,406	12,350	12,400	1,856	1,856	1,856	1,856
6,400	6,450	964	964	964	964	9,400	9,450	1,414	1,414	1,414	1,414	12,400	12,450	1,864	1,864	1,864	1,864
6,450	6,500	971	971	971	971	9,450	9,500	1,421	1,421	1,421	1,421	12,450	12,500	1,871	1,871	1,871	1,871
6,500	6,550	979	979	979	979	9,500	9,550	1,429	1,429	1,429	1,429	12,500	12,550	1,879	1,879	1,879	1,879
6,550	6,600	986	986	986	986	9,550	9,600	1,436	1,436	1,436	1,436	12,550	12,600	1,886	1,886	1,886	1,886
6,600	6,650	994	994	994	994	9,600	9,650	1,444	1,444	1,444	1,444	12,600	12,650	1,894	1,894	1,894	1,894
6,650	6,700	1,001	1,001	1,001	1,001	9,650	9,700	1,451	1,451	1,451	1,451	12,650	12,700	1,901	1,901	1,901	1,901
6,700	6,750	1,009	1,009	1,009	1,009	9,700	9,750	1,459	1,459	1,459	1,459	12,700	12,750	1,909	1,909	1,909	1,909
6,750	6,800	1,016	1,016	1,016	1,016	9,750	9,800	1,466	1,466	1,466	1,466	12,750	12,800	1,916	1,916	1,916	1,916
6,800	6,850	1,024	1,024	1,024	1,024	9,800	9,850	1,474	1,474	1,474	1,474	12,800	12,850	1,924	1,924	1,924	1,924
6,850	6,900	1,031	1,031	1,031	1,031	9,850	9,900	1,481	1,481	1,481	1,481	12,850	12,900	1,931	1,931	1,931	1,931
6,900	6,950	1,039	1,039	1,039	1,039	9,900	9,950	1,489	1,489	1,489	1,489	12,900	12,950	1,939	1,939	1,939	1,939
6,950	7,000	1,046	1,046	1,046	1,046	9,950	10,000	1,496	1,496	1,496	1,496	12,950	13,000	1,946	1,946	1,946	1,946
<b>7,000</b>						<b>10,000</b>						<b>13,000</b>					
7,000	7,050	1,054	1,054	1,054	1,054	10,000	10,050	1,504	1,504	1,504	1,504	13,000	13,050	1,954	1,954	1,954	1,954
7,050	7,100	1,061	1,061	1,061	1,061	10,050	10,100	1,511	1,511	1,511	1,511	13,050	13,100	1,961	1,961	1,961	1,961
7,100	7,150	1,069	1,069	1,069	1,069	10,100	10,150	1,519	1,519	1,519	1,519	13,100	13,150	1,969	1,969	1,969	1,969
7,150	7,200	1,076	1,076	1,076	1,076	10,150	10,200	1,526	1,526	1,526	1,526	13,150	13,200	1,976	1,976	1,976	1,976
7,200	7,250	1,084	1,084	1,084	1,084	10,200	10,250	1,534	1,534	1,534	1,534	13,200	13,250	1,984	1,984	1,984	1,984
7,250	7,300	1,091	1,091	1,091	1,091	10,250	10,300	1,541	1,541	1,541	1,541	13,250	13,300	1,991	1,991	1,991	1,991
7,300	7,350	1,099	1,099	1,099	1,099	10,300	10,350	1,549	1,549	1,549	1,549	13,300	13,350	1,999	1,999	1,999	1,999
7,350	7,400	1,106	1,106	1,106	1,106	10,350	10,400	1,556	1,556	1,556	1,556	13,350	13,400	2,006	2,006	2,006	2,006
7,400	7,450	1,114	1,114	1,114	1,114	10,400	10,450	1,564	1,564	1,564	1,564	13,400	13,450	2,014	2,014	2,014	2,014
7,450	7,500	1,121	1,121	1,121	1,121	10,450	10,500	1,571	1,571	1,571	1,571	13,450	13,500	2,021	2,021	2,021	2,021
7,500	7,550	1,129	1,129	1,129	1,129	10,500	10,550	1,579	1,579	1,579	1,579	13,500	13,550	2,029	2,029	2,029	2,029
7,550	7,600	1,136	1,136	1,136	1,136	10,550	10,600	1,586	1,586	1,586	1,586	13,550	13,600	2,036	2,036	2,036	2,036
7,600	7,650	1,144	1,144	1,144	1,144	10,600	10,650	1,594	1,594	1,594	1,594	13,600	13,650	2,044	2,044	2,044	2,044
7,650	7,700	1,151	1,151	1,151	1,151	10,650	10,700	1,601	1,601	1,601	1,601	13,650	13,700	2,051	2,051	2,051	2,051
7,700	7,750	1,159	1,159	1,159	1,159	10,700	10,750	1,609	1,609	1,609	1,609	13,700	13,750	2,059	2,059	2,059	2,059
7,750	7,800	1,166	1,166	1,166	1,166	10,750	10,800	1,616	1,616	1,616	1,616	13,750	13,800	2,066	2,066	2,066	2,066
7,800	7,850	1,174	1,174	1,174	1,174	10,800	10,850	1,624	1,624	1,624	1,624	13,800	13,850	2,074	2,074	2,074	2,074
7,850	7,900	1,181	1,181	1,181	1,181	10,850	10,900	1,631	1,631	1,631	1,631	13,850	13,900	2,081	2,081	2,081	2,081
7,900	7,950	1,189	1,189	1,189	1,189	10,900	10,950	1,639	1,639	1,639	1,639	13,900	13,950	2,089	2,089	2,089	2,089
7,950	8,000	1,196	1,196	1,196	1,196	10,950	11,000	1,646	1,646	1,646	1,646	13,950	14,000	2,096	2,096	2,096	2,096

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

1993 Tax Table—Continued

If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
		Your tax is—						Your tax is—						Your tax is—			
<b>14,000</b>						<b>17,000</b>						<b>20,000</b>					
14,000	14,050	2,104	2,104	2,104	2,104	17,000	17,050	2,554	2,554	2,554	2,554	20,000	20,050	3,004	3,004	3,209	3,004
14,050	14,100	2,111	2,111	2,111	2,111	17,050	17,100	2,561	2,561	2,561	2,561	20,050	20,100	3,011	3,011	3,223	3,011
14,100	14,150	2,119	2,119	2,119	2,119	17,100	17,150	2,569	2,569	2,569	2,569	20,100	20,150	3,019	3,019	3,237	3,019
14,150	14,200	2,126	2,126	2,126	2,126	17,150	17,200	2,576	2,576	2,576	2,576	20,150	20,200	3,026	3,026	3,251	3,026
14,200	14,250	2,134	2,134	2,134	2,134	17,200	17,250	2,584	2,584	2,584	2,584	20,200	20,250	3,034	3,034	3,265	3,034
14,250	14,300	2,141	2,141	2,141	2,141	17,250	17,300	2,591	2,591	2,591	2,591	20,250	20,300	3,041	3,041	3,279	3,041
14,300	14,350	2,149	2,149	2,149	2,149	17,300	17,350	2,599	2,599	2,599	2,599	20,300	20,350	3,049	3,049	3,293	3,049
14,350	14,400	2,156	2,156	2,156	2,156	17,350	17,400	2,606	2,606	2,606	2,606	20,350	20,400	3,056	3,056	3,307	3,056
14,400	14,450	2,164	2,164	2,164	2,164	17,400	17,450	2,614	2,614	2,614	2,614	20,400	20,450	3,064	3,064	3,321	3,064
14,450	14,500	2,171	2,171	2,171	2,171	17,450	17,500	2,621	2,621	2,621	2,621	20,450	20,500	3,071	3,071	3,335	3,071
14,500	14,550	2,179	2,179	2,179	2,179	17,500	17,550	2,629	2,629	2,629	2,629	20,500	20,550	3,079	3,079	3,349	3,079
14,550	14,600	2,186	2,186	2,186	2,186	17,550	17,600	2,636	2,636	2,636	2,636	20,550	20,600	3,086	3,086	3,363	3,086
14,600	14,650	2,194	2,194	2,194	2,194	17,600	17,650	2,644	2,644	2,644	2,644	20,600	20,650	3,094	3,094	3,377	3,094
14,650	14,700	2,201	2,201	2,201	2,201	17,650	17,700	2,651	2,651	2,651	2,651	20,650	20,700	3,101	3,101	3,391	3,101
14,700	14,750	2,209	2,209	2,209	2,209	17,700	17,750	2,659	2,659	2,659	2,659	20,700	20,750	3,109	3,109	3,405	3,109
14,750	14,800	2,216	2,216	2,216	2,216	17,750	17,800	2,666	2,666	2,666	2,666	20,750	20,800	3,116	3,116	3,419	3,116
14,800	14,850	2,224	2,224	2,224	2,224	17,800	17,850	2,674	2,674	2,674	2,674	20,800	20,850	3,124	3,124	3,433	3,124
14,850	14,900	2,231	2,231	2,231	2,231	17,850	17,900	2,681	2,681	2,681	2,681	20,850	20,900	3,131	3,131	3,447	3,131
14,900	14,950	2,239	2,239	2,239	2,239	17,900	17,950	2,689	2,689	2,689	2,689	20,900	20,950	3,139	3,139	3,461	3,139
14,950	15,000	2,246	2,246	2,246	2,246	17,950	18,000	2,696	2,696	2,696	2,696	20,950	21,000	3,146	3,146	3,475	3,146
<b>15,000</b>						<b>18,000</b>						<b>21,000</b>					
15,000	15,050	2,254	2,254	2,254	2,254	18,000	18,050	2,704	2,704	2,704	2,704	21,000	21,050	3,154	3,154	3,489	3,154
15,050	15,100	2,261	2,261	2,261	2,261	18,050	18,100	2,711	2,711	2,711	2,711	21,050	21,100	3,161	3,161	3,503	3,161
15,100	15,150	2,269	2,269	2,269	2,269	18,100	18,150	2,719	2,719	2,719	2,719	21,100	21,150	3,169	3,169	3,517	3,169
15,150	15,200	2,276	2,276	2,276	2,276	18,150	18,200	2,726	2,726	2,726	2,726	21,150	21,200	3,176	3,176	3,531	3,176
15,200	15,250	2,284	2,284	2,284	2,284	18,200	18,250	2,734	2,734	2,734	2,734	21,200	21,250	3,184	3,184	3,545	3,184
15,250	15,300	2,291	2,291	2,291	2,291	18,250	18,300	2,741	2,741	2,741	2,741	21,250	21,300	3,191	3,191	3,559	3,191
15,300	15,350	2,299	2,299	2,299	2,299	18,300	18,350	2,749	2,749	2,749	2,749	21,300	21,350	3,199	3,199	3,573	3,199
15,350	15,400	2,306	2,306	2,306	2,306	18,350	18,400	2,756	2,756	2,756	2,756	21,350	21,400	3,206	3,206	3,587	3,206
15,400	15,450	2,314	2,314	2,314	2,314	18,400	18,450	2,764	2,764	2,764	2,764	21,400	21,450	3,214	3,214	3,601	3,214
15,450	15,500	2,321	2,321	2,321	2,321	18,450	18,500	2,771	2,771	2,771	2,771	21,450	21,500	3,221	3,221	3,615	3,221
15,500	15,550	2,329	2,329	2,329	2,329	18,500	18,550	2,779	2,779	2,789	2,779	21,500	21,550	3,229	3,229	3,629	3,229
15,550	15,600	2,336	2,336	2,336	2,336	18,550	18,600	2,786	2,786	2,803	2,786	21,550	21,600	3,236	3,236	3,643	3,236
15,600	15,650	2,344	2,344	2,344	2,344	18,600	18,650	2,794	2,794	2,817	2,794	21,600	21,650	3,244	3,244	3,657	3,244
15,650	15,700	2,351	2,351	2,351	2,351	18,650	18,700	2,801	2,801	2,831	2,801	21,650	21,700	3,251	3,251	3,671	3,251
15,700	15,750	2,359	2,359	2,359	2,359	18,700	18,750	2,809	2,809	2,845	2,809	21,700	21,750	3,259	3,259	3,685	3,259
15,750	15,800	2,366	2,366	2,366	2,366	18,750	18,800	2,816	2,816	2,859	2,816	21,750	21,800	3,266	3,266	3,699	3,266
15,800	15,850	2,374	2,374	2,374	2,374	18,800	18,850	2,824	2,824	2,873	2,824	21,800	21,850	3,274	3,274	3,713	3,274
15,850	15,900	2,381	2,381	2,381	2,381	18,850	18,900	2,831	2,831	2,887	2,831	21,850	21,900	3,281	3,281	3,727	3,281
15,900	15,950	2,389	2,389	2,389	2,389	18,900	18,950	2,839	2,839	2,901	2,839	21,900	21,950	3,289	3,289	3,741	3,289
15,950	16,000	2,396	2,396	2,396	2,396	18,950	19,000	2,846	2,846	2,915	2,846	21,950	22,000	3,296	3,296	3,755	3,296
<b>16,000</b>						<b>19,000</b>						<b>22,000</b>					
16,000	16,050	2,404	2,404	2,404	2,404	19,000	19,050	2,854	2,854	2,929	2,854	22,000	22,050	3,304	3,304	3,769	3,304
16,050	16,100	2,411	2,411	2,411	2,411	19,050	19,100	2,861	2,861	2,943	2,861	22,050	22,100	3,311	3,311	3,783	3,311
16,100	16,150	2,419	2,419	2,419	2,419	19,100	19,150	2,869	2,869	2,957	2,869	22,100	22,150	3,322	3,319	3,797	3,319
16,150	16,200	2,426	2,426	2,426	2,426	19,150	19,200	2,876	2,876	2,971	2,876	22,150	22,200	3,336	3,326	3,811	3,326
16,200	16,250	2,434	2,434	2,434	2,434	19,200	19,250	2,884	2,884	2,985	2,884	22,200	22,250	3,350	3,334	3,825	3,334
16,250	16,300	2,441	2,441	2,441	2,441	19,250	19,300	2,891	2,891	2,999	2,891	22,250	22,300	3,364	3,341	3,839	3,341
16,300	16,350	2,449	2,449	2,449	2,449	19,300	19,350	2,899	2,899	3,013	2,899	22,300	22,350	3,378	3,349	3,853	3,349
16,350	16,400	2,456	2,456	2,456	2,456	19,350	19,400	2,906	2,906	3,027	2,906	22,350	22,400	3,392	3,356	3,867	3,356
16,400	16,450	2,464	2,464	2,464	2,464	19,400	19,450	2,914	2,914	3,041	2,914	22,400	22,450	3,406	3,364	3,881	3,364
16,450	16,500	2,471	2,471	2,471	2,471	19,450	19,500	2,921	2,921	3,055	2,921	22,450	22,500	3,420	3,371	3,895	3,371
16,500	16,550	2,479	2,479	2,479	2,479	19,500	19,550	2,929	2,929	3,069	2,929	22,500	22,550	3,434	3,379	3,909	3,379
16,550	16,600	2,486	2,486	2,486	2,486	19,550	19,600	2,936	2,936	3,083	2,936	22,550	22,600	3,448	3,386	3,923	3,386
16,600	16,650	2,494	2,494	2,494	2,494	19,600	19,650	2,944	2,944	3,097	2,944	22,600	22,650	3,462	3,394	3,937	3,394
16,650	16,700	2,501	2,501	2,501	2,501	19,650	19,700	2,951	2,951	3,111	2,951	22,650	22,700	3,476	3,401	3,951	3,401
16,700	16,750	2,509	2,509	2,509	2,509	19,700	19,750	2,959	2,959	3,125	2,959	22,700	22,750	3,490	3,409	3,965	3,409
16,750	16,800	2,516	2,516	2,516	2,516	19,750	19,800	2,966	2,966	3,139	2,966	22,750	22,800	3,504	3,416	3,979	3,416
16,800	16,850	2,524	2,524	2,524	2,524	19,800	19,850	2,974	2,974	3,153	2,974	22,800	22,850	3,518	3,424	3,993	3,424
16,850	16,900	2,531	2,531	2,531	2,531	19,850	19,900	2,981	2,981	3,167	2,981	22,850	22,900	3,532	3,431	4,007	3,431
16,900	16,950	2,539	2,539	2,539	2,539	19,900	19,950	2,989	2,989	3,181	2,989	22,900	22,950	3,546	3,439	4,021	3,439
16,950	17,000	2,546	2,546	2,546	2,546	19,950											

## 1993 Tax Table—Continued

If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a house- hold
		Your tax is—						Your tax is—						Your tax is—			
<b>23,000</b>						<b>26,000</b>						<b>29,000</b>					
23,000	23,050	3,574	3,454	4,049	3,454	26,000	26,050	4,414	3,904	4,889	3,904	29,000	29,050	5,254	4,354	5,729	4,354
23,050	23,100	3,588	3,461	4,063	3,461	26,050	26,100	4,428	3,911	4,903	3,911	29,050	29,100	5,268	4,361	5,743	4,361
23,100	23,150	3,602	3,469	4,077	3,469	26,100	26,150	4,442	3,919	4,917	3,919	29,100	29,150	5,282	4,369	5,757	4,369
23,150	23,200	3,616	3,476	4,091	3,476	26,150	26,200	4,456	3,926	4,931	3,926	29,150	29,200	5,296	4,376	5,771	4,376
23,200	23,250	3,630	3,484	4,105	3,484	26,200	26,250	4,470	3,934	4,945	3,934	29,200	29,250	5,310	4,384	5,785	4,384
23,250	23,300	3,644	3,491	4,119	3,491	26,250	26,300	4,484	3,941	4,959	3,941	29,250	29,300	5,324	4,391	5,799	4,391
23,300	23,350	3,658	3,499	4,133	3,499	26,300	26,350	4,498	3,949	4,973	3,949	29,300	29,350	5,338	4,399	5,813	4,399
23,350	23,400	3,672	3,506	4,147	3,506	26,350	26,400	4,512	3,956	4,987	3,956	29,350	29,400	5,352	4,406	5,827	4,406
23,400	23,450	3,686	3,514	4,161	3,514	26,400	26,450	4,526	3,964	5,001	3,964	29,400	29,450	5,366	4,414	5,841	4,414
23,450	23,500	3,700	3,521	4,175	3,521	26,450	26,500	4,540	3,971	5,015	3,971	29,450	29,500	5,380	4,421	5,855	4,421
23,500	23,550	3,714	3,529	4,189	3,529	26,500	26,550	4,554	3,979	5,029	3,979	29,500	29,550	5,394	4,429	5,869	4,429
23,550	23,600	3,728	3,536	4,203	3,536	26,550	26,600	4,568	3,986	5,043	3,986	29,550	29,600	5,408	4,436	5,883	4,436
23,600	23,650	3,742	3,544	4,217	3,544	26,600	26,650	4,582	3,994	5,057	3,994	29,600	29,650	5,422	4,444	5,897	4,447
23,650	23,700	3,756	3,551	4,231	3,551	26,650	26,700	4,596	4,001	5,071	4,001	29,650	29,700	5,436	4,451	5,911	4,461
23,700	23,750	3,770	3,559	4,245	3,559	26,700	26,750	4,610	4,009	5,085	4,009	29,700	29,750	5,450	4,459	5,925	4,475
23,750	23,800	3,784	3,566	4,259	3,566	26,750	26,800	4,624	4,016	5,099	4,016	29,750	29,800	5,464	4,466	5,939	4,489
23,800	23,850	3,798	3,574	4,273	3,574	26,800	26,850	4,638	4,024	5,113	4,024	29,800	29,850	5,478	4,474	5,953	4,503
23,850	23,900	3,812	3,581	4,287	3,581	26,850	26,900	4,652	4,031	5,127	4,031	29,850	29,900	5,492	4,481	5,967	4,517
23,900	23,950	3,826	3,589	4,301	3,589	26,900	26,950	4,666	4,039	5,141	4,039	29,900	29,950	5,506	4,489	5,981	4,531
23,950	24,000	3,840	3,596	4,315	3,596	26,950	27,000	4,680	4,046	5,155	4,046	29,950	30,000	5,520	4,496	5,995	4,545
<b>24,000</b>						<b>27,000</b>						<b>30,000</b>					
24,000	24,050	3,854	3,604	4,329	3,604	27,000	27,050	4,694	4,054	5,169	4,054	30,000	30,050	5,534	4,504	6,009	4,559
24,050	24,100	3,868	3,611	4,343	3,611	27,050	27,100	4,708	4,061	5,183	4,061	30,050	30,100	5,548	4,511	6,023	4,573
24,100	24,150	3,882	3,619	4,357	3,619	27,100	27,150	4,722	4,069	5,197	4,069	30,100	30,150	5,562	4,519	6,037	4,587
24,150	24,200	3,896	3,626	4,371	3,626	27,150	27,200	4,736	4,076	5,211	4,076	30,150	30,200	5,576	4,526	6,051	4,601
24,200	24,250	3,910	3,634	4,385	3,634	27,200	27,250	4,750	4,084	5,225	4,084	30,200	30,250	5,590	4,534	6,065	4,615
24,250	24,300	3,924	3,641	4,399	3,641	27,250	27,300	4,764	4,091	5,239	4,091	30,250	30,300	5,604	4,541	6,079	4,629
24,300	24,350	3,938	3,649	4,413	3,649	27,300	27,350	4,778	4,099	5,253	4,099	30,300	30,350	5,618	4,549	6,093	4,643
24,350	24,400	3,952	3,656	4,427	3,656	27,350	27,400	4,792	4,106	5,267	4,106	30,350	30,400	5,632	4,556	6,107	4,657
24,400	24,450	3,966	3,664	4,441	3,664	27,400	27,450	4,806	4,114	5,281	4,114	30,400	30,450	5,646	4,564	6,121	4,671
24,450	24,500	3,980	3,671	4,455	3,671	27,450	27,500	4,820	4,121	5,295	4,121	30,450	30,500	5,660	4,571	6,135	4,685
24,500	24,550	3,994	3,679	4,469	3,679	27,500	27,550	4,834	4,129	5,309	4,129	30,500	30,550	5,674	4,579	6,149	4,699
24,550	24,600	4,008	3,686	4,483	3,686	27,550	27,600	4,848	4,136	5,323	4,136	30,550	30,600	5,688	4,586	6,163	4,713
24,600	24,650	4,022	3,694	4,497	3,694	27,600	27,650	4,862	4,144	5,337	4,144	30,600	30,650	5,702	4,594	6,177	4,727
24,650	24,700	4,036	3,701	4,511	3,701	27,650	27,700	4,876	4,151	5,351	4,151	30,650	30,700	5,716	4,601	6,191	4,741
24,700	24,750	4,050	3,709	4,525	3,709	27,700	27,750	4,890	4,159	5,365	4,159	30,700	30,750	5,730	4,609	6,205	4,755
24,750	24,800	4,064	3,716	4,539	3,716	27,750	27,800	4,904	4,166	5,379	4,166	30,750	30,800	5,744	4,616	6,219	4,769
24,800	24,850	4,078	3,724	4,553	3,724	27,800	27,850	4,918	4,174	5,393	4,174	30,800	30,850	5,758	4,624	6,233	4,783
24,850	24,900	4,092	3,731	4,567	3,731	27,850	27,900	4,932	4,181	5,407	4,181	30,850	30,900	5,772	4,631	6,247	4,797
24,900	24,950	4,106	3,739	4,581	3,739	27,900	27,950	4,946	4,189	5,421	4,189	30,900	30,950	5,786	4,639	6,261	4,811
24,950	25,000	4,120	3,746	4,595	3,746	27,950	28,000	4,960	4,196	5,435	4,196	30,950	31,000	5,800	4,646	6,275	4,825
<b>25,000</b>						<b>28,000</b>						<b>31,000</b>					
25,000	25,050	4,134	3,754	4,609	3,754	28,000	28,050	4,974	4,204	5,449	4,204	31,000	31,050	5,814	4,654	6,289	4,839
25,050	25,100	4,148	3,761	4,623	3,761	28,050	28,100	4,988	4,211	5,463	4,211	31,050	31,100	5,828	4,661	6,303	4,853
25,100	25,150	4,162	3,769	4,637	3,769	28,100	28,150	5,002	4,219	5,477	4,219	31,100	31,150	5,842	4,669	6,317	4,867
25,150	25,200	4,176	3,776	4,651	3,776	28,150	28,200	5,016	4,226	5,491	4,226	31,150	31,200	5,856	4,676	6,331	4,881
25,200	25,250	4,190	3,784	4,665	3,784	28,200	28,250	5,030	4,234	5,505	4,234	31,200	31,250	5,870	4,684	6,345	4,895
25,250	25,300	4,204	3,791	4,679	3,791	28,250	28,300	5,044	4,241	5,519	4,241	31,250	31,300	5,884	4,691	6,359	4,909
25,300	25,350	4,218	3,799	4,693	3,799	28,300	28,350	5,058	4,249	5,533	4,249	31,300	31,350	5,898	4,699	6,373	4,923
25,350	25,400	4,232	3,806	4,707	3,806	28,350	28,400	5,072	4,256	5,547	4,256	31,350	31,400	5,912	4,706	6,387	4,937
25,400	25,450	4,246	3,814	4,721	3,814	28,400	28,450	5,086	4,264	5,561	4,264	31,400	31,450	5,926	4,714	6,401	4,951
25,450	25,500	4,260	3,821	4,735	3,821	28,450	28,500	5,100	4,271	5,575	4,271	31,450	31,500	5,940	4,721	6,415	4,965
25,500	25,550	4,274	3,829	4,749	3,829	28,500	28,550	5,114	4,279	5,589	4,279	31,500	31,550	5,954	4,729	6,429	4,979
25,550	25,600	4,288	3,836	4,763	3,836	28,550	28,600	5,128	4,286	5,603	4,286	31,550	31,600	5,968	4,736	6,443	4,993
25,600	25,650	4,302	3,844	4,777	3,844	28,600	28,650	5,142	4,294	5,617	4,294	31,600	31,650	5,982	4,744	6,457	5,007
25,650	25,700	4,316	3,851	4,791	3,851	28,650	28,700	5,156	4,301	5,631	4,301	31,650	31,700	5,996	4,751	6,471	5,021
25,700	25,750	4,330	3,859	4,805	3,859	28,700	28,750	5,170	4,309	5,645	4,309	31,700	31,750	6,010	4,759	6,485	5,035
25,750	25,800	4,344	3,866	4,819	3,866	28,750	28,800	5,184	4,316	5,659	4,316	31,750	31,800	6,024	4,766	6,499	5,049
25,800	25,850	4,358	3,874	4,833	3,874	28,800	28,850	5,198	4,324	5,673	4,324	31,800	31,850	6,038	4,774	6,513	5,063
25,850	25,900	4,372	3,881	4,847	3,881	28,850	28,900	5,212	4,331	5,687	4,331	31,850	31,900	6,052	4,781	6,527	5,077
25,900	25,950	4,386	3,889	4,861	3,889	28,900	28,950	5,226	4,339	5,701	4,339	31,900	31,950	6,066	4,789	6,541</	

1993 Tax Table—Continued

If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a house- hold
		Your tax is—						Your tax is—						Your tax is—			
<b>32,000</b>						<b>35,000</b>						<b>38,000</b>					
32,000	32,050	6,094	4,804	6,569	5,119	35,000	35,050	6,934	5,254	7,409	5,959	38,000	38,050	7,774	5,850	8,249	6,799
32,050	32,100	6,108	4,811	6,583	5,133	35,050	35,100	6,948	5,261	7,423	5,973	38,050	38,100	7,788	5,864	8,263	6,813
32,100	32,150	6,122	4,819	6,597	5,147	35,100	35,150	6,962	5,269	7,437	5,987	38,100	38,150	7,802	5,878	8,277	6,827
32,150	32,200	6,136	4,826	6,611	5,161	35,150	35,200	6,976	5,276	7,451	6,001	38,150	38,200	7,816	5,892	8,291	6,841
32,200	32,250	6,150	4,834	6,625	5,175	35,200	35,250	6,990	5,284	7,465	6,015	38,200	38,250	7,830	5,906	8,305	6,855
32,250	32,300	6,164	4,841	6,639	5,189	35,250	35,300	7,004	5,291	7,479	6,029	38,250	38,300	7,844	5,920	8,319	6,869
32,300	32,350	6,178	4,849	6,653	5,203	35,300	35,350	7,018	5,299	7,493	6,043	38,300	38,350	7,858	5,934	8,333	6,883
32,350	32,400	6,192	4,856	6,667	5,217	35,350	35,400	7,032	5,306	7,507	6,057	38,350	38,400	7,872	5,948	8,347	6,897
32,400	32,450	6,206	4,864	6,681	5,231	35,400	35,450	7,046	5,314	7,521	6,071	38,400	38,450	7,886	5,962	8,361	6,911
32,450	32,500	6,220	4,871	6,695	5,245	35,450	35,500	7,060	5,321	7,535	6,085	38,450	38,500	7,900	5,976	8,375	6,925
32,500	32,550	6,234	4,879	6,709	5,259	35,500	35,550	7,074	5,329	7,549	6,099	38,500	38,550	7,914	5,990	8,389	6,939
32,550	32,600	6,248	4,886	6,723	5,273	35,550	35,600	7,088	5,336	7,563	6,113	38,550	38,600	7,928	6,004	8,403	6,953
32,600	32,650	6,262	4,894	6,737	5,287	35,600	35,650	7,102	5,344	7,577	6,127	38,600	38,650	7,942	6,018	8,417	6,967
32,650	32,700	6,276	4,901	6,751	5,301	35,650	35,700	7,116	5,351	7,591	6,141	38,650	38,700	7,956	6,032	8,431	6,981
32,700	32,750	6,290	4,909	6,765	5,315	35,700	35,750	7,130	5,359	7,605	6,155	38,700	38,750	7,970	6,046	8,445	6,995
32,750	32,800	6,304	4,916	6,779	5,329	35,750	35,800	7,144	5,366	7,619	6,169	38,750	38,800	7,984	6,060	8,459	7,009
32,800	32,850	6,318	4,924	6,793	5,343	35,800	35,850	7,158	5,374	7,633	6,183	38,800	38,850	7,998	6,074	8,473	7,023
32,850	32,900	6,332	4,931	6,807	5,357	35,850	35,900	7,172	5,381	7,647	6,197	38,850	38,900	8,012	6,088	8,487	7,037
32,900	32,950	6,346	4,939	6,821	5,371	35,900	35,950	7,186	5,389	7,661	6,211	38,900	38,950	8,026	6,102	8,501	7,051
32,950	33,000	6,360	4,946	6,835	5,385	35,950	36,000	7,200	5,396	7,675	6,225	38,950	39,000	8,040	6,116	8,515	7,065
<b>33,000</b>						<b>36,000</b>						<b>39,000</b>					
33,000	33,050	6,374	4,954	6,849	5,399	36,000	36,050	7,214	5,404	7,689	6,239	39,000	39,050	8,054	6,130	8,529	7,079
33,050	33,100	6,388	4,961	6,863	5,413	36,050	36,100	7,228	5,411	7,703	6,253	39,050	39,100	8,068	6,144	8,543	7,093
33,100	33,150	6,402	4,969	6,877	5,427	36,100	36,150	7,242	5,419	7,717	6,267	39,100	39,150	8,082	6,158	8,557	7,107
33,150	33,200	6,416	4,976	6,891	5,441	36,150	36,200	7,256	5,426	7,731	6,281	39,150	39,200	8,096	6,172	8,571	7,121
33,200	33,250	6,430	4,984	6,905	5,455	36,200	36,250	7,270	5,434	7,745	6,295	39,200	39,250	8,110	6,186	8,585	7,135
33,250	33,300	6,444	4,991	6,919	5,469	36,250	36,300	7,284	5,441	7,759	6,309	39,250	39,300	8,124	6,200	8,599	7,149
33,300	33,350	6,458	4,999	6,933	5,483	36,300	36,350	7,298	5,449	7,773	6,323	39,300	39,350	8,138	6,214	8,613	7,163
33,350	33,400	6,472	5,006	6,947	5,497	36,350	36,400	7,312	5,456	7,787	6,337	39,350	39,400	8,152	6,228	8,627	7,177
33,400	33,450	6,486	5,014	6,961	5,511	36,400	36,450	7,326	5,464	7,801	6,351	39,400	39,450	8,166	6,242	8,641	7,191
33,450	33,500	6,500	5,021	6,975	5,525	36,450	36,500	7,340	5,471	7,815	6,365	39,450	39,500	8,180	6,256	8,655	7,205
33,500	33,550	6,514	5,029	6,989	5,539	36,500	36,550	7,354	5,479	7,829	6,379	39,500	39,550	8,194	6,270	8,669	7,219
33,550	33,600	6,528	5,036	7,003	5,553	36,550	36,600	7,368	5,486	7,843	6,393	39,550	39,600	8,208	6,284	8,683	7,233
33,600	33,650	6,542	5,044	7,017	5,567	36,600	36,650	7,382	5,494	7,857	6,407	39,600	39,650	8,222	6,298	8,697	7,247
33,650	33,700	6,556	5,051	7,031	5,581	36,650	36,700	7,396	5,501	7,871	6,421	39,650	39,700	8,236	6,312	8,711	7,261
33,700	33,750	6,570	5,059	7,045	5,595	36,700	36,750	7,410	5,509	7,885	6,435	39,700	39,750	8,250	6,326	8,725	7,275
33,750	33,800	6,584	5,066	7,059	5,609	36,750	36,800	7,424	5,516	7,899	6,449	39,750	39,800	8,264	6,340	8,739	7,289
33,800	33,850	6,598	5,074	7,073	5,623	36,800	36,850	7,438	5,524	7,913	6,463	39,800	39,850	8,278	6,354	8,753	7,303
33,850	33,900	6,612	5,081	7,087	5,637	36,850	36,900	7,452	5,531	7,927	6,477	39,850	39,900	8,292	6,368	8,767	7,317
33,900	33,950	6,626	5,089	7,101	5,651	36,900	36,950	7,466	5,542	7,941	6,491	39,900	39,950	8,306	6,382	8,781	7,331
33,950	34,000	6,640	5,096	7,115	5,665	36,950	37,000	7,480	5,556	7,955	6,505	39,950	40,000	8,320	6,396	8,795	7,345
<b>34,000</b>						<b>37,000</b>						<b>40,000</b>					
34,000	34,050	6,654	5,104	7,129	5,679	37,000	37,050	7,494	5,570	7,969	6,519	40,000	40,050	8,334	6,410	8,809	7,359
34,050	34,100	6,668	5,111	7,143	5,693	37,050	37,100	7,508	5,584	7,983	6,533	40,050	40,100	8,348	6,424	8,823	7,373
34,100	34,150	6,682	5,119	7,157	5,707	37,100	37,150	7,522	5,598	7,997	6,547	40,100	40,150	8,362	6,438	8,837	7,387
34,150	34,200	6,696	5,126	7,171	5,721	37,150	37,200	7,536	5,612	8,011	6,561	40,150	40,200	8,376	6,452	8,851	7,401
34,200	34,250	6,710	5,134	7,185	5,735	37,200	37,250	7,550	5,626	8,025	6,575	40,200	40,250	8,390	6,466	8,865	7,415
34,250	34,300	6,724	5,141	7,199	5,749	37,250	37,300	7,564	5,640	8,039	6,589	40,250	40,300	8,404	6,480	8,879	7,429
34,300	34,350	6,738	5,149	7,213	5,763	37,300	37,350	7,578	5,654	8,053	6,603	40,300	40,350	8,418	6,494	8,893	7,443
34,350	34,400	6,752	5,156	7,227	5,777	37,350	37,400	7,592	5,668	8,067	6,617	40,350	40,400	8,432	6,508	8,907	7,457
34,400	34,450	6,766	5,164	7,241	5,791	37,400	37,450	7,606	5,682	8,081	6,631	40,400	40,450	8,446	6,522	8,921	7,471
34,450	34,500	6,780	5,171	7,255	5,805	37,450	37,500	7,620	5,696	8,095	6,645	40,450	40,500	8,460	6,536	8,935	7,485
34,500	34,550	6,794	5,179	7,269	5,819	37,500	37,550	7,634	5,710	8,109	6,659	40,500	40,550	8,474	6,550	8,949	7,499
34,550	34,600	6,808	5,186	7,283	5,833	37,550	37,600	7,648	5,724	8,123	6,673	40,550	40,600	8,488	6,564	8,963	7,513
34,600	34,650	6,822	5,194	7,297	5,847	37,600	37,650	7,662	5,738	8,137	6,687	40,600	40,650	8,502	6,578	8,977	7,527
34,650	34,700	6,836	5,201	7,311	5,861	37,650	37,700	7,676	5,752	8,151	6,701	40,650	40,700	8,516	6,592	8,991	7,541
34,700	34,750	6,850	5,209	7,325	5,875	37,700	37,750	7,690	5,766	8,165	6,715	40,700	40,750	8,530	6,606	9,005	7,555
34,750	34,800	6,864	5,216	7,339	5,889	37,750	37,800	7,704	5,780	8,179	6,729	40,750	40,800	8,544	6,620	9,019	7,569
34,800	34,850	6,878	5,224	7,353	5,903	37,800	37,850	7,718	5,794	8,193	6,743	40,800	40,850	8,558	6,634	9,033	7,583
34,850	34,900	6,892	5,231	7,367	5,917	37,850	37,900	7,732	5,808	8,207	6,757	40,850	40,900	8,572	6,648	9,047	7,597
34,900	34,950	6,906	5,239	7,381	5,931	37,900	37,950	7,746	5,822	8,221	6,771	40,900	40,950	8,586	6,662	9,061	7,611
34,950	35,000	6,920	5,246	7,395	5,945	37,950	38,000										

1993 Tax Table—Continued

If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
		Your tax is—						Your tax is—						Your tax is—			
<b>41,000</b>						<b>44,000</b>						<b>47,000</b>					
41,000	41,050	8,614	6,690	9,089	7,639	44,000	44,050	9,454	7,530	9,929	8,479	47,000	47,050	10,294	8,370	10,842	9,319
41,050	41,100	8,628	6,704	9,103	7,653	44,050	44,100	9,468	7,544	9,943	8,493	47,050	47,100	10,308	8,384	10,858	9,333
41,100	41,150	8,642	6,718	9,117	7,667	44,100	44,150	9,482	7,558	9,957	8,507	47,100	47,150	10,322	8,398	10,873	9,347
41,150	41,200	8,656	6,732	9,131	7,681	44,150	44,200	9,496	7,572	9,971	8,521	47,150	47,200	10,336	8,412	10,889	9,361
41,200	41,250	8,670	6,746	9,145	7,695	44,200	44,250	9,510	7,586	9,985	8,535	47,200	47,250	10,350	8,426	10,904	9,375
41,250	41,300	8,684	6,760	9,159	7,709	44,250	44,300	9,524	7,600	9,999	8,549	47,250	47,300	10,364	8,440	10,920	9,389
41,300	41,350	8,698	6,774	9,173	7,723	44,300	44,350	9,538	7,614	10,013	8,563	47,300	47,350	10,378	8,454	10,935	9,403
41,350	41,400	8,712	6,788	9,187	7,737	44,350	44,400	9,552	7,628	10,027	8,577	47,350	47,400	10,392	8,468	10,951	9,417
41,400	41,450	8,726	6,802	9,201	7,751	44,400	44,450	9,566	7,642	10,041	8,591	47,400	47,450	10,406	8,482	10,966	9,431
41,450	41,500	8,740	6,816	9,215	7,765	44,450	44,500	9,580	7,656	10,055	8,605	47,450	47,500	10,420	8,496	10,982	9,445
41,500	41,550	8,754	6,830	9,229	7,779	44,500	44,550	9,594	7,670	10,069	8,619	47,500	47,550	10,434	8,510	10,997	9,459
41,550	41,600	8,768	6,844	9,243	7,793	44,550	44,600	9,608	7,684	10,083	8,633	47,550	47,600	10,448	8,524	11,013	9,473
41,600	41,650	8,782	6,858	9,257	7,807	44,600	44,650	9,622	7,698	10,098	8,647	47,600	47,650	10,462	8,538	11,028	9,487
41,650	41,700	8,796	6,872	9,271	7,821	44,650	44,700	9,636	7,712	10,114	8,661	47,650	47,700	10,476	8,552	11,044	9,501
41,700	41,750	8,810	6,886	9,285	7,835	44,700	44,750	9,650	7,726	10,129	8,675	47,700	47,750	10,490	8,566	11,059	9,515
41,750	41,800	8,824	6,900	9,299	7,849	44,750	44,800	9,664	7,740	10,145	8,689	47,750	47,800	10,504	8,580	11,075	9,529
41,800	41,850	8,838	6,914	9,313	7,863	44,800	44,850	9,678	7,754	10,160	8,703	47,800	47,850	10,518	8,594	11,090	9,543
41,850	41,900	8,852	6,928	9,327	7,877	44,850	44,900	9,692	7,768	10,176	8,717	47,850	47,900	10,532	8,608	11,106	9,557
41,900	41,950	8,866	6,942	9,341	7,891	44,900	44,950	9,706	7,782	10,191	8,731	47,900	47,950	10,546	8,622	11,121	9,571
41,950	42,000	8,880	6,956	9,355	7,905	44,950	45,000	9,720	7,796	10,207	8,745	47,950	48,000	10,560	8,636	11,137	9,585
<b>42,000</b>						<b>45,000</b>						<b>48,000</b>					
42,000	42,050	8,894	6,970	9,369	7,919	45,000	45,050	9,734	7,810	10,222	8,759	48,000	48,050	10,574	8,650	11,152	9,599
42,050	42,100	8,908	6,984	9,383	7,933	45,050	45,100	9,748	7,824	10,238	8,773	48,050	48,100	10,588	8,664	11,168	9,613
42,100	42,150	8,922	6,998	9,397	7,947	45,100	45,150	9,762	7,838	10,253	8,787	48,100	48,150	10,602	8,678	11,183	9,627
42,150	42,200	8,936	7,012	9,411	7,961	45,150	45,200	9,776	7,852	10,269	8,801	48,150	48,200	10,616	8,692	11,199	9,641
42,200	42,250	8,950	7,026	9,425	7,975	45,200	45,250	9,790	7,866	10,284	8,815	48,200	48,250	10,630	8,706	11,214	9,655
42,250	42,300	8,964	7,040	9,439	7,989	45,250	45,300	9,804	7,880	10,300	8,829	48,250	48,300	10,644	8,720	11,230	9,669
42,300	42,350	8,978	7,054	9,453	8,003	45,300	45,350	9,818	7,894	10,315	8,843	48,300	48,350	10,658	8,734	11,245	9,683
42,350	42,400	8,992	7,068	9,467	8,017	45,350	45,400	9,832	7,908	10,331	8,857	48,350	48,400	10,672	8,748	11,261	9,697
42,400	42,450	9,006	7,082	9,481	8,031	45,400	45,450	9,846	7,922	10,346	8,871	48,400	48,450	10,686	8,762	11,276	9,711
42,450	42,500	9,020	7,096	9,495	8,045	45,450	45,500	9,860	7,936	10,362	8,885	48,450	48,500	10,700	8,776	11,292	9,725
42,500	42,550	9,034	7,110	9,509	8,059	45,500	45,550	9,874	7,950	10,377	8,899	48,500	48,550	10,714	8,790	11,307	9,739
42,550	42,600	9,048	7,124	9,523	8,073	45,550	45,600	9,888	7,964	10,393	8,913	48,550	48,600	10,728	8,804	11,323	9,753
42,600	42,650	9,062	7,138	9,537	8,087	45,600	45,650	9,902	7,978	10,408	8,927	48,600	48,650	10,742	8,818	11,338	9,767
42,650	42,700	9,076	7,152	9,551	8,101	45,650	45,700	9,916	7,992	10,424	8,941	48,650	48,700	10,756	8,832	11,354	9,781
42,700	42,750	9,090	7,166	9,565	8,115	45,700	45,750	9,930	8,006	10,439	8,955	48,700	48,750	10,770	8,846	11,369	9,795
42,750	42,800	9,104	7,180	9,579	8,129	45,750	45,800	9,944	8,020	10,455	8,969	48,750	48,800	10,784	8,860	11,385	9,809
42,800	42,850	9,118	7,194	9,593	8,143	45,800	45,850	9,958	8,034	10,470	8,983	48,800	48,850	10,798	8,874	11,400	9,823
42,850	42,900	9,132	7,208	9,607	8,157	45,850	45,900	9,972	8,048	10,486	8,997	48,850	48,900	10,812	8,888	11,416	9,837
42,900	42,950	9,146	7,222	9,621	8,171	45,900	45,950	9,986	8,062	10,501	9,011	48,900	48,950	10,826	8,902	11,431	9,851
42,950	43,000	9,160	7,236	9,635	8,185	45,950	46,000	10,000	8,076	10,517	9,025	48,950	49,000	10,840	8,916	11,447	9,865
<b>43,000</b>						<b>46,000</b>						<b>49,000</b>					
43,000	43,050	9,174	7,250	9,649	8,199	46,000	46,050	10,014	8,090	10,532	9,039	49,000	49,050	10,854	8,930	11,462	9,879
43,050	43,100	9,188	7,264	9,663	8,213	46,050	46,100	10,028	8,104	10,548	9,053	49,050	49,100	10,868	8,944	11,478	9,893
43,100	43,150	9,202	7,278	9,677	8,227	46,100	46,150	10,042	8,118	10,563	9,067	49,100	49,150	10,882	8,958	11,493	9,907
43,150	43,200	9,216	7,292	9,691	8,241	46,150	46,200	10,056	8,132	10,579	9,081	49,150	49,200	10,896	8,972	11,509	9,921
43,200	43,250	9,230	7,306	9,705	8,255	46,200	46,250	10,070	8,146	10,594	9,095	49,200	49,250	10,910	8,986	11,524	9,935
43,250	43,300	9,244	7,320	9,719	8,269	46,250	46,300	10,084	8,160	10,610	9,109	49,250	49,300	10,924	9,000	11,540	9,949
43,300	43,350	9,258	7,334	9,733	8,283	46,300	46,350	10,098	8,174	10,625	9,123	49,300	49,350	10,938	9,014	11,555	9,963
43,350	43,400	9,272	7,348	9,747	8,297	46,350	46,400	10,112	8,188	10,641	9,137	49,350	49,400	10,952	9,028	11,571	9,977
43,400	43,450	9,286	7,362	9,761	8,311	46,400	46,450	10,126	8,202	10,656	9,151	49,400	49,450	10,966	9,042	11,586	9,991
43,450	43,500	9,300	7,376	9,775	8,325	46,450	46,500	10,140	8,216	10,672	9,165	49,450	49,500	10,980	9,056	11,602	10,005
43,500	43,550	9,314	7,390	9,789	8,339	46,500	46,550	10,154	8,230	10,687	9,179	49,500	49,550	10,994	9,070	11,617	10,019
43,550	43,600	9,328	7,404	9,803	8,353	46,550	46,600	10,168	8,244	10,703	9,193	49,550	49,600	11,008	9,084	11,633	10,033
43,600	43,650	9,342	7,418	9,817	8,367	46,600	46,650	10,182	8,258	10,718	9,207	49,600	49,650	11,022	9,098	11,648	10,047
43,650	43,700	9,356	7,432	9,831	8,381	46,650	46,700	10,196	8,272	10,734	9,221	49,650	49,700	11,036	9,112	11,664	10,061
43,700	43,750	9,370	7,446	9,845	8,395	46,700	46,750	10,210	8,286	10,749	9,235	49,700	49,750	11,050	9,126	11,679	10,075
43,750	43,800	9,384	7,460	9,859	8,409	46,750	46,800	10,224	8,300	10,765	9,249	49,750	49,800	11,064	9,140	11,695	10,089
43,800	43,850	9,398	7,474	9,873	8,423	46,800	46,850	10,238	8,314	10,780	9,263	49,800	49,850	11,078	9,154	11,710	10,103
43,850	43,900	9,412	7,488	9,887	8,437	46,850	46,900	10,252	8,328	10,796	9,277	49,850	49,900				

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## Section 6—Instructions for Schedules 1, 2, and EIC

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### Instructions for Schedule 1

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#### Purpose of schedule

You must fill in Schedule 1 if **any** of the following apply:

- You had over \$400 of taxable interest income (fill in Part I), or
- You received interest from a seller-financed mortgage and the buyer used the property as a personal residence (fill in Part I), or
- You are claiming the exclusion of interest from series EE U.S. savings bonds issued after 1989 (fill in Part I), or
- You received interest as a nominee or a Form 1099-INT for tax-exempt interest (fill in Part I), or
- You had over \$400 of dividend income or you received dividends as a nominee (fill in Part II).

**Note:** *If you need more space to list your interest or dividends, attach separate sheets that are the same size as Schedule 1. Use the same format as lines 1 and 5, and show your totals on Schedule 1. Be sure to put your name and social security number on the sheets and attach them at the end of Form 1040A.*

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#### Part I Interest income

To see what interest income you must report, read the instructions for Form 1040A, line 8a, on page 25. Each payer should send you a Form 1099-INT or Form 1099-OID showing interest you must report. A copy of the form is also sent to the IRS.

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**Line 1** Report on line 1 **all** taxable interest you received or that was credited to your account so you could withdraw it. Include interest from series EE U.S. savings bonds. List each payer's name and show the amount. If you received a Form 1099-INT, Form 1099-OID, or substitute statement from a brokerage firm, list the brokerage firm as the payer and enter the total interest shown on that form.

**Seller-financed mortgages.** If you sold your home or other property and the buyer used the property as a personal residence, list first any interest that buyer paid you on a mortgage or other form of seller financing. Be sure to show that buyer's name, address, and social security number (SSN). You must also let that buyer know your SSN. If you don't show the buyer's name, address, and SSN and let the buyer know your SSN, you may have to pay a \$50 penalty.

**Nominees.** If you received a Form 1099-INT that includes interest you received as a nominee (that is, in your name, but the interest actually belongs to someone else), report the total on line 1. Do this even if you later distributed some or all of this income to others. Under your last entry on line 1, put a subtotal of all interest listed on line 1. Below this subtotal, write "Nominee distribution" and show the total interest you received as a nominee. Subtract this amount from the subtotal and enter the result on line 2.

**Note:** *If you received interest as a nominee, you must give the actual owner a Form 1099-INT unless the owner is your spouse. You must also file a copy of Form 1099-INT with the IRS. Form 1096 must be sent with Form 1099-INT. For more details, see the Instructions for Forms 1099, 1098, 5498, and W-2G.*

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**Tax-exempt interest.** You should not have received a Form 1099-INT for tax-exempt interest. But if you did, report it on line 1. Do not include it in the total on line 2. Instead, under your last entry on line 1, put a subtotal of all interest listed. Below the subtotal, write "Tax-exempt interest" and show the amount. Subtract it from the subtotal and enter the result on line 2. Be sure to also include this tax-exempt interest on Form 1040A, line 8b.

**Line 3 Excludable interest on series EE U.S. savings bonds issued after 1989.** If you cashed series EE U.S. savings bonds in 1993 that were issued after 1989 and you meet **all four** of the following conditions, you may be able to exclude part or all of the interest on those bonds.

1. The bonds were issued in your name or, if married, in your name and your spouse's name.
2. You were age 24 or older before the bonds were issued.
3. You paid qualified higher education expenses in 1993 for yourself, your spouse, or your dependents.
4. Your filing status is single, married filing joint return, head of household, or qualifying widow(er) with dependent child.

If you meet **all four** of the above conditions, get Form 8815 to figure the amount of any interest you can exclude.

**Caution:** *Only series EE savings bonds issued after 1989 qualify for the exclusion. Bond information will be verified with Department of the Treasury records.*

**Part II**  
Dividend income

To see what dividend income you must report, read the instructions for Form 1040A, line 9, on page 25.

Each payer should send you a Form 1099-DIV showing dividends you must report. A copy of the form is also sent to the IRS.

**Line 5** Report on line 5 **all** of your dividend income. List each payer's name and show the amount. If you received a Form 1099-DIV or substitute statement from a brokerage firm, list the brokerage firm as the payer and enter the total dividends shown on that form.

**Nominees.** If you received a Form 1099-DIV that includes dividends you received as a nominee (that is, in your name, but the dividends actually belong to someone else), report the total on line 5. Do this even if you later distributed some or all of this income to others. Under your last entry on line 5, put a subtotal of all dividends listed on line 5. Below this subtotal, write "Nominee distribution" and show the total dividends you received as a nominee. Subtract this amount from the subtotal and enter the result on line 6.

**Note:** *If you received dividends as a nominee, you must give the actual owner a Form 1099-DIV unless the owner is your spouse. You must also file a copy of Form 1099-DIV with the IRS. Form 1096 must be sent with Form 1099-DIV. For more details, see the Instructions for Forms 1099, 1098, 5498, and W-2G.*

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## Instructions for Schedule 2

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### Purpose of schedule

If you paid someone to care for your child or other qualifying person so you (and your spouse if filing a joint return) could work or look for work in 1993, you may be able to take the credit for child and dependent care expenses. But you must have had earned income to do so. If you can take the credit, fill in Parts I and II of Schedule 2 and attach it to your return. Part II is used to figure the amount of your credit.

If you received **any dependent care benefits** for 1993, you **MUST** fill in Parts I and III of Schedule 2 and attach it to your return. Part III is used to figure the amount, if any, of the benefits you may exclude from your income on Form 1040A, line 7. You must complete Part III before you can figure the credit, if any, in Part II.

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### Important terms

**Dependent care benefits.** These include amounts your employer paid directly to either you or your care provider for the care of your qualifying person(s) while you worked. These benefits also include the fair market value of care in a day-care facility provided or sponsored by your employer. Your salary may have been reduced to pay for these benefits. If you received dependent care benefits, they should be shown in box 10 of your 1993 W-2 form(s).

**Earned income.** Generally, this is your wages, salaries, tips, and other employee compensation. This is usually the amount shown on Form 1040A, line 7. But earned income does not include a scholarship or fellowship grant if you did not get a W-2 form for it. For purposes of Part III of Schedule 2, earned income does not include any dependent care benefits shown on line 11 of Schedule 2.

If you are **filing a joint return**, disregard community property laws. If your spouse died in 1993 and had no earned income, get Pub. 503 for details on how to figure the credit. If your spouse was a student or disabled in 1993, see the line 6 instructions.

**Qualified expenses.** You can count only those expenses that were for the qualifying person's well-being and protection while you worked or looked for work. These expenses include household services needed to care for the qualifying person and to run the home, expenses for the care of the qualifying person, and your share of the employment taxes paid on wages for qualifying child and dependent care services.

You may include the cost of care provided outside your home for your dependent under age 13 or any other qualifying person who regularly spends at least 8 hours a day in your home. If the care was provided by a dependent care center, the center must meet all applicable state and local regulations. A dependent care center is a place that provides care for more than six persons (other than persons who live there) and receives a fee, payment, or grant for providing services for any of those persons, even if the center is not run for profit.

**Do not** include amounts paid for food or schooling. But if these items are included as part of the total care and they are incident to and cannot be separated from the total cost, you can include the total cost. Also, **do not** include child support payments, any part of the cost of schooling for a child in the first grade or above, or the expenses for sending your child to an overnight camp.

Some disabled spouse and dependent care expenses may qualify as medical expenses if you itemize deductions. But you must use Form 1040. Get Pub. 503 and Pub. 502 for details.

**Qualifying person(s).** A qualifying person is:

- Any child **under age 13** whom you can claim as a dependent (but see **Exception for children of divorced or separated parents** later). If the
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child turned 13 during the year, the child is a qualifying person for the part of the year he or she was under age 13.

- Your disabled spouse who is not able to care for himself or herself.
- Any disabled person not able to care for himself or herself whom you can claim as a dependent (or could claim as a dependent except that the person had gross income of \$2,350 or more). But if this person is your child, see **Exception for children of divorced or separated parents** below.

To find out who is a dependent, see the instructions for Form 1040A, line 6c, that begin on page 19.

**Caution:** *To be a qualifying person, the person **must** have shared the same home with you in 1993.*

**Exception for children of divorced or separated parents.** If you were divorced, legally separated, or lived apart from your spouse during the last 6 months of 1993, you may be able to take the credit or the exclusion even if your child is not your dependent. If your child is not your dependent, he or she is a qualifying person only if **all five** of the following apply.

1. You had custody of the child for a longer time in 1993 than the other parent. Get Pub. 501 for the definition of custody.
2. One or both of the parents provided over half of the child's support in 1993.
3. One or both of the parents had custody of the child for more than half of 1993.
4. The child was under age 13 or was disabled and could not take care of himself or herself.
5. The other parent claims the child as a dependent under the rules for **Children of divorced or separated parents** on page 21.

If you can take the credit or the exclusion because of this exception, enter your child's name in the space to the left of line 3. The other parent cannot treat this child as a qualifying person even though the other parent claims this child as a dependent.

**A change  
to note**

**If you have a child who was born in 1993** and the amount on Form 1040A, line 17, is less than \$23,050, you may be able to take the extra credit for a child born in 1993 on Schedule EIC. To find out if you can take the extra credit, see Schedule EIC and its instructions. But if you take the extra credit, you **cannot** take the credit for child care expenses or the exclusion of dependent care benefits on Schedule 2 for the same child.

If you qualify for both the child care credit **and** the extra credit for a child born in 1993, **you should figure the amount of tax you overpaid (or the amount of tax you owe) both ways to see which way is better for you.** You should also do this if you received dependent care benefits and qualify for the extra credit on Schedule EIC. But see the **Exception** on page 60.

To see which way is better, first get Schedule EIC and fill in lines 1(a)–1(g) and all the lines on page 2 that apply to you. Be sure to figure the extra credit for a child born in 1993. Then, follow the steps below.

**Step 1.** Figure the child care credit or exclusion on Schedule 2. **Include** the qualified expenses for your child born in 1993. Fill in Form 1040A through line 28b. On line 28c, enter the total of the amounts from lines 11 and 16 of Schedule EIC. Fill in the rest of Form 1040A through line 29 (or line 32).

**Step 2.** Again, figure the child care credit or exclusion on Schedule 2. But this time, **don't include** the qualified expenses for your child born in 1993. Fill in Form 1040A through line 28b. On line 28c, enter the amount from line 20 of Schedule EIC. Fill in the rest of Form 1040A through line 29 (or line 32).

**Step 3.** Compare the amount on line 29 (or line 32) of Form 1040A figured using Step 1 to the amount figured using Step 2. File your return using the one that benefits you more. If you choose to use Step 1 and the amount on line 4 of Schedule 2 includes expenses for more than one person, write in the amount of qualified expenses for your child born in 1993 on the line to the left of your line 4 entry. If you are completing Part III, write this amount on the line to the left of your line 14 entry.

**Exception.** If you didn't receive any dependent care benefits and the amount on line 23 of your Form 1040A is zero, you should take the extra credit for a child born in 1993. **Do not** file Schedule 2.

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Who may take the credit or exclude dependent care benefits?

You may take the credit or the exclusion if **all six** of the following apply.

1. Your filing status is single, head of household, qualifying widow(er) with dependent child, or married filing jointly. But see **Special rule for married persons filing separate returns** below.
2. The care was provided so you (and your spouse if you were married) could work or look for work. However, if you did not find a job and have no earned income for the year, you cannot take the credit or the exclusion. But if your spouse was a student or disabled, see the line 6 instructions.
3. You (and your spouse if you were married) paid over half the cost of keeping up your home. Call Tele-Tax (see page 48) and listen to topic 602 or get Pub. 503 for an explanation of what costs are included.
4. You and the qualifying person(s) lived in the same home.
5. The person who provided the care was not your spouse or a person whom you can claim as a dependent. If your child provided the care, he or she must have been age 19 or older by the end of 1993.
6. You report the required information about the care provider on line 1.

**Special rule for married persons filing separate returns.** If your filing status is married filing separately and **all** of the following apply, you are considered unmarried for purposes of figuring the credit and the exclusion on Schedule 2.

- You lived apart from your spouse during the last 6 months of 1993, and
- The qualifying person lived in your home more than half of 1993, and
- You provided over half the cost of keeping up your home.

If you meet **all** the requirements to be treated as unmarried and meet items 2 through 6 listed above, you may take the credit or the exclusion. If you do not meet all the requirements to be treated as unmarried, you **cannot** take the credit. However, you may take the exclusion if you meet items 2 through 6.

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Other forms you may have to file

If you paid someone who worked in your home cash wages of \$50 or more in any calendar quarter in 1993, you usually must file Form 942. Also, if you paid someone who worked in your home cash wages of \$1,000 or more in any calendar quarter in 1992 or 1993, you must file a 1993 Form 940 or Form 940-EZ by January 31, 1994. Get Pub. 926 for more details.

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<b>Part I</b> Persons or organizations who provided the care	<p><b>Line 1</b> Complete columns <b>(a)</b> through <b>(d)</b> for each person or organization that provided the care. You can use Form W-10 or any other source listed in its instructions to get the information from the care provider. If you do not give correct or complete information, your credit (and exclusion, if applicable) may be disallowed unless you can show you used due diligence in attempting to provide the required information.</p> <p><b>Due diligence.</b> You can show due diligence by keeping in your records a Form W-10 properly completed by the care provider or one of the other sources of information listed in the instructions for Form W-10. If the provider does not comply with your request for one of these items, complete the entries you can on line 1 of Schedule 2, such as the provider's name and address. Write "See page 2" in the columns for which you do not have the information. On the bottom of page 2, explain that you requested the information from the care provider, but the provider did not comply with your request.</p> <p><b>Columns (a) and (b).</b> Enter the care provider's name and address. If you were covered by your employer's dependent care plan and your employer furnished the care (either at your workplace or by hiring a care provider), enter your employer's name in column <b>(a)</b>, write "See W-2" in column <b>(b)</b>, and leave columns <b>(c)</b> and <b>(d)</b> blank. But if your employer paid a third party (not hired by your employer) on your behalf to provide the care, you must give information on the third party in columns <b>(a)</b> through <b>(d)</b>.</p> <p><b>Column (c).</b> If the care provider is an individual, enter his or her social security number (SSN). Otherwise, enter the provider's employer identification number (EIN). If the provider is a tax-exempt organization, enter "Tax-exempt."</p> <p><b>Column (d).</b> Enter the total amount you <b>actually paid</b> in 1993 to the care provider. Also, include amounts your employer paid to a third party on your behalf. It does not matter when the expenses were incurred. Do not reduce this amount by any reimbursement you received.</p>
<b>Part II</b> Credit for child and dependent care expenses	<p><b>Line 4</b> Do not include on line 4 qualified expenses you incurred in 1993 but did not pay until 1994. You may be able to use these expenses to increase your 1994 credit. Do not include on line 4 qualified expenses you incurred in 1992 but did not pay until 1993. Instead, see <b>Prior year's expenses</b> below.</p> <p><b>Line 6</b> <b>Spouse who was a student or disabled.</b> Your spouse was a <b>student</b> if he or she was enrolled as a full-time student at a school during any 5 months of 1993. Your spouse was <b>disabled</b> if he or she was not capable of self-care. Figure your spouse's earned income on a monthly basis.</p> <p>For each month or part of a month your spouse was a student or was disabled, he or she is considered to have worked and earned income. His or her earned income for each month is considered to be at least \$200 (\$400 if more than one qualifying person was cared for in 1993). If your spouse also worked during that month, use the higher of \$200 (or \$400) or his or her actual earned income for that month. If, in the same month, both you and your spouse were either students or disabled, this rule applies to only one of you for that month.</p> <p>For any month that your spouse was not a student or disabled, use your spouse's actual earned income if he or she worked during the month.</p> <p><b>Line 10</b> If you had qualified expenses for 1992 that you didn't pay until 1993, see <b>Prior year's expenses</b> next. Otherwise, see <b>Credit limit</b> on page 62.</p> <p><b>Prior year's expenses.</b> If you had qualified expenses for 1992 that you did not pay until 1993, you may be able to increase the amount of credit you can take in 1993. For details, see <b>Amount of Credit</b> in Pub. 503. If you can take a credit for your 1992 expenses, write "PYE" and the amount of the credit next to line 10. Add the credit to the amount on line 10 and replace the amount on line 10</p>

with that total. Also, attach a statement showing how you figured the credit. See **Credit limit** next.

**Credit limit.** Add the amounts on Form 1040A, lines 8b and 17. If the total is not over (a) \$45,000 if married filing jointly or qualifying widow(er), (b) \$33,750 if single or head of household, or (c) \$22,500 if married filing separately, your credit is not limited. Enter on Form 1040A, line 24a, the amount from Schedule 2, line 10. If the total is over the dollar amount for your filing status, your credit may be limited. To figure the amount of credit you may claim, first complete lines 1-7 of the **Alternative minimum tax worksheet** on page 40. Then, complete the worksheet below.

Credit limit worksheet

Credit limit worksheet—Line 10 (keep for your records)

1. Enter the amount from Form 1040A, line 23.	1.	<input style="width: 90%;" type="text"/>
2. Enter the amount from line 7 of the <b>Alternative minimum tax worksheet</b> on page 40.	2.	<input style="width: 90%;" type="text"/>
3. Subtract line 2 from line 1.	3.	<input style="width: 90%;" type="text"/>
4. Enter the amount from Schedule 2, line 10.	4.	<input style="width: 90%;" type="text"/>

Look at lines 3 and 4 above. If line 4 is equal to or less than line 3, your credit is not limited. Enter the amount from line 4 on Form 1040A, line 24a. If line 4 is more than line 3, enter the amount from line 3 on Form 1040A, line 24a. Write "AMT" next to line 24a and replace the amount on Schedule 2, line 10, with that amount.

Part III  
Dependent care benefits

**Line 12** If you had a flexible spending account, any amount included on line 11 that you did not receive because you did not incur the expense is considered forfeited. Enter the forfeited amount on line 12. **Do not** include amounts you expect to receive at a future date.

**Example.** Under your employer's dependent care plan, you elected to have your employer set aside \$5,000 to cover your 1993 dependent care expenses. The \$5,000 is shown in box 10 of your W-2 form. In 1993, you incurred and were reimbursed for \$4,950 of qualified expenses. You would enter \$5,000 on line 11 and \$50, the amount forfeited, on line 12.

**Line 14** Enter the total of all qualified expenses incurred in 1993 for the care of your qualifying person(s). It does not matter when the expenses were paid.

**Example.** You received \$2,000 in cash under your employer's dependent care plan for 1993. The \$2,000 is shown in box 10 of your W-2 form. Only \$900 of qualified expenses were incurred in 1993 for the care of your 5-year-old dependent child. You would enter \$2,000 on line 11 and \$900 on line 14.

**Line 17** If your filing status is married filing separately, see **Special rule for married persons filing separate returns** on page 60. If you are considered unmarried under that rule, enter your earned income (from line 16) on line 17. On line 19, enter the smaller of the amount from line 18 or \$5,000. If you are **not** considered unmarried under that rule, enter your spouse's earned income on line 17. If your spouse was a student or disabled in 1993, see the line 6 instructions. On line 19, enter the smaller of the amount from line 18 or \$2,500.

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## Instructions for Schedule EIC

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<b>Purpose of schedule</b>	<p>Use Schedule EIC to figure the earned income credit. If you can take the credit, subtract it from the tax you owe. You can get a refund of the credit even if you don't owe any tax. Get <b>Pub. 596</b> for more details.</p> <p><b>Note:</b> <i>If you qualify, you may be able to get part of the credit added to your pay. For details, get <b>Form W-5</b> from your employer or call 1-800-829-3676.</i></p>
<b>Changes you should note</b>	<p><b>Basic credit.</b> This credit can be as much as \$1,434 for one qualifying child. For two qualifying children, it can be as much as \$1,511. This is the maximum amount of this credit even if you had more than two qualifying children.</p> <p><b>Health insurance credit.</b> This credit can be as much as \$465.</p> <p><b>Extra credit for a child born in 1993.</b> If you have a qualifying child born in 1993, you may also be able to take this credit. It can be as much as \$388. This is the maximum amount of this credit even if you had more than one qualifying child born in 1993 (for example, twins). If you paid someone to care for your child born in 1993 so you could work, see <b>Special rule</b> next.</p>
<b>Special rule</b>	<p>If you take the <b>extra credit for a child born in 1993</b>, you <b>can't</b> take the credit for child care expenses or the exclusion of dependent care benefits on Schedule 2 for the same child. To help you decide if it would be better to take the extra credit or the credit or exclusion on Schedule 2, see <b>A change to note</b> on page 59. But you can take the <b>basic credit</b> and, if it applies, the <b>health insurance credit</b> for your qualifying child born in 1993 even if you choose to take the credit or exclusion on Schedule 2 for that child.</p>
<b>General information</b>	<p><b>Who can take the earned income credit.</b> You can take this credit if your adjusted gross income (Form 1040A, line 16) is less than \$23,050 and you meet <b>all four</b> of the following requirements.</p> <ol style="list-style-type: none"> <li>1. You worked and the total of your <b>taxable and nontaxable earned income</b> (see page 65) is less than \$23,050. To see if you meet this requirement, you can fill in lines 4 through 7 on page 2 of Schedule EIC.</li> <li>2. Your filing status is single, married filing jointly, head of household, or qualifying widow(er).</li> <li>3. You have at least one qualifying child (see page 64). If the child was married or is also a qualifying child of another person, special rules apply. For details, see <b>Married child</b> and <b>Qualifying child of more than one person</b> on page 64.</li> <li>4. You are not a qualifying child of another person.</li> </ol> <p>Do you meet <b>all four</b> of the above requirements?</p> <ul style="list-style-type: none"> <li>• <b>Yes.</b> Fill in the lines on Schedule EIC that apply to you.</li> <li>• <b>No.</b> Enter "No" on the line next to line 28c of Form 1040A.</li> </ul> <p><b>Effect of credit on certain welfare benefits.</b> Any refund you receive as the result of claiming the earned income credit will not be used to determine if you are eligible for the following benefit programs, or how much you can receive from them.</p> <ul style="list-style-type: none"> <li>• Aid to Families With Dependent Children (AFDC).</li> </ul>

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- Medicaid and Supplemental Security Income (SSI).
- Food stamps and low-income housing.

**If you want the IRS to figure your credit**, fill in page 1 of Schedule EIC and attach it to your return. Be sure to enter the amount from Form 1040A, line 16, in the space provided below line 1. On Form 1040A, enter "EIC" on the line next to line 28c. Make sure you fill in line 28a for Federal income tax withheld. Sign and date your return, enter your occupation, and mail it. If you are filing a joint return, your spouse must also sign. If you are due a refund, we will send it to you. If you owe tax, we will send you a bill.

**Qualifying child.** A child must meet one condition from each of the three boxes on page 1 of Schedule EIC to be a qualifying child. A child doesn't have to be your dependent in most cases. But if the child was married, special rules apply. See **Married child** below.

**Example.** You are divorced and have a 7-year-old son. Although you had custody of your son, he is claimed as a dependent on his other parent's 1993 tax return. Your son is your qualifying child because he meets one condition from each box on page 1 of Schedule EIC. Your son is not a qualifying child of his other parent because he did not live with the other parent for more than half of 1993.

The following explains some of the terms used on page 1 of Schedule EIC.

- A **foster child** is any child you cared for as your own child. For example, if you cared for your niece as your own child, she is considered your foster child.
- A child placed with you by an authorized placement agency for legal adoption is an **adopted child** even if the adoption isn't final.
- A **grandchild** is any descendant of your son, daughter, or adopted child. For example, a grandchild includes your great-grandchild, great-great-grandchild, etc.

To find out if your child qualifies as a **student**, see the instructions for line 1, column (c), on page 65. To find out who is considered **permanently and totally disabled**, see the instructions for line 1, column (d), on page 66.

**Exception.** The child, including a foster child, is considered to have lived with you for all of 1993 if **(1)** the child was born or died in 1993, **and (2)** your home was the child's home for the entire time he or she was alive. Temporary absences (such as for school, vacation, or medical care) count as time lived in the home.

**Married child.** If your child was married at the end of 1993, that child is a qualifying child only if you can claim him or her as your dependent on Form 1040A, line 6c. But if this child's other parent claimed him or her as a dependent under the rules on page 21 for **Children of divorced or separated parents**, this child is your qualifying child.

**Qualifying child of more than one person.** If a child meets the conditions to be a qualifying child of more than one person, only the person who had the **highest** adjusted gross income for 1993 may treat that child as a qualifying child. If the other person is your spouse and you are filing a joint return, this rule doesn't apply. If you cannot take the earned income credit because of this rule, enter "No" on the line next to line 28c of Form 1040A.

**Example.** You and your 5-year-old daughter moved in with your mother in April 1993. You are not a qualifying child of your mother. Your daughter meets the conditions to be a qualifying child for both you and your mother. Your adjusted gross income for 1993 was \$7,000 and your mother's was \$14,000. Since your

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mother's adjusted gross income was higher, your daughter is your mother's qualifying child.

**Taxable earned income.** This is usually the amount reported on Form 1040A, line 7. But if you received a taxable scholarship or fellowship grant that wasn't reported on a W-2 form, see the instructions for line 4 on page 67.

**Nontaxable earned income.** Certain earned income is not taxable, but it must be included on Schedule EIC to see if you can take the earned income credit. It is also used to figure the amount of your credit. It includes anything of value (money, goods, or services) that is not taxable which you received from your employer for your work. Some examples of nontaxable earned income are—

- Basic quarters and subsistence allowances and the value of in-kind quarters and subsistence received from the U.S. military. This amount may be shown on your last Leave and Earnings Statement for 1993. If it isn't or you need additional help, contact your legal assistance office or unit tax advisor.
- Combat zone excluded pay. If you served in Operation Desert Storm, contact your legal assistance office or unit tax advisor to find out the amount of combat zone excluded pay you received in 1993.
- Housing allowance or rental value of a parsonage for clergy members.
- Meals and lodging provided for the convenience of your employer.
- Voluntary salary deferrals. If you chose to have your employer contribute part of your pay to certain retirement plans (such as a 401(k) plan or the Federal Thrift Savings Plan) instead of having it paid to you, the "Deferred compensation" box in box 15 of your W-2 form should be checked. The amount deferred should be shown in box 13 of your W-2 form.
- Excludable dependent care benefits from Schedule 2, line 19.
- Voluntary salary reductions, such as under a cafeteria plan, unless they are included in box 1 of your W-2 form(s). For details, see Pub. 596.

**Information about your qualifying child or children**

**Line 1** If you had a qualifying child, fill in columns (a) through (g). If you don't give all the information asked for, it may take us longer to process your return and issue your refund. If you had **more than two qualifying children**, you need to list only two to get the maximum credit.

**Column (a).** Enter each qualifying child's name. If you had more than two qualifying children, list only the two youngest children. If you had a qualifying child born in 1993, list that child even if you chose to claim the credit or exclusion for child care expenses for this child on Schedule 2.

**Column (c).** If your child was born **before 1975** but was under age 24 at the end of 1993 and a student, put a checkmark in column (c). Your child was a **student** if he or she—

- Was enrolled as a full-time student at a school during any 5 months of 1993, or
- Took a full-time, on-farm training course during any 5 months of 1993. The course had to be given by a school or a state, county, or local government agency.

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

**Column (d).** If your child was born **before 1975** and was permanently and totally disabled during any part of 1993, put a checkmark in column (d). A person is **permanently and totally disabled** if **both** of the following apply.

1. He or she cannot engage in any substantial gainful activity because of a physical or mental condition.
2. A doctor determines the condition has lasted or can be expected to last continuously for at least a year or can lead to death.

**Column (e).** If your child was born **before 1993**, you must enter his or her social security number in column (e). If your child doesn't have a number, apply for one by filing Form SS-5 with your local Social Security Administration (SSA) office. It usually takes about 2 weeks to get a number. If your child won't have a number by the time you are ready to file your return, ask the SSA to give you a receipt. When you file your return, enter "applied for" in column (e). If the SSA gave you a receipt, attach a copy of it to your return.

**Column (g).** Enter the number of months your child lived with you in your home in the United States during 1993. Don't enter more than 12. Count temporary absences such as for school or vacation as time lived in your home. If the child lived with you for more than half of 1993 but less than 7 months, enter "7" in this column. If the **Exception** on page 64 applies to your child, enter "12" in this column.

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**Other information**

Fill in lines 2 and 3 only if you want the IRS to figure the earned income credit for you.

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**Line 2** If you received any earned income that is not taxable, enter the total of that income on line 2. List the type and amount of this income on the dotted line next to line 2. If you need more space, attach a statement. See **Nontaxable earned income** on page 65.

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**Line 3** Enter the total amount you paid in 1993 for health insurance that covered at least one of your qualifying children even if the insurance covered you and other members of your family.

**Example 1.** You had health insurance at work that covered you, your spouse, and your qualifying child. You paid part of the cost for the insurance and your employer paid part. Your pay statements for 1993 show that you paid a total of \$500 for the health insurance. You should enter \$500 on line 3.

**Example 2.** You paid \$700 for health insurance in 1993. The insurance covered you and your spouse for the first 6 months and you, your spouse, and your qualifying child for the last 6 months. The total amount you paid for health insurance for the last 6 months of 1993 was \$350. You should enter \$350 on line 3.

**Do not** include on line 3—

- The Medicare tax withheld from your pay.
  - Amounts paid to doctors, dentists, hospitals, etc.
  - Amounts paid for prescription medicines and drugs.
  - Amounts contributed under a cafeteria plan, unless they are included in box 1 of your W-2 form(s).
  - Any amount paid, reimbursed, or subsidized by Federal, state, or local governments or their subsidiary agencies or offices unless you must include that amount in your income.
-

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**Figure your total earned income credit**

**Line 4** If the total on Form 1040A, line 7, includes an amount for a taxable scholarship or fellowship grant that wasn't reported on a W-2 form, subtract that amount from the total on line 7. Enter the result on line 4 of Schedule EIC. Also, enter "SCH" and the amount you subtracted on the dotted line next to line 4.

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**Line 5** If you received any earned income that was not taxable, enter the total of that income on line 5. List the type and amount of this income on the dotted lines next to line 5. If you need more space, attach a statement. See **Nontaxable earned income** on page 65.

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**Lines 8-11 Basic credit.** The amount of this credit depends on whether you listed one qualifying child or two qualifying children on line 1 of Schedule EIC. If you had more than two qualifying children, you need to list only two to get the maximum basic credit.

If you listed a qualifying child who was born in 1993, you can use that child to figure your basic credit even if you are also using that child to take the extra credit for a child born in 1993.

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**Lines 12-16 Health insurance credit.** If you paid for health insurance in 1993 and the insurance covered at least one of your qualifying children, you can also take this credit.

On line 15, enter the total amount you paid in 1993 for health insurance even if the insurance covered you and other members of your family.

**Example 1.** You had health insurance at work that covered you, your spouse, and your qualifying child. You paid part of the cost for the insurance and your employer paid part. Your pay statements for 1993 show that you paid a total of \$500 for the health insurance. You should enter \$500 on line 15.

**Example 2.** You paid \$700 for health insurance in 1993. The insurance covered you and your spouse for the first 6 months and you, your spouse, and your qualifying child for the last 6 months. The total amount you paid for health insurance for the last 6 months of 1993 was \$350. You should enter \$350 on line 15.

**Do not** include on line 15—

- The Medicare tax withheld from your pay.
  - Amounts paid to doctors, dentists, hospitals, etc.
  - Amounts paid for prescription medicines and drugs.
  - Amounts contributed under a cafeteria plan, unless they are included in box 1 of your W-2 form(s).
  - Any amount paid, reimbursed, or subsidized by Federal, state, or local governments or their subsidiary agencies or offices unless you must include that amount in your income.
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**Lines 17-19 Extra credit for child born in 1993.** You can take this credit ONLY if:

- You listed on line 1 of Schedule EIC a child born in 1993, AND
- You did not take the credit for child care expenses or the exclusion of dependent care benefits on Schedule 2 for the same child.

If you had more than one qualifying child born in 1993 (for example, twins), the amount of this credit does not change.

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**Line 20** Add lines 11, 16, and 19. Enter the total on line 20 and on Form 1040A, line 28c. But if you owe the alternative minimum tax (see the instructions for line 27 on page 39), first subtract that tax from the amount on line 20 of Schedule EIC. Next, enter the result (if more than zero) on Form 1040A, line 28c. Then, replace the amount on Schedule EIC, line 20, with the amount entered on Form 1040A, line 28c.

# TABLE A—Basic Credit 1993 Earned Income Credit

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

**To find your basic credit:** First, read down the “At least — But less than” columns and find the line that includes the amount you entered on line 7 or line 9 of Schedule EIC. Next, read across to the column that includes the number of qualifying children you listed on Schedule EIC. Then, enter the credit from that column on Schedule EIC, line 8 or line 10, whichever applies.

If the amount on Schedule EIC, line 7 or line 9, is—		And you listed—		If the amount on Schedule EIC, line 7 or line 9, is—		And you listed—		If the amount on Schedule EIC, line 7 or line 9, is—		And you listed—		If the amount on Schedule EIC, line 7 or line 9, is—		And you listed—	
At least	But less than	One child	Two children	At least	But less than	One child	Two children	At least	But less than	One child	Two children	At least	But less than	One child	Two children
\$1	\$50	\$5	\$5	2,800	2,850	523	551	5,600	5,650	1,041	1,097	12,800	12,850	1,351	1,424
50	100	14	15	2,850	2,900	532	561	5,650	5,700	1,050	1,107	12,850	12,900	1,345	1,417
100	150	23	24	2,900	2,950	541	570	5,700	5,750	1,059	1,116	12,900	12,950	1,338	1,410
150	200	32	34	2,950	3,000	550	580	5,750	5,800	1,068	1,126	12,950	13,000	1,331	1,403
200	250	42	44	3,000	3,050	560	590	5,800	5,850	1,078	1,136	13,000	13,050	1,325	1,396
250	300	51	54	3,050	3,100	569	600	5,850	5,900	1,087	1,146	13,050	13,100	1,318	1,389
300	350	60	63	3,100	3,150	578	609	5,900	5,950	1,096	1,155	13,100	13,150	1,312	1,382
350	400	69	73	3,150	3,200	587	619	5,950	6,000	1,105	1,165	13,150	13,200	1,305	1,375
400	450	79	83	3,200	3,250	597	629	6,000	6,050	1,115	1,175	13,200	13,250	1,298	1,368
450	500	88	93	3,250	3,300	606	639	6,050	6,100	1,124	1,185	13,250	13,300	1,292	1,362
500	550	97	102	3,300	3,350	615	648	6,100	6,150	1,133	1,194	13,300	13,350	1,285	1,355
550	600	106	112	3,350	3,400	624	658	6,150	6,200	1,142	1,204	13,350	13,400	1,279	1,348
600	650	116	122	3,400	3,450	634	668	6,200	6,250	1,152	1,214	13,400	13,450	1,272	1,341
650	700	125	132	3,450	3,500	643	678	6,250	6,300	1,161	1,224	13,450	13,500	1,265	1,334
700	750	134	141	3,500	3,550	652	687	6,300	6,350	1,170	1,233	13,500	13,550	1,259	1,327
750	800	143	151	3,550	3,600	661	697	6,350	6,400	1,179	1,243	13,550	13,600	1,252	1,320
800	850	153	161	3,600	3,650	671	707	6,400	6,450	1,189	1,253	13,600	13,650	1,246	1,313
850	900	162	171	3,650	3,700	680	717	6,450	6,500	1,198	1,263	13,650	13,700	1,239	1,306
900	950	171	180	3,700	3,750	689	726	6,500	6,550	1,207	1,272	13,700	13,750	1,232	1,299
950	1,000	180	190	3,750	3,800	698	736	6,550	6,600	1,216	1,282	13,750	13,800	1,226	1,292
1,000	1,050	190	200	3,800	3,850	708	746	6,600	6,650	1,226	1,292	13,800	13,850	1,219	1,285
1,050	1,100	199	210	3,850	3,900	717	756	6,650	6,700	1,235	1,302	13,850	13,900	1,212	1,278
1,100	1,150	208	219	3,900	3,950	726	765	6,700	6,750	1,244	1,311	13,900	13,950	1,206	1,271
1,150	1,200	217	229	3,950	4,000	735	775	6,750	6,800	1,253	1,321	13,950	14,000	1,199	1,264
1,200	1,250	227	239	4,000	4,050	745	785	6,800	6,850	1,263	1,331	14,000	14,050	1,193	1,257
1,250	1,300	236	249	4,050	4,100	754	795	6,850	6,900	1,272	1,341	14,050	14,100	1,186	1,250
1,300	1,350	245	258	4,100	4,150	763	804	6,900	6,950	1,281	1,350	14,100	14,150	1,179	1,243
1,350	1,400	254	268	4,150	4,200	772	814	6,950	7,000	1,290	1,360	14,150	14,200	1,173	1,236
1,400	1,450	264	278	4,200	4,250	782	824	7,000	7,050	1,300	1,370	14,200	14,250	1,166	1,229
1,450	1,500	273	288	4,250	4,300	791	834	7,050	7,100	1,309	1,380	14,250	14,300	1,160	1,222
1,500	1,550	282	297	4,300	4,350	800	843	7,100	7,150	1,318	1,389	14,300	14,350	1,153	1,215
1,550	1,600	291	307	4,350	4,400	809	853	7,150	7,200	1,327	1,399	14,350	14,400	1,146	1,208
1,600	1,650	301	317	4,400	4,450	819	863	7,200	7,250	1,337	1,409	14,400	14,450	1,140	1,201
1,650	1,700	310	327	4,450	4,500	828	873	7,250	7,300	1,346	1,419	14,450	14,500	1,133	1,194
1,700	1,750	319	336	4,500	4,550	837	882	7,300	7,350	1,355	1,428	14,500	14,550	1,127	1,187
1,750	1,800	328	346	4,550	4,600	846	892	7,350	7,400	1,364	1,438	14,550	14,600	1,120	1,180
1,800	1,850	338	356	4,600	4,650	856	902	7,400	7,450	1,374	1,448	14,600	14,650	1,113	1,173
1,850	1,900	347	366	4,650	4,700	865	912	7,450	7,500	1,383	1,458	14,650	14,700	1,107	1,166
1,900	1,950	356	375	4,700	4,750	874	921	7,500	7,550	1,392	1,467	14,700	14,750	1,100	1,160
1,950	2,000	365	385	4,750	4,800	883	931	7,550	7,600	1,401	1,477	14,750	14,800	1,094	1,153
2,000	2,050	375	395	4,800	4,850	893	941	7,600	7,650	1,411	1,487	14,800	14,850	1,087	1,146
2,050	2,100	384	405	4,850	4,900	902	951	7,650	7,700	1,420	1,497	14,850	14,900	1,080	1,139
2,100	2,150	393	414	4,900	4,950	911	960	7,700	7,750	1,429	1,506	14,900	14,950	1,074	1,132
2,150	2,200	402	424	4,950	5,000	920	970	7,750	12,200	1,434	1,511	14,950	15,000	1,067	1,125
2,200	2,250	412	434	5,000	5,050	930	980	12,200	12,250	1,430	1,508	15,000	15,050	1,061	1,118
2,250	2,300	421	444	5,050	5,100	939	990	12,250	12,300	1,424	1,501	15,050	15,100	1,054	1,111
2,300	2,350	430	453	5,100	5,150	948	999	12,300	12,350	1,417	1,494	15,100	15,150	1,047	1,104
2,350	2,400	439	463	5,150	5,200	957	1,009	12,350	12,400	1,411	1,487	15,150	15,200	1,041	1,097
2,400	2,450	449	473	5,200	5,250	967	1,019	12,400	12,450	1,404	1,480	15,200	15,250	1,034	1,090
2,450	2,500	458	483	5,250	5,300	976	1,029	12,450	12,500	1,397	1,473	15,250	15,300	1,028	1,083
2,500	2,550	467	492	5,300	5,350	985	1,038	12,500	12,550	1,391	1,466	15,300	15,350	1,021	1,076
2,550	2,600	476	502	5,350	5,400	994	1,048	12,550	12,600	1,384	1,459	15,350	15,400	1,014	1,069
2,600	2,650	486	512	5,400	5,450	1,004	1,058	12,600	12,650	1,378	1,452	<i>(This table continues on next page)</i>			
2,650	2,700	495	522	5,450	5,500	1,013	1,068	12,650	12,700	1,371	1,445				
2,700	2,750	504	531	5,500	5,550	1,022	1,077	12,700	12,750	1,364	1,438				
2,750	2,800	513	541	5,550	5,600	1,031	1,087	12,750	12,800	1,358	1,431				

1993 Earned Income Credit TABLE A—Basic Credit *Continued*

If the amount on Schedule EIC, line 7 or line 9, is—		And you listed—		If the amount on Schedule EIC, line 7 or line 9, is—		And you listed—		If the amount on Schedule EIC, line 7 or line 9, is—		And you listed—	
		One child	Two children			One child	Two children			One child	Two children
At least	But less than	Your basic credit is—		At least	But less than	Your basic credit is—		At least	But less than	Your basic credit is—	
15,400	15,450	1,008	1,062	18,400	18,450	611	644	21,400	21,450	215	226
15,450	15,500	1,001	1,055	18,450	18,500	605	637	21,450	21,500	209	219
15,500	15,550	995	1,048	18,500	18,550	598	630	21,500	21,550	202	212
15,550	15,600	988	1,041	18,550	18,600	592	623	21,550	21,600	195	205
15,600	15,650	981	1,034	18,600	18,650	585	616	21,600	21,650	189	198
15,650	15,700	975	1,027	18,650	18,700	578	609	21,650	21,700	182	191
15,700	15,750	968	1,020	18,700	18,750	572	602	21,700	21,750	175	184
15,750	15,800	961	1,013	18,750	18,800	565	595	21,750	21,800	169	177
15,800	15,850	955	1,006	18,800	18,850	559	588	21,800	21,850	162	170
15,850	15,900	948	999	18,850	18,900	552	581	21,850	21,900	156	164
15,900	15,950	942	992	18,900	18,950	545	574	21,900	21,950	149	157
15,950	16,000	935	985	18,950	19,000	539	567	21,950	22,000	142	150
16,000	16,050	928	978	19,000	19,050	532	561	22,000	22,050	136	143
16,050	16,100	922	971	19,050	19,100	526	554	22,050	22,100	129	136
16,100	16,150	915	964	19,100	19,150	519	547	22,100	22,150	123	129
16,150	16,200	909	958	19,150	19,200	512	540	22,150	22,200	116	122
16,200	16,250	902	951	19,200	19,250	506	533	22,200	22,250	109	115
16,250	16,300	895	944	19,250	19,300	499	526	22,250	22,300	103	108
16,300	16,350	889	937	19,300	19,350	493	519	22,300	22,350	96	101
16,350	16,400	882	930	19,350	19,400	486	512	22,350	22,400	90	94
16,400	16,450	876	923	19,400	19,450	479	505	22,400	22,450	83	87
16,450	16,500	869	916	19,450	19,500	473	498	22,450	22,500	76	80
16,500	16,550	862	909	19,500	19,550	466	491	22,500	22,550	70	73
16,550	16,600	856	902	19,550	19,600	460	484	22,550	22,600	63	66
16,600	16,650	849	895	19,600	19,650	453	477	22,600	22,650	57	59
16,650	16,700	843	888	19,650	19,700	446	470	22,650	22,700	50	52
16,700	16,750	836	881	19,700	19,750	440	463	22,700	22,750	43	45
16,750	16,800	829	874	19,750	19,800	433	456	22,750	22,800	37	38
16,800	16,850	823	867	19,800	19,850	426	449	22,800	22,850	30	31
16,850	16,900	816	860	19,850	19,900	420	442	22,850	22,900	24	24
16,900	16,950	810	853	19,900	19,950	413	435	22,900	22,950	17	17
16,950	17,000	803	846	19,950	20,000	407	428	22,950	23,000	10	10
17,000	17,050	796	839	20,000	20,050	400	421	23,000	23,050	4	3
17,050	17,100	790	832	20,050	20,100	393	414				
17,100	17,150	783	825	20,100	20,150	387	407				
17,150	17,200	777	818	20,150	20,200	380	400				
17,200	17,250	770	811	20,200	20,250	374	393	<b>\$23,050 or more—you may not take the credit</b>			
17,250	17,300	763	804	20,250	20,300	367	386				
17,300	17,350	757	797	20,300	20,350	360	379				
17,350	17,400	750	790	20,350	20,400	354	372				
17,400	17,450	744	783	20,400	20,450	347	366				
17,450	17,500	737	776	20,450	20,500	341	359				
17,500	17,550	730	769	20,500	20,550	334	352				
17,550	17,600	724	763	20,550	20,600	327	345				
17,600	17,650	717	756	20,600	20,650	321	338				
17,650	17,700	711	749	20,650	20,700	314	331				
17,700	17,750	704	742	20,700	20,750	308	324				
17,750	17,800	697	735	20,750	20,800	301	317				
17,800	17,850	691	728	20,800	20,850	294	310				
17,850	17,900	684	721	20,850	20,900	288	303				
17,900	17,950	677	714	20,900	20,950	281	296				
17,950	18,000	671	707	20,950	21,000	275	289				
18,000	18,050	664	700	21,000	21,050	268	282				
18,050	18,100	658	693	21,050	21,100	261	275				
18,100	18,150	651	686	21,100	21,150	255	268				
18,150	18,200	644	679	21,150	21,200	248	261				
18,200	18,250	638	672	21,200	21,250	242	254				
18,250	18,300	631	665	21,250	21,300	235	247				
18,300	18,350	625	658	21,300	21,350	228	240				
18,350	18,400	618	651	21,350	21,400	222	233				

# TABLE B—Health Insurance Credit 1993 Earned Income Credit

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

**To find your health insurance credit:** First, read down the "At least—But less than" columns and find the line that includes the amount you entered on line 7 or line 9 of Schedule EIC. Next, read across and find the credit. Then, enter the credit on Schedule EIC, line 12 or line 13, whichever applies.

If the amount on Schedule EIC, line 7 or line 9, is—		Your health insurance credit is—	If the amount on Schedule EIC, line 7 or line 9, is—		Your health insurance credit is—	If the amount on Schedule EIC, line 7 or line 9, is—		Your health insurance credit is—	If the amount on Schedule EIC, line 7 or line 9, is—		Your health insurance credit is—			
At least	But less than		At least	But less than		At least	But less than		At least	But less than				
\$1	\$50	\$2	3,800	3,850	230	7,600	7,650	458	15,800	15,850	310	19,600	19,650	147
50	100	5	3,850	3,900	233	7,650	7,700	461	15,850	15,900	308	19,650	19,700	145
100	150	8	3,900	3,950	236	7,700	7,750	464	15,900	15,950	305	19,700	19,750	143
150	200	11	3,950	4,000	239	7,750	12,200	465	15,950	16,000	303	19,750	19,800	140
200	250	14	4,000	4,050	242	12,200	12,250	464	16,000	16,050	301	19,800	19,850	138
250	300	17	4,050	4,100	245	12,250	12,300	462	16,050	16,100	299	19,850	19,900	136
300	350	20	4,100	4,150	248	12,300	12,350	460	16,100	16,150	297	19,900	19,950	134
350	400	23	4,150	4,200	251	12,350	12,400	458	16,150	16,200	295	19,950	20,000	132
400	450	26	4,200	4,250	254	12,400	12,450	455	16,200	16,250	293	20,000	20,050	130
450	500	29	4,250	4,300	257	12,450	12,500	453	16,250	16,300	290	20,050	20,100	128
500	550	32	4,300	4,350	260	12,500	12,550	451	16,300	16,350	288	20,100	20,150	125
550	600	35	4,350	4,400	263	12,550	12,600	449	16,350	16,400	286	20,150	20,200	123
600	650	38	4,400	4,450	266	12,600	12,650	447	16,400	16,450	284	20,200	20,250	121
650	700	41	4,450	4,500	269	12,650	12,700	445	16,450	16,500	282	20,250	20,300	119
700	750	44	4,500	4,550	272	12,700	12,750	443	16,500	16,550	280	20,300	20,350	117
750	800	47	4,550	4,600	275	12,750	12,800	440	16,550	16,600	278	20,350	20,400	115
800	850	50	4,600	4,650	278	12,800	12,850	438	16,600	16,650	275	20,400	20,450	113
850	900	53	4,650	4,700	281	12,850	12,900	436	16,650	16,700	273	20,450	20,500	110
900	950	56	4,700	4,750	284	12,900	12,950	434	16,700	16,750	271	20,500	20,550	108
950	1,000	59	4,750	4,800	287	12,950	13,000	432	16,750	16,800	269	20,550	20,600	106
1,000	1,050	62	4,800	4,850	290	13,000	13,050	430	16,800	16,850	267	20,600	20,650	104
1,050	1,100	65	4,850	4,900	293	13,050	13,100	428	16,850	16,900	265	20,650	20,700	102
1,100	1,150	68	4,900	4,950	296	13,100	13,150	425	16,900	16,950	263	20,700	20,750	100
1,150	1,200	71	4,950	5,000	299	13,150	13,200	423	16,950	17,000	260	20,750	20,800	98
1,200	1,250	74	5,000	5,050	302	13,200	13,250	421	17,000	17,050	258	20,800	20,850	95
1,250	1,300	77	5,050	5,100	305	13,250	13,300	419	17,050	17,100	256	20,850	20,900	93
1,300	1,350	80	5,100	5,150	308	13,300	13,350	417	17,100	17,150	254	20,900	20,950	91
1,350	1,400	83	5,150	5,200	311	13,350	13,400	415	17,150	17,200	252	20,950	21,000	89
1,400	1,450	86	5,200	5,250	314	13,400	13,450	413	17,200	17,250	250	21,000	21,050	87
1,450	1,500	89	5,250	5,300	317	13,450	13,500	410	17,250	17,300	248	21,050	21,100	85
1,500	1,550	92	5,300	5,350	320	13,500	13,550	408	17,300	17,350	245	21,100	21,150	83
1,550	1,600	95	5,350	5,400	323	13,550	13,600	406	17,350	17,400	243	21,150	21,200	80
1,600	1,650	98	5,400	5,450	326	13,600	13,650	404	17,400	17,450	241	21,200	21,250	78
1,650	1,700	101	5,450	5,500	329	13,650	13,700	402	17,450	17,500	239	21,250	21,300	76
1,700	1,750	104	5,500	5,550	332	13,700	13,750	400	17,500	17,550	237	21,300	21,350	74
1,750	1,800	107	5,550	5,600	335	13,750	13,800	398	17,550	17,600	235	21,350	21,400	72
1,800	1,850	110	5,600	5,650	338	13,800	13,850	395	17,600	17,650	233	21,400	21,450	70
1,850	1,900	113	5,650	5,700	341	13,850	13,900	393	17,650	17,700	230	21,450	21,500	68
1,900	1,950	116	5,700	5,750	344	13,900	13,950	391	17,700	17,750	228	21,500	21,550	65
1,950	2,000	119	5,750	5,800	347	13,950	14,000	389	17,750	17,800	226	21,550	21,600	63
2,000	2,050	122	5,800	5,850	350	14,000	14,050	387	17,800	17,850	224	21,600	21,650	61
2,050	2,100	125	5,850	5,900	353	14,050	14,100	385	17,850	17,900	222	21,650	21,700	59
2,100	2,150	128	5,900	5,950	356	14,100	14,150	383	17,900	17,950	220	21,700	21,750	57
2,150	2,200	131	5,950	6,000	359	14,150	14,200	380	17,950	18,000	218	21,750	21,800	55
2,200	2,250	134	6,000	6,050	362	14,200	14,250	378	18,000	18,050	215	21,800	21,850	53
2,250	2,300	137	6,050	6,100	365	14,250	14,300	376	18,050	18,100	213	21,850	21,900	50
2,300	2,350	140	6,100	6,150	368	14,300	14,350	374	18,100	18,150	211	21,900	21,950	48
2,350	2,400	143	6,150	6,200	371	14,350	14,400	372	18,150	18,200	209	21,950	22,000	46
2,400	2,450	146	6,200	6,250	374	14,400	14,450	370	18,200	18,250	207	22,000	22,050	44
2,450	2,500	149	6,250	6,300	377	14,450	14,500	368	18,250	18,300	205	22,050	22,100	42
2,500	2,550	152	6,300	6,350	380	14,500	14,550	365	18,300	18,350	203	22,100	22,150	40
2,550	2,600	155	6,350	6,400	383	14,550	14,600	363	18,350	18,400	200	22,150	22,200	38
2,600	2,650	158	6,400	6,450	386	14,600	14,650	361	18,400	18,450	198	22,200	22,250	35
2,650	2,700	161	6,450	6,500	389	14,650	14,700	359	18,450	18,500	196	22,250	22,300	33
2,700	2,750	164	6,500	6,550	392	14,700	14,750	357	18,500	18,550	194	22,300	22,350	31
2,750	2,800	167	6,550	6,600	395	14,750	14,800	355	18,550	18,600	192	22,350	22,400	29
2,800	2,850	170	6,600	6,650	398	14,800	14,850	353	18,600	18,650	190	22,400	22,450	27
2,850	2,900	173	6,650	6,700	401	14,850	14,900	350	18,650	18,700	188	22,450	22,500	25
2,900	2,950	176	6,700	6,750	404	14,900	14,950	348	18,700	18,750	185	22,500	22,550	23
2,950	3,000	179	6,750	6,800	407	14,950	15,000	346	18,750	18,800	183	22,550	22,600	20
3,000	3,050	182	6,800	6,850	410	15,000	15,050	344	18,800	18,850	181	22,600	22,650	18
3,050	3,100	185	6,850	6,900	413	15,050	15,100	342	18,850	18,900	179	22,650	22,700	16
3,100	3,150	188	6,900	6,950	416	15,100	15,150	340	18,900	18,950	177	22,700	22,750	14
3,150	3,200	191	6,950	7,000	419	15,150	15,200	338	18,950	19,000	175	22,750	22,800	12
3,200	3,250	194	7,000	7,050	422	15,200	15,250	335	19,000	19,050	173	22,800	22,850	10
3,250	3,300	197	7,050	7,100	425	15,250	15,300	333	19,050	19,100	170	22,850	22,900	8
3,300	3,350	200	7,100	7,150	428	15,300	15,350	331	19,100	19,150	168	22,900	22,950	5
3,350	3,400	203	7,150	7,200	431	15,350	15,400	329	19,150	19,200	166	22,950	23,000	3
3,400	3,450	206	7,200	7,250	434	15,400	15,450	327	19,200	19,250	164	23,000	23,050	1
3,450	3,500	209	7,250	7,300	437	15,450	15,500	325	19,250	19,300	162			
3,500	3,550	212	7,300	7,350	440	15,500	15,550	323	19,300	19,350	160			
3,550	3,600	215	7,350	7,400	443	15,550	15,600	320	19,350					

**TABLE C—Extra Credit for Child Born in 1993**  
1993 Earned Income Credit

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

**To find your extra credit for a child born in 1993:**  
First, read down the "At least—But less than" columns and find the line that includes the amount you entered on line 7 or line 9 of Schedule EIC. Next, read across and find the credit. Then, enter the credit on Schedule EIC, line 17 or line 18, whichever applies.

If the amount on Schedule EIC, line 7 or line 9, is—		Your credit for a child born in 1993 is—	If the amount on Schedule EIC, line 7 or line 9, is—		Your credit for a child born in 1993 is—	If the amount on Schedule EIC, line 7 or line 9, is—		Your credit for a child born in 1993 is—	If the amount on Schedule EIC, line 7 or line 9, is—		Your credit for a child born in 1993 is—	If the amount on Schedule EIC, line 7 or line 9, is—		Your credit for a child born in 1993 is—
At least	But less than		At least	But less than		At least	But less than		At least	But less than		At least	But less than	
\$1	\$50	\$1	3,800	3,850	191	7,600	7,650	381	15,800	15,850	258	19,600	19,650	122
50	100	4	3,850	3,900	194	7,650	7,700	384	15,850	15,900	256	19,650	19,700	121
100	150	6	3,900	3,950	196	7,700	7,750	386	15,900	15,950	255	19,700	19,750	119
150	200	9	3,950	4,000	199	7,750	12,200	388	15,950	16,000	253	19,750	19,800	117
200	250	11	4,000	4,050	201	12,200	12,250	387	16,000	16,050	251	19,800	19,850	115
250	300	14	4,050	4,100	204	12,250	12,300	385	16,050	16,100	249	19,850	19,900	114
300	350	16	4,100	4,150	206	12,300	12,350	383	16,100	16,150	247	19,900	19,950	112
350	400	19	4,150	4,200	209	12,350	12,400	381	16,150	16,200	246	19,950	20,000	110
400	450	21	4,200	4,250	211	12,400	12,450	379	16,200	16,250	244	20,000	20,050	108
450	500	24	4,250	4,300	214	12,450	12,500	378	16,250	16,300	242	20,050	20,100	106
500	550	26	4,300	4,350	216	12,500	12,550	376	16,300	16,350	240	20,100	20,150	105
550	600	29	4,350	4,400	219	12,550	12,600	374	16,350	16,400	238	20,150	20,200	103
600	650	31	4,400	4,450	221	12,600	12,650	372	16,400	16,450	237	20,200	20,250	101
650	700	34	4,450	4,500	224	12,650	12,700	371	16,450	16,500	235	20,250	20,300	99
700	750	36	4,500	4,550	226	12,700	12,750	369	16,500	16,550	233	20,300	20,350	97
750	800	39	4,550	4,600	229	12,750	12,800	367	16,550	16,600	231	20,350	20,400	96
800	850	41	4,600	4,650	231	12,800	12,850	365	16,600	16,650	230	20,400	20,450	94
850	900	44	4,650	4,700	234	12,850	12,900	363	16,650	16,700	228	20,450	20,500	92
900	950	46	4,700	4,750	236	12,900	12,950	362	16,700	16,750	226	20,500	20,550	90
950	1,000	49	4,750	4,800	239	12,950	13,000	360	16,750	16,800	224	20,550	20,600	89
1,000	1,050	51	4,800	4,850	241	13,000	13,050	358	16,800	16,850	222	20,600	20,650	87
1,050	1,100	54	4,850	4,900	244	13,050	13,100	356	16,850	16,900	221	20,650	20,700	85
1,100	1,150	56	4,900	4,950	246	13,100	13,150	354	16,900	16,950	219	20,700	20,750	83
1,150	1,200	59	4,950	5,000	249	13,150	13,200	353	16,950	17,000	217	20,750	20,800	81
1,200	1,250	61	5,000	5,050	251	13,200	13,250	351	17,000	17,050	215	20,800	20,850	80
1,250	1,300	64	5,050	5,100	254	13,250	13,300	349	17,050	17,100	213	20,850	20,900	78
1,300	1,350	66	5,100	5,150	256	13,300	13,350	347	17,100	17,150	212	20,900	20,950	76
1,350	1,400	69	5,150	5,200	259	13,350	13,400	346	17,150	17,200	210	20,950	21,000	74
1,400	1,450	71	5,200	5,250	261	13,400	13,450	344	17,200	17,250	208	21,000	21,050	72
1,450	1,500	74	5,250	5,300	264	13,450	13,500	342	17,250	17,300	206	21,050	21,100	71
1,500	1,550	76	5,300	5,350	266	13,500	13,550	340	17,300	17,350	205	21,100	21,150	69
1,550	1,600	79	5,350	5,400	269	13,550	13,600	338	17,350	17,400	203	21,150	21,200	67
1,600	1,650	81	5,400	5,450	271	13,600	13,650	337	17,400	17,450	201	21,200	21,250	65
1,650	1,700	84	5,450	5,500	274	13,650	13,700	335	17,450	17,500	199	21,250	21,300	64
1,700	1,750	86	5,500	5,550	276	13,700	13,750	333	17,500	17,550	197	21,300	21,350	62
1,750	1,800	89	5,550	5,600	279	13,750	13,800	331	17,550	17,600	196	21,350	21,400	60
1,800	1,850	91	5,600	5,650	281	13,800	13,850	329	17,600	17,650	194	21,400	21,450	58
1,850	1,900	94	5,650	5,700	284	13,850	13,900	328	17,650	17,700	192	21,450	21,500	56
1,900	1,950	96	5,700	5,750	286	13,900	13,950	326	17,700	17,750	190	21,500	21,550	55
1,950	2,000	99	5,750	5,800	289	13,950	14,000	324	17,750	17,800	188	21,550	21,600	53
2,000	2,050	101	5,800	5,850	291	14,000	14,050	322	17,800	17,850	187	21,600	21,650	51
2,050	2,100	104	5,850	5,900	294	14,050	14,100	321	17,850	17,900	185	21,650	21,700	49
2,100	2,150	106	5,900	5,950	296	14,100	14,150	319	17,900	17,950	183	21,700	21,750	47
2,150	2,200	109	5,950	6,000	299	14,150	14,200	317	17,950	18,000	181	21,750	21,800	46
2,200	2,250	111	6,000	6,050	301	14,200	14,250	315	18,000	18,050	180	21,800	21,850	44
2,250	2,300	114	6,050	6,100	304	14,250	14,300	313	18,050	18,100	178	21,850	21,900	42
2,300	2,350	116	6,100	6,150	306	14,300	14,350	312	18,100	18,150	176	21,900	21,950	40
2,350	2,400	119	6,150	6,200	309	14,350	14,400	310	18,150	18,200	174	21,950	22,000	39
2,400	2,450	121	6,200	6,250	311	14,400	14,450	308	18,200	18,250	172	22,000	22,050	37
2,450	2,500	124	6,250	6,300	314	14,450	14,500	306	18,250	18,300	171	22,050	22,100	35
2,500	2,550	126	6,300	6,350	316	14,500	14,550	304	18,300	18,350	169	22,100	22,150	33
2,550	2,600	129	6,350	6,400	319	14,550	14,600	303	18,350	18,400	167	22,150	22,200	31
2,600	2,650	131	6,400	6,450	321	14,600	14,650	301	18,400	18,450	165	22,200	22,250	30
2,650	2,700	134	6,450	6,500	324	14,650	14,700	299	18,450	18,500	163	22,250	22,300	28
2,700	2,750	136	6,500	6,550	326	14,700	14,750	297	18,500	18,550	162	22,300	22,350	26
2,750	2,800	139	6,550	6,600	329	14,750	14,800	296	18,550	18,600	160	22,350	22,400	24
2,800	2,850	141	6,600	6,650	331	14,800	14,850	294	18,600	18,650	158	22,400	22,450	22
2,850	2,900	144	6,650	6,700	334	14,850	14,900	292	18,650	18,700	156	22,450	22,500	21
2,900	2,950	146	6,700	6,750	336	14,900	14,950	290	18,700	18,750	155	22,500	22,550	19
2,950	3,000	149	6,750	6,800	339	14,950	15,000	288	18,750	18,800	153	22,550	22,600	17
3,000	3,050	151	6,800	6,850	341	15,000	15,050	287	18,800	18,850	151	22,600	22,650	15
3,050	3,100	154	6,850	6,900	344	15,050	15,100	285	18,850	18,900	149	22,650	22,700	14
3,100	3,150	156	6,900	6,950	346	15,100	15,150	283	18,900	18,950	147	22,700	22,750	12
3,150	3,200	159	6,950	7,000	349	15,150	15,200	281	18,950	19,000	146	22,750	22,800	10
3,200	3,250	161	7,000	7,050	351	15,200	15,250	280	19,000	19,050	144	22,800	22,850	8
3,250	3,300	164	7,050	7,100	354	15,250	15,300	278	19,050	19,100	142	22,850	22,900	6
3,300	3,350	166	7,100	7,150	356	15,300	15,350	276	19,100	19,150	140	22,900	22,950	5
3,350	3,400	169	7,150	7,200	359	15,350	15,400	274	19,150	19,200	138	22,950	23,000	3
3,400	3,450	171	7,200	7,250	361	15,400	15,450	272	19,200	19,250	137	23,000	23,050	1
3,450	3,500	174	7,250	7,300	364	15,450	15,500	271	19,250	19,300	135			
3,500	3,550	176	7,300	7,350	366	15,500	15,550	269	19,300	19,350	133			



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## Section 7—After you fill in Form 1040A

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### Where do I file?

**Caution:** *You must put sufficient postage on your envelope.*

*Envelopes without enough postage will be returned to you by the post office. If your envelope contains more than five pages, it may require additional postage. Oversized envelopes may also require additional postage. Also, your envelope should include your complete return address in the upper left corner.*

If an addressed envelope came with your 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** for the place where you live. **No street address is needed.**

**Alabama**—Memphis, TN 37501

**Alaska**—Ogden, UT 84201

**Arizona**—Ogden, UT 84201

**Arkansas**—Memphis, TN 37501

**California**—*Counties of Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mendocino, Modoc, Napa, Nevada, Placer, Plumas, Sacramento, San Joaquin, Shasta, Sierra, Siskiyou, Solano, Sonoma, Sutter, Tehama, Trinity, Yolo, and Yuba—*  
Ogden, UT 84201

*All other counties*—Fresno, CA 93888

**Colorado**—Ogden, UT 84201

**Connecticut**—Andover, MA 05501

**Delaware**—Philadelphia, PA 19255

**District of Columbia**—  
Philadelphia, PA 19255

**Florida**—Atlanta, GA 39901

**Georgia**—Atlanta, GA 39901

**Hawaii**—Fresno, CA 93888

**Idaho**—Ogden, UT 84201

**Illinois**—Kansas City, MO 64999

**Indiana**—Cincinnati, OH 45999

**Iowa**—Kansas City, MO 64999

**Kansas**—Austin, TX 73301

**Kentucky**—Cincinnati, OH 45999

**Louisiana**—Memphis, TN 37501

**Maine**—Andover, MA 05501

**Maryland**—Philadelphia, PA 19255

**Massachusetts**—Andover, MA 05501

**Michigan**—Cincinnati, OH 45999

**Minnesota**—Kansas City, MO 64999

**Mississippi**—Memphis, TN 37501

**Missouri**—Kansas City, MO 64999

**Montana**—Ogden, UT 84201

**Nebraska**—Ogden, UT 84201

**Nevada**—Ogden, UT 84201

**New Hampshire**—Andover, MA 05501

**New Jersey**—Holtsville, NY 00501

**New Mexico**—Austin, TX 73301

**New York**—*New York City and counties of Nassau, Rockland, Suffolk, and Westchester—* Holtsville, NY 00501

*All other counties*—Andover, MA 05501

**North Carolina**—Memphis, TN 37501

**North Dakota**—Ogden, UT 84201

**Ohio**—Cincinnati, OH 45999

**Oklahoma**—Austin, TX 73301

**Oregon**—Ogden, UT 84201

**Pennsylvania**—Philadelphia, PA 19255

**Rhode Island**—Andover, MA 05501

**South Carolina**—Atlanta, GA 39901

**South Dakota**—Ogden, UT 84201

**Tennessee**—Memphis, TN 37501

**Texas**—Austin, TX 73301

**Utah**—Ogden, UT 84201

**Vermont**—Andover, MA 05501

**Virginia**—Philadelphia, PA 19255

**Washington**—Ogden, UT 84201

**West Virginia**—Cincinnati, OH 45999

**Wisconsin**—Kansas City, MO 64999

**Wyoming**—Ogden, UT 84201

**American Samoa**—Philadelphia, PA 19255

**Guam: Permanent residents—**

Commissioner of Revenue and Taxation  
855 West Marine Dr.  
Agana, GU 96910

**Guam: Nonpermanent residents—**

Philadelphia, PA 19255

**Puerto Rico** (or if excluding income under section 933)—

Philadelphia, PA 19255

**Virgin Islands: Nonpermanent residents—**

Philadelphia, PA 19255

**Virgin Islands: Permanent residents—**

V.I. Bureau of Internal Revenue  
Lockharts Garden No. 1A  
Charlotte Amalie  
St. Thomas, VI 00802

**Foreign country:** *U.S. citizens and those filing Form 2555, Form 2555-EZ, or Form 4563—*

Philadelphia, PA 19255

**All A.P.O. and F.P.O. addresses—**

Philadelphia, PA 19255

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### What do I need if I write to the IRS?

If you write to the IRS, include your social security number on your correspondence. If you don't include it, it may take us longer to reply.

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### What should I do if I move?

If you move after you file, always notify, in writing, the Internal Revenue Service Center where you filed your last return or the Chief, Taxpayer Service Division, in your local IRS district office. You can use Form 8822 to notify us of your new address. If you are expecting a refund, also notify the post office serving your old address. This will help forward your check to your new address.

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### How long should I keep my tax return?

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

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**Income tax withholding and estimated tax payments for 1994**

If the amount you owe the IRS (line 32) or the amount you overpaid the IRS (line 29) is large, you may want to file a new Form W-4 with your employer to change the amount of income tax to be withheld from your pay. If you go back to work after a period of unemployment, you may be able to reduce your withholding. In general, you do not have to make estimated tax payments if you expect that your 1994 tax return will show a tax refund OR a tax balance due the IRS of less than \$500. If your total estimated tax for 1994 is \$500 or more, please get Form 1040-ES. It has a worksheet you can use to see if you have to make estimated tax payments. Get Pub. 505 for more details.

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**How do I amend my tax return?**

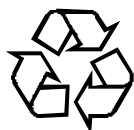
If you find changes in your income, deductions, or credits after you mail your return, file Form 1040X to change the return you already filed. If you filed a joint return, you may not, after the due date of that return, amend it to file as married filing a separate return. Generally, Form 1040X must 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. A return filed early is considered filed on the date it was due. If your return is changed for any reason (for example, as a result of an audit of your return by the IRS), it may affect your state income tax return. Contact your state tax agency for more details.

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**Avoid common mistakes—  
Errors may delay your refund**

1. If a child lived with you and the amount on Form 1040A, line 16, is under \$23,050, did you read the instructions for Schedule EIC that begin on page 63 to see if you can take the earned income credit?
  2. Are your name, address, and social security number correct on the label? If not, did you enter the correct information?
  3. If you are married filing a joint return and didn't get a label, or you are married filing a separate return, did you enter your spouse's social security number in the space provided on page 1 of Form 1040A? Did you enter your social security number in the space provided next to your name?
  4. Did you use the correct filing status? If you think you can file as Head of household, did you read the instructions for line 4 that begin on page 17 to make sure you qualify?
  5. Did you enter your standard deduction on line 19? Also, if you checked any box on line 18a or 18b, did you see page 36 to find the amount to enter on line 19?
  6. If you (or your spouse if you checked the box on line 6b) were age 65 or older or blind, did you check the appropriate boxes on line 18a?
  7. If your parents (or someone else) can claim you as a dependent on their tax return (even if they chose not to claim you), did you check the box on line 18b?
  8. Did you enter the correct tax on line 23? Did you enter your total tax on line 27?
  9. Did you check your computations (additions, subtractions, etc.) especially when figuring your taxable income, Federal income tax withheld, and your refund or amount you owe?
  10. Did you attach your W-2 form(s) and any other required forms and schedules? Did you sign and date Form 1040A and enter your occupation?
- 

**Recycling**



The tax forms and instructions you received are printed on recyclable paper. If your community has a recycling program, please recycle. But remember to keep a copy of your return and any worksheets you used. The IRS tries to use recycled paper for all of its forms and instructions.

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## Major categories of Federal income and outlays for fiscal year 1992

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 deficit for the Federal government. The plan includes recommendations for new legislation as well as recommendations to change, eliminate, and add programs. After receipt of the President's proposal, the Congress reviews the proposal and makes changes. It first passes a budget resolution setting its own targets for receipts, outlays, and the deficit. Individual spending and revenue bills are then enacted consistent with the goals of the budget resolution.

In fiscal year 1992 (which began on October 1, 1991, and ended on September 30, 1992), Federal income was \$1,090.5 billion and outlays were \$1,380.9 billion, leaving a deficit of \$290.4 billion.

### Federal income

Income and social insurance taxes are, by far, the largest source of receipts. In 1992, individuals paid \$476 billion in income taxes and corporations paid \$100.3 billion. Social security and other insurance and retirement contributions were \$413.7 billion. Excise taxes were \$45.6 billion. The remaining \$55 billion of receipts were from Federal Reserve deposits, customs duties, estate and gift taxes, and other miscellaneous receipts. (These figures do not total to \$1,090.5 billion due to rounding.)

### Federal outlays

About 79% of total outlays were financed by tax receipts and the remaining 21% were financed by borrowing. Government receipts and borrowing finance a wide range of public services. The following is the breakdown of total outlays for fiscal year 1992:\*

**1. Social security, Medicare, and other retirement:** \$469.7 billion. These programs were 33% of total outlays. These programs provide income support for the retired and disabled and medical care for the elderly.

**2. National defense, veterans, and foreign affairs:** \$348.6 billion. About 21% of total outlays were to equip, modernize, and pay our armed forces and to fund other national defense activities; about 2% went for veterans benefits and services; and about 1% went for international activities, including military and economic assistance to foreign countries and the maintenance of United States embassies abroad.

**3. Net interest:** \$199.4 billion. About 14% of total outlays were for net interest payments on the public debt.

**4. Physical, human, and community development:** \$139.5 billion. About 10% of total outlays were for agriculture; natural resources and environmental programs; transportation programs; aid for elementary and secondary education and direct assistance to college students; job training programs; deposit insurance, commerce and housing credit, and community development; and space, energy, and general science programs.

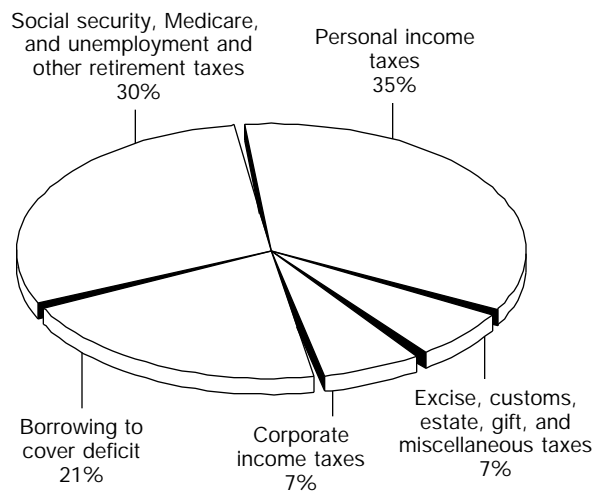
**5. Social programs:** \$235.6 billion. The Federal government spent 10% of total

outlays to fund Medicaid, food stamps, aid to families with dependent children, supplemental security income, and related programs. About 7% was spent for health research and public health programs, unemployment compensation, assisted housing, and social services.

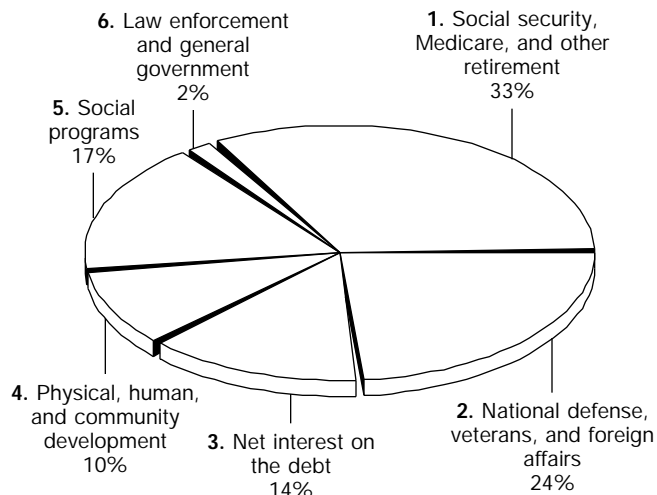
**6. Law enforcement and general government:** \$27.4 billion. About 2% of total outlays were for judicial activities, Federal law enforcement, and prisons; and to provide for the general costs of the Federal government, including the collection of taxes and legislative activities.

**Income and outlays—**These pie charts show the relative sizes of the major categories of Federal income and outlays for fiscal year 1992.

Where the income came from:



What the outlays were:



\* The percentages on this page exclude undistributed offsetting receipts, which were -\$39.3 billion in fiscal year 1992. In the budget, these receipts are offset against spending in figuring the outlay totals shown above. These receipts are primarily for the U.S. Government's share of its employee retirement programs and rents and royalties on the Outer Continental Shelf.