

# 1995



Department of the Treasury  
Internal Revenue Service

## Instructions for Form 1040NR

### U.S. Nonresident Alien Income Tax Return

Section references are to the Internal Revenue Code, unless otherwise noted.

**Paperwork Reduction Act Notice.**— We ask for the information on this form to carry out the Internal Revenue laws of the United States. You are required to give us the information. We need it to ensure that you are complying with these laws and to allow us to figure and collect the right amount of tax.

The time needed to complete and file this form will vary depending on individual circumstances. The estimated average time is: **Recordkeeping**, 6 hr., 40 min.; **Learning about the law or the form**, 1 hr., 56 min.; **Preparing the form**, 4 hr., 19 min.; and **Copying, assembling, and sending the form to the IRS**, 1 hr., 47 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making this form simpler, we would be happy to hear from you. You can write to the Tax Forms Committee, Western Area Distribution Center, Rancho Cordova, CA 95743-0001. Or, you can call the IRS with your suggestions at 1-800-829-9043 and leave a recorded message 24 hours a day, 7 days a week. **DO NOT** send your return to this address. Instead, see **Where To File** on page 2.

## General Instructions

### Changes To Note

**New Form 1040NR-EZ.**— You may be able to use **Form 1040NR-EZ**, U.S. Income Tax Return for Certain Nonresident Aliens With No Dependents, if your only income from U.S. sources is wages, salaries, tips, taxable refunds of state and local income taxes, and scholarship or fellowship grants. Also, if married, you cannot claim an exemption for your spouse. For more details, get **Form 1040NR-EZ** and its instructions.

**Social Security Numbers (SSNs) for Dependents.**— You must enter the SSN of each dependent, except for a child born in November or December 1995. If you don't enter a correct SSN, your refund will be delayed. If your dependent does not have an SSN, see the instructions for line 7c, column (2), on page 6.

**Earned Income Credit.**— If you were a nonresident alien for any part of 1995, you **cannot** claim this credit unless you are married to a U.S. citizen or resident alien and elect to be taxed as a resident alien for all of 1995. For details on the election, see page 2.

**Direct Deposit of Refund.**— If you have a refund on line 63 of your 1995 Form 1040NR, you may be able to have it directly deposited into your bank account instead of receiving a check. Use new **Form 8888**, Direct Deposit of Refund, to do so. See the instructions for line 63 on page 14 for details.

**Household Employment Taxes.**— Employment taxes on wages paid to household employees are now reported on Form 1040NR, line 51, using new **Schedule H (Form 1040)**. If you paid someone to work in or around your home, you may owe employment taxes. See the instructions for line 51 on page 13.

If you paid these taxes in 1994, you should receive a separate package in January containing Schedule H, Form W-2, and other items.

**Self-Employed Health Insurance Deduction.**— This deduction, which expired December 31, 1993, has been retroactively extended and made permanent. If you were entitled to claim this deduction in 1994 but did not do so, file **Form 1040X**, Amended U.S. Individual Income Tax Return, to amend your 1994 return. **Do not** use the worksheet in this booklet to figure your deduction for 1994. Instead, use the worksheet in the 1994 Form 1040NR instructions or get **Pub. 535**, Business Expenses.

Also, the maximum amount of the deduction has increased for 1995. See the instructions for line 26 on page 10.

**Payment of Deferred Additional 1993 Taxes.**— If you filed **Form 8841**, Deferral of Additional 1993 Taxes, with your 1993 return, your last installment is due on either April 15, 1996, or June 17, 1996, depending on your filing requirement (see **When To File** on page 2). See the instructions for line 63 on page 14.

**Social Security Benefits.**— Eighty-five percent of your U.S. social security benefits are taxable unless exempted by a tax treaty.

**Tax Law Changes.**— For more details, get **Pub. 553**, Highlights of 1995 Tax Changes.

### Items To Note

**Other Reporting Requirements.**— If you meet the closer connection to a foreign country exception to the substantial presence test or exclude days of presence in the United States for purposes of that test, you must file a statement containing certain information. This rule does not apply to foreign

government-related individuals who exclude days of presence in the United States. For details, get **Form 8840**, Closer Connection Exception Statement for Aliens, or **Form 8843**, Statement for Exempt Individuals and Individuals With a Medical Condition. Certain dual resident taxpayers who claim tax treaty benefits must file **Form 8833**, Treaty-Based Return Position Disclosure Under Section 6114 or 7701(b), or a similar statement. A dual resident taxpayer is one who is a resident of both the United States and another country under each country's tax laws.

**United States–India Income Tax Treaty.**— Residents of India who were students or business apprentices present in the United States for educational or training purposes may be able to take the standard deduction and exemptions for their spouse and dependents under this treaty. For details, get **Pub. 519**, U.S. Tax Guide for Aliens.

### Additional Information

If you need more information, our free publications may help you. **Pub. 519** will be the most important, but the following publications may also help.

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

**Pub. 529**, Miscellaneous Deductions

**Pub. 552**, Recordkeeping for Individuals

**Pub. 597**, Information on the United States–Canada Income Tax Treaty

**Pub. 901**, U.S. Tax Treaties

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

These free publications and the forms and schedules you will need are available on request from the Internal Revenue Service. If you have a foreign address, send your order to either: Eastern Area Distribution Center, P.O. Box 25866, Richmond, VA 23286-8107, U.S.A.; or Western Area Distribution Center, Rancho Cordova, CA 95743-0001, U.S.A., whichever is closer.

### Resident Alien or Nonresident Alien

If you are not a citizen of the United States, specific rules apply to determine if you are a resident alien or a nonresident alien. Generally, you are considered a resident alien if you meet either the **green card test** or the **substantial presence test** for 1995. If you do not meet either of these tests for 1995 but you meet the substantial presence test for 1996, you

may be able to choose to be treated as a resident alien for part of 1995. But you must have been physically present in the United States for at least 31 days in a row during 1995 to do so. This choice does not apply if you met either the green card test or the substantial presence test for 1994. For more details, see Pub. 519.

You are considered a nonresident alien for the year if you are not a U.S. resident under either of these tests. You are also considered a nonresident alien if you otherwise meet the substantial presence test but you come under any of the three exceptions described below.

For more details on resident and nonresident status, the tests for residence and the exceptions to them, see Pub. 519.

**Green Card Test.**— You are a resident for tax purposes if you were a lawful permanent resident (immigrant) of the United States at any time during 1995.

**Substantial Presence Test.**— You are considered a U.S. resident if you meet the substantial presence test for 1995. You meet this test if you were physically present in the United States for at least:

1. 31 days during 1995, and
2. 183 days during the period 1995, 1994, and 1993, counting all the days of physical presence in 1995 but only  $\frac{1}{5}$  the number of days of presence in 1994 and only  $\frac{1}{6}$  the number of days in 1993.

Generally, you are treated as present in the United States on any day that you are physically present in the country at any time during the day.

**Exceptions.** The following are exceptions to the substantial presence test.

**1. Exempt individual.** You do not count days for which you are an exempt individual. In general, an exempt individual is an individual who is a:

- a. foreign government-related individual,
- b. teacher or trainee,
- c. student, or
- d. professional athlete who is temporarily in the United States to compete in a charitable sports event.

**Note:** *Alien individuals with "Q" visas are treated as either students or teachers and trainees and, as such, are exempt individuals for purposes of the substantial presence test if they otherwise qualify. However, "Q" visa holders may only exclude days of presence after September 30, 1994. "Q" visas are issued to aliens participating in certain international cultural exchange programs.*

**2. Medical condition.** You do not count any day that you intended to leave the United States but were unable to leave because of a medical condition or medical problem that arose while you were present in the United States.

**Note:** *This exception does not apply to pre-existing medical conditions or problems. For more details, see Pub. 519.*

**3. Closer connection to foreign country.** Even though you would otherwise meet the substantial presence test, you are not treated as having met that test for 1995 if you:

- a. were present in the United States for fewer than 183 days during 1995,
- b. establish that during 1995 you had a tax home in a foreign country, and
- c. establish that during 1995 you had a closer connection to one foreign country in which you had a tax home than to the United States unless you had a closer connection to two foreign countries.

## Who Must File

File Form 1040NR if any of the following four conditions applies to you.

1. You were a nonresident alien engaged, or considered to be engaged, in a trade or business in the United States during 1995. You must file even if—
  - a. none of your income came from a trade or business conducted in the United States,
  - b. you have no income from U.S. sources, or
  - c. your income is exempt from U.S. tax.

In any of the above three cases, do not complete the schedules for Form 1040NR. Instead, attach a list of the kinds of exclusions you claim and the amount of each.

**Note:** *If you were a nonresident alien student, teacher, or trainee who was temporarily present in the United States under an "F," "J," "M," or "Q" visa, you are considered engaged in a trade or business in the United States and you must file Form 1040NR (or Form 1040NR-EZ).*

2. You were a nonresident alien not engaged in a trade or business in the United States during 1995 and not all U.S. tax that you owe was withheld from your income.

3. You represent a deceased person who would have had to file Form 1040NR.

4. You represent an estate or trust that would have had to file Form 1040NR.

### Exception for Children Under Age 14.

— If your child was under age 14 on January 1, 1996, had income **only** from interest and dividends that are effectively connected with a U.S. trade or business, and that income totaled less than \$5,000, you may be able to elect to report your child's income on your return. But you must use **Form 8814**, Parents' Election To Report Child's Interest and Dividends, to do so. If you make this election, your child does not have to file a return. For more details, see Form 8814.

### Filing a Deceased Person's Return.

— The personal representative must file the return for a deceased person who was required to file a return for 1995. A personal representative can be an executor, administrator, or anyone who is in charge of the deceased person's property.

**Filing for an Estate or Trust.**— If you are filing Form 1040NR for a nonresident alien estate or trust, change the form to reflect the provisions of Subchapter J, Chapter 1, of the Internal Revenue Code. You may find it helpful to refer to **Form 1041**, U.S. Income Tax Return for Estates and Trusts, and its instructions.

## When To File

**Individuals.**— If you were an employee and received wages subject to withholding, file Form 1040NR by the 15th day of the 4th month after your tax year ends. A return for the 1995 calendar year is due by April 15, 1996.

If you did not receive wages as an employee subject to U.S. income tax withholding, file Form 1040NR by the 15th day of the 6th month after your tax year ends. A return for the 1995 calendar year is due by June 17, 1996.

**Estates and Trusts.**— If you file for a nonresident alien estate or trust that has an office in the United States, file the return by the 15th day of the 4th month after the tax year ends. If you file for a nonresident alien estate or trust that does not have an office in the United States, file the return by the 15th day of the 6th month after the tax year ends.

**Note:** *If the regular due date for filing falls on a Saturday, Sunday, or legal holiday, file by the next business day.*

**Extension of Time To File.**— If you cannot file your return by the due date, you should file **Form 4868**, Application for Automatic Extension of Time To File U.S. Individual Income Tax Return. You must file Form 4868 by the regular due date of the return.

**Note:** *Form 4868 does not extend the time to pay your income tax. The tax is due by the regular due date of the return.*

## Where To File

File Form 1040NR with the Internal Revenue Service Center, Philadelphia, PA 19255, U.S.A.

## Election To Be Taxed as a Resident Alien

You can elect to be taxed as a U.S. resident for the whole year if either of the following applies to you:

- You were a nonresident alien on the last day of the tax year, and your spouse was a U.S. citizen or resident alien on the last day of the tax year.

- You were a nonresident alien at the beginning of the tax year, but you were a resident alien on the last day of the tax year and your spouse was a U.S. citizen or resident alien on the last day of the tax year. This also applies if both you and your spouse were nonresident aliens at the beginning of the tax year and both were resident aliens at the end of the tax year.

If you elect in 1995 to be taxed as a U.S. resident, you and your spouse must file a joint return for 1995 using Form 1040, 1040A, or 1040EZ. To make this election, you must attach the statement described in Pub. 519 to your return. Do not use Form 1040NR.

Your worldwide income for the whole year must be included and will be taxed under U.S. tax laws. You must agree to keep the records, books, and other information needed to figure the tax. If you made the election in an earlier year, you may file a joint return or separate return for 1995. If you file a separate return, use Form 1040 or Form 1040A. Your worldwide income for the whole year must be included whether you file a joint or separate return.

**Caution:** *Nonresident aliens who make this election may forfeit the right to claim benefits otherwise available under a U.S. tax treaty. For more details, get Pub. 901, U.S. Tax Treaties, or refer to the specific treaty.*

## Dual-Status Taxpayers

**Note:** *If you elect to be taxed as a resident alien (discussed earlier), the special instructions and restrictions discussed here do not apply.*

### Dual-Status Tax Year

A dual-status year is one in which you change status between nonresident and resident alien. Different U.S. income tax rules apply to each status.

Most dual-status years are the years of arrival or departure. Before you arrive in the United States, you are a nonresident alien. After you arrive, you may or may not be a resident, depending on the circumstances.

If you become a U.S. resident, you stay a resident until you leave the United States. You may become a nonresident alien when you leave, if, after leaving (or after your last day of lawful permanent residency if you met the green card test) and for the remainder of the calendar year of your departure, you have a closer connection to a foreign country than to the United States, and, during the next calendar year, you are not a U.S. resident under either the green card test or the substantial presence test. See Pub. 519.

### What and Where To File for a Dual-Status Year

If you were a U.S. resident on the last day of the tax year, file **Form 1040**, U.S. Individual Income Tax Return. Write "Dual-Status Return" across the top and attach a statement showing your income for the part of the year you were a nonresident. You may use Form 1040NR as the statement; write "Dual-Status Statement" across the top. File your return and statement with the Internal Revenue Service Center, Philadelphia, PA 19255, U.S.A.

If you were a **nonresident** on the last day of the tax year, file Form 1040NR. Write "Dual-Status Return" across the top and attach a statement showing your income for the part of the year you were a U.S. resident. You may use Form 1040 as the statement; write "Dual-Status Statement" across the top. File your return and statement with the Internal Revenue Service Center, Philadelphia, PA 19255, U.S.A.

**Statements.**— Any statement you file with your return must show your name, address, and social security number (taxpayer identification number). You do not have to sign the statement. Your signature on the return is sufficient because it also applies to supporting statements and schedules.

### Income Subject to Tax for Dual-Status Year

As a dual-status taxpayer not filing a joint return, you are taxed on income from all sources for the part of the year you were a resident alien. Generally, you are taxed on income only from U.S. sources for the part of the year you were a nonresident alien. However, all income effectively connected with the conduct of a trade or business in the United States is taxable.

Income you received as a dual-status taxpayer from sources outside the United States while a resident alien is taxable, even if you became a nonresident alien after receiving it and before the close of the tax year. Conversely, income you received from sources outside the United States while a nonresident alien is not taxable in most cases, even if you became a resident alien after receiving it and before the close of the tax year. Income from U.S. sources is taxable whether you received it while a nonresident alien or a resident alien.

### Restrictions for Dual-Status Taxpayers

**Standard Deduction.**— You may not take the standard deduction.

**Head of Household.**— You may not use the *Head of Household* Tax Table column or Tax Rate Schedule.

**Joint Return.**— You may not file a joint return. However, see **Election To Be Taxed as a Resident Alien** earlier.

**Tax Rates.**— If you were married and a nonresident of the United States for all or part of the tax year and you do not make the election to be taxed as a resident alien as discussed earlier, you must use the Tax Table column or Tax Rate Schedule for *Married Filing Separately* to figure your tax on income effectively connected with a U.S. trade or business. You may not use the *Single* Tax Table column or Tax Rate Schedule.

**Deduction for Exemptions.**— As a dual-status taxpayer, you usually will be entitled to your own personal exemption. Subject to the general rules for qualification, you are allowed exemptions for your spouse and dependents in

figuring taxable income for the part of the year you were a resident alien. The amount you may claim for these exemptions is limited to your taxable income (determined without regard to exemptions) for the part of the year you were a resident alien. You may not use exemptions (other than your own) to reduce taxable income to below zero for that period.

Special rules apply for exemptions for the part of the tax year a dual-status taxpayer is a nonresident alien if the taxpayer is a resident of Canada, Mexico, Japan, or the Republic of Korea, or is a U.S. national or a student or business apprentice from India. See Pub. 519.

### How To Figure Tax for Dual-Status Tax Year

When you figure your U.S. tax for a dual-status year, you are subject to different rules for the part of the year you were a resident and the part of the year you were a nonresident.

All income for the period of residence and all income that is effectively connected with a trade or business in the United States for the period of nonresidence, after allowable deductions, is added and taxed at the same rates that apply to U.S. citizens and residents. Income that is not effectively connected with a trade or business in the United States for the period of nonresidence is subject to the flat 30% rate or lower treaty rate. No deductions are allowed against this income.

If you were a resident alien on the last day of the tax year, add to the tax from the Tax Table, Tax Rate Schedules, Capital Gain Tax Worksheet, or Form 8615 the tax on the noneffectively connected income. Enter the total tax on Form 1040, line 38. Next to line 38 show the two amounts. If you are filing Form 1040NR, enter the tax from the Tax Table, Tax Rate Schedules, Capital Gain Tax Worksheet, or Form 8615 on line 37 and the tax on the noneffectively connected income on line 47.

**Credits.**— You are allowed a credit against your U.S. income tax liability for certain taxes you paid, are considered to have paid, or that were withheld from your income. These include:

1. Tax withheld from wages earned in the United States and taxes withheld at the source from various items of income from U.S. sources other than wages. This includes U.S. tax withheld on dispositions of U.S. real property interests.

**When filing Form 1040**, show the total tax withheld on line 55. Enter amounts from the attached statement (Form 1040NR, lines 53, 59a, 59b, 60a, and 60b) to the left of line 55 and identify and include in the amount on line 55.

**When filing Form 1040NR**, show the total tax withheld on lines 53, 59a, 59b, 60a, and 60b. Enter the amount from the attached statement (Form 1040, line 55) to the left of line 53 and identify and include in the amount on line 53.

2. Tax paid with **Form 1040-ES**, Estimated Tax for Individuals, or **Form 1040-ES (NR)**, U.S. Estimated Tax for Nonresident Alien Individuals.

3. Tax paid with **Form 1040-C**, U.S. Departing Alien Income Tax Return. When filing Form 1040, include the tax paid with Form 1040-C with the total payments on line 61. Identify the payment in the area to the left of the entry.

As a dual-status taxpayer, you generally may claim tax credits using the same rules that apply to resident aliens.

## How To Report Income on Form 1040NR

### Community Income

If either you or your spouse, or both you and your spouse, were nonresident aliens at any time during the tax year, and you had community income during the year, treat the community income according to the applicable community property laws except as follows:

- Earned income of a spouse, other than trade or business or partnership distributive share income. The spouse whose services produced the income must report it on his or her separate return.
- Trade or business income, other than partnership income. Treat this income as received by the husband unless the wife exercises substantially all of the management over the trade or business.
- Partnership income (or loss) received from a trade or business carried on by the partnership. Treat this income (or loss) as received by the spouse who is the partner and report it on that spouse's return.
- Income derived from the separate property of one spouse that is not earned income, trade or business income, or partnership distributive share income. The spouse with the separate property must report this income on his or her separate return.

Get **Pub. 555**, Federal Tax Information on Community Property, for more details.

### Kinds of Income

You must divide your income for the tax year into the following three categories:

1. Income effectively connected with a U.S. trade or business. This income is taxed at the same rates that apply to U.S. citizens. Report it on page 1 of Form 1040NR. Pub. 519 describes this income in greater detail.
2. U.S. income not effectively connected with a U.S. trade or business. This income is taxed at 30% unless a treaty between your country and the United States has set a lower rate that applies to you. Report this income on page 4 of Form 1040NR and figure the tax on it. Then, report the tax on line 47. Pub. 519 describes this income more fully.

**Note:** Use line 50 to report the 4% tax on U.S. source gross transportation income.

3. Income exempt from U.S. tax. Complete items L and M on page 5 of Form 1040NR and line 22 if applicable.

### Dispositions of U.S. Real Property Interests

Gain or loss on the disposition of a U.S. real property interest by a nonresident alien individual is treated as if the alien individual were engaged in a trade or business in the United States and as if the gain or loss were effectively connected with the conduct of that trade or business. Losses of individuals shall be taken into account only to the extent they would be taken into account under section 165(c). See section 897 and its regulations.

Report gains and losses on the disposition of U.S. real property interests on **Schedule D (Form 1040)** and Form 1040NR, line 14. Also, net gains may be subject to the alternative minimum tax. See the instructions for line 45.

The nonrecognition rules (not recognizing gain or loss) apply only when a U.S. real property interest is exchanged for an interest the sale of which would be subject to U.S. tax.

Money and the fair market value of property received in exchange for an interest in a partnership, trust, or estate, will, to the extent attributable to a U.S. real property interest held by the partnership, trust, or estate, be considered as received from the sale or exchange of the U.S. real property interest.

Gains or losses from the disposition of a U.S. real property interest by a partnership, trust, or estate generally are passed through and must be reported on the income tax return of each partner or beneficiary.

**U.S. Real Property Interests.**— A U.S. real property interest is any interest (other than an interest solely as a creditor) in real property located in the United States or the Virgin Islands, or any interest in a domestic corporation that is a U.S. real property holding corporation. Generally, real property includes:

- **Land and unsevered natural products of the land**, such as growing crops and timber, and mines, wells, and other natural deposits.
- **Improvements on land**, including buildings, other inherently permanent structures, and structural components of these.
- **Personal property associated with the use of real property**, such as farming, forestry, mining, or construction equipment, or property used in lodging facilities or rented office space. See Pub. 519 for exceptions.

A corporation is a U.S. real property holding corporation if the fair market value of its U.S. real property interests is 50% or more of the fair market value of its U.S. real property interests, interests in foreign real property, plus any other of its assets that are used or held for use in a trade or business. For special rules, see sections 897(c)(4) and (5).

An interest in a foreign corporation is a U.S. real property interest only if the corporation elected to be treated as a domestic corporation.

An interest in a domestic corporation is not a U.S. real property interest if at the date of disposition of the interest in the corporation: **(a)** the corporation did not hold any U.S. real property interests, and **(b)** all the U.S. real property interests held by the corporation during the shorter of the periods described in section 897(c)(1)(A)(ii):

1. Were disposed of in a transaction in which all gain realized was recognized, or
2. Ceased to be U.S. real property interests because of the application of section 897(c)(1)(B) to one or more other corporations.

**Stock Regularly Traded.**— A U.S. real property interest does not include any class of stock of a domestic corporation that is regularly traded on an established securities market, unless you held more than 5% of that class of stock at any time during the shorter of the periods described in section 897(c)(1)(A)(ii).

Section 897(h) provides special rules for a real estate investment trust.

**Virgin Islands Real Estate.**— Gain or loss on dispositions of real property interests located in the U.S. Virgin Islands will be reported on returns filed with the Virgin Islands tax authorities. Tax on these dispositions will also be paid to the Virgin Islands tax authorities.

### Income You May Elect To Treat as Effectively Connected With a U.S. Trade or Business

You may elect to treat some items of income as effectively connected with a U.S. trade or business. The election applies to all income from real property, or an interest in real property, located in the United States and held for the production of income. Income from real property includes:

- Rental income from real property.
- Profit from disposing of U.S. timber, coal, or iron ore while keeping a share in it.
- Rents and royalties from mines, oil or gas wells, or other natural resources.

The election does not apply to dispositions of U.S. real property interests discussed earlier.

To make the election, attach a statement to your return for the year of the election. Include in your statement:

1. That you are making the election.
2. A complete list of all your real property, or any interest in real property, located in the United States (including location). Give the legal identification of U.S. timber, coal, or iron ore in which you have an interest.
3. The extent of your interest in the real property.
4. A description of any substantial improvements on such real property.

5. Your income from the property.
6. The dates you owned it.
7. Whether the election is under section 871(d) or treaty.
8. Details of any previous elections and revocations of the real property elections.

### Foreign Income Taxed by the United States

You may be required to report some income from foreign sources on your U.S. return if it is effectively connected with a U.S. trade or business. For this foreign income to be treated as effectively connected with a U.S. trade or business, you must have a fixed place of business in the United States. The income, gain, or loss must result directly from the usual business activities of your U.S. office. The kinds of foreign income that may be taxed at the graduated rates are:

- Interest or dividends from the U.S. business.
- Income from foreign sales made by your U.S. office.
- Rents or royalties you received for the use of intangible property located outside the United States or the privilege of using it. Such property includes patents, copyrights, trademarks, and franchises.

## Line Instructions for Form 1040NR

### Name, Address, and Identifying Number

**Name.**— If you are filing Form 1040NR for an estate or trust, enter the name of the estate or trust, and your name, title, and address. Also, give the name and address of any U.S. grantors and beneficiaries.

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

**Foreign Address.**— If your address is outside the United States or its possessions or territories, enter the information in the following order: city, province or state, and country. **Do not** abbreviate the country name. Include the postal code where applicable.

**Identifying Number.**— If you are filing Form 1040NR for an estate or trust, enter the employer identification number of the estate or trust.

If you are a nonresident alien engaged in a trade or business in the United States, you must get a taxpayer identification number. Generally, this number is your social security number (SSN). Apply for your number using **Form SS-5**, which you can get at Social Security Administration (SSA) offices. Fill it in and return it to the SSA. An incorrect or missing SSN will delay your refund.

If you do not have an SSN and are not otherwise required to get one, you can use an IRS-assigned identification number. This number is similar to an SSN but begins with the number 9. If 1995 is the first year you are filing a tax return and you are not otherwise required to get an SSN, do not make an entry in the space labeled "Identifying or social security number." When the IRS receives your return, you will be assigned an identification number. You must use this number when you file tax returns in the future or until you get an SSN.

### Filing Status

The amount of your tax depends on your filing status. Before you decide which box to check, read the following explanations.

**Were You Single or Married?**— If you were married on December 31, consider yourself married for the whole year. If you were single, divorced, or legally separated under a decree of divorce or separate maintenance on December 31, consider yourself single for the whole year. If you meet the tests described under **Married Persons Who Live Apart** below, you may consider yourself single for the whole year.

If your spouse died in 1995, consider yourself married to that spouse for the whole year, unless you remarried before the end of 1995.

**Married Persons Who Live Apart.**— Some married persons who have a child and who do not live with their spouse may file as single. If you meet **all five** tests below and you are a married resident of Canada or Mexico, or a U.S. national, check the box on line 1. If you meet the tests and you are a married resident of Japan or the Republic of Korea, check the box on line 2.

1. You file a separate return from your spouse.
2. You paid more than half the cost to keep up your home in 1995.
3. You lived apart from your spouse during the last 6 months of 1995.
4. Your home was the principal home of your child, stepchild, adopted child, or foster child for more than half of 1995.
5. You claim this child as your dependent or the child's other parent claims him or her as a dependent under the rules on page 6 for **Children of Divorced or Separated Parents**.

**Line 6—Qualifying Widow(er) With Dependent Child.**— You may check the box on line 6 and use joint return tax rates for 1995 if **all seven** of the following apply.

1. You were a resident of Canada, Mexico, Japan, or the Republic of Korea, or a U.S. national.
2. Your spouse died in 1993 or 1994 and you did not remarry in 1995.
3. You have a child, stepchild, adopted child, or foster child whom you can claim as a dependent.

4. This child lived in your home for all of 1995. Temporary absences, such as for school, vacation, or medical care, count as time lived in the home.

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

6. You were a resident alien or U.S. citizen the year your spouse died. This refers to your actual status, not the election that some nonresident aliens can make to be taxed as U.S. residents.

7. You could have filed a joint return with your spouse the year he or she died, even if you didn't actually do so.

### Exemptions

Exemptions for estates and trusts are described in the instructions for line 35.

**Note:** *Residents of India who were students or business apprentices may be able to claim exemptions for their spouse and dependents. See Pub. 519 for details.*

**Line 7a—Yourself.**— Generally, you can always take an exemption for yourself. However, if you can be claimed as a dependent on another person's U.S. tax return (such as your parent's return), you cannot take an exemption for yourself even if that person chose not to claim you.

**Line 7b—Spouse.**— If you checked filing status box 3 or 4, you can take an exemption for your spouse only if your spouse had no gross income for U.S. tax purposes and cannot be claimed as a dependent on another U.S. taxpayer's return. (You can do this even if your spouse died in 1995.) In addition, if you checked filing status box 4, your spouse must have lived with you in the United States at some time during 1995.

**Line 7c—Dependents.**— Only residents of Canada, Mexico, Japan, the Republic of Korea, and U.S. nationals may claim exemptions for their dependents. If you were a resident of Canada or Mexico, or a U.S. National (American Samoan), you can claim exemptions for your children and other dependents on the same terms as U.S. citizens. Get **Pub. 501, Exemptions, Standard Deduction, and Filing Information**, for more details. If you were a resident of Japan or the Republic of Korea, you may claim an exemption for any of your children who lived with you in the United States at some time during 1995.

You can take an exemption for each of your dependents who was alive during some part of 1995. This includes a baby **born** in 1995 or a person who **died** in 1995.

After you have figured out whom you can claim as a dependent, fill in the columns on line 7c. If you have **more than five** dependents, show the information requested in columns (1) through (4) for each of those dependents on an attached statement.

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

**Column (2).** Each dependent must have an SSN unless the dependent was born in November or December of 1995. You must enter the SSN in column (2). If you do not enter it or if the SSN is wrong, it will take us longer to issue any refund shown on your return. You may also have to pay a \$50 penalty. If your dependent was born in November or December of 1995 and does not have an SSN, enter "11/95" or "12/95" in column (2).

Your dependent can get an SSN by filing **Form SS-5** with an SSA office. If your dependent won't have an SSN by the date your return is due, see **Extension of Time To File** on page 2. If your dependent lives in Canada or Mexico, see Pub. 501 for details on how to get an SSN.

**Column (3).** Enter your dependent's relationship to you. For example, if the dependent is your child, enter "son" or "daughter."

**Column (4).** Enter the number of months your dependent lived with you in 1995. Count temporary absences such as for school or vacation as time lived in your home. If your dependent was born or died in 1995, enter "12" in this column.

**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** below, enter the total number of such children on the line to the right of line 7c labeled "No. of your children on 7c 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 this child as a dependent.

**1. Check the box on line 7d** 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.

**2.** Attach **Form 8332** or similar statement. If your divorce decree or separation agreement went into effect after 1984 and it states you can claim the child as your dependent without regard to any condition, such as payment of support, you may attach a copy of certain pages from the decree or agreement instead. Get **Pub. 504**, *Divorced or Separated Individuals*, for details.

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

**Other Dependent Children.** Enter the total number of dependent children who did not live with you for reasons other than divorce or separation on the line labeled "Dependents on 7c not entered above."

**Children of Divorced or Separated Parents.** The parent who had custody of a child for most of the year (**the custodial parent**) can generally claim the child as a dependent if both parents together paid over half of the child's support. This general rule also applies to parents who lived apart from each other during the last 6 months of the year. But the parent who

did not have custody, or who had the child for the shorter time (**the noncustodial parent**), may claim the child as a dependent if both parents together paid over half of the child's support and **either 1 or 2** below applies:

**1.** The custodial parent signs **Form 8332** or a similar statement agreeing not to claim the child's exemption for 1995, or

**2.** A decree of divorce or separate maintenance (or a written agreement) that was in effect before 1985 states that the noncustodial parent can claim the child as a dependent and he or she gave at least \$600 for the child's support in 1995. This rule does not apply if the decree or agreement was changed after 1984 to say that the noncustodial parent cannot claim the child as a dependent.

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## Rounding Off to Whole Dollars

You may round off cents to the nearest whole dollar on your forms and schedules. This will make it easier to complete your return. To do so, drop amounts under 50 cents and increase amounts from 50 to 99 cents to the next dollar. For example, \$1.39 becomes \$1 and \$2.50 becomes \$3. If you 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 \$5,000.55 and one showing wages of \$18,500.73. On Form 1040NR, line 8, you would enter \$23,501 (\$5,000.55 + \$18,500.73 = \$23,501.28).

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## Income Effectively Connected With U.S. Trade or Business

Pub. 519 explains how income is classified and what income you should report here. The instructions for this section assume you have decided that the income involved is effectively connected with a U.S. trade or business in which you were engaged. But your decision may not be easy. "Interest," for example, may be effectively connected with a U.S. trade or business, it may not be, or it may be tax exempt. The tax status of income also depends on its source. Under some circumstances, items of income from foreign sources are treated as effectively connected with a U.S. trade or business. Other items are reportable as effectively connected or not effectively connected with a U.S. trade or business, depending on how you elect to treat them.

**Line 8—Wages, Salaries, Tips, etc.—** Enter the total of your effectively connected wages, salaries, tips, etc. But, **do not** include amounts exempted under a tax treaty and reported in Item M on page 5 of Form 1040NR. Also include in this total:

- Corrective distributions of excess salary deferrals.
- Corrective distributions of excess contributions and excess aggregate contributions to a retirement plan.
- Disability pensions if you have not reached the minimum retirement age set by your employer.

**Note:** *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 17a and 17b of Form 1040NR. However, you must report this income on line 73 if it is not effectively connected with a U.S. trade or business. Payments from an IRA are reported on lines 16a and 16b.*

**Missing or Incorrect Form W-2.** If you don't get a Form W-2 by January 31, 1996, ask your employer for it. If you lose your Form W-2 or it is incorrect, ask your employer for a new one.

Even if you don't get a Form W-2 from your employer, you must still report your earnings. For example, if you were paid less than \$1,000 as a household employee in 1995, your employer is not required to give you a W-2 form, but you must still include the wages on line 8.

**Employer-Provided Vehicle.** If you used an employer-provided vehicle for both personal and business use and 100% of its annual lease value was included as wages on your W-2 form, you may be able to deduct the business use of the vehicle on Schedule A. But you must use **Form 2106**, *Employee Business Expenses*, to do so. The total annual lease value of the vehicle should be shown in box 12 of your W-2 form or on a separate statement. For more details, get **Pub. 917**, *Business Use of a Car*.

**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). You must report as income the amount of allocated tips shown on your W-2 form(s) unless you can prove that you received less. 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). For details on allocated tips, get **Pub. 531**, *Reporting Tip Income*.

Use **Form 4137**, *Social Security and Medicare Tax on Unreported Tip Income*, to figure any social security and Medicare tax on unreported or allocated tips. See the instructions for line 48.

**Excess Salary Deferrals.** You may have chosen 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. If so, 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 1995 under **all** plans is generally limited to \$9,240 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**, Pension and Annuity Income, for details. Any amount deferred in excess of these limits must be reported on Form 1040NR, line 8.

**Dependent Care Benefits (DCB).** If you received benefits for 1995 under your employer's dependent care plan, you may be able to exclude part or all of them from your income. You must use **Form 2441**, Child and Dependent Care Expenses, to do so. The benefits should be shown in box 10 of your W-2 form(s). First, fill in Parts I and III of Form 2441. Include any taxable benefits from line 20 of that form on Form 1040NR, line 8. On the dotted line next to line 8, enter "DCB."

**Line 9a—Taxable Interest Income.—** Report on line 9a all of your taxable interest income from assets effectively connected with a U.S. trade or business.

If you received interest not effectively connected with a U.S. trade or business, report it on page 4 of Form 1040NR, unless it is tax exempt under a treaty. Get **Pub. 901**, U.S. Tax Treaties. In addition, interest from a U.S. bank, savings and loan association, or similar institution, and from certain deposits with U.S. insurance companies, is tax exempt if it is not effectively connected with a U.S. trade or business.

Report 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 1995 on deposits you could not withdraw because of the bankruptcy or insolvency of the financial institution may not have to be included in your 1995 income. For details, get **Pub. 550**, Investment Income and Expenses.

**Line 9b—Tax-Exempt Interest.—** If you received any tax-exempt interest income, such as from municipal bonds, report it on line 9b. Include any exempt-interest dividends from a mutual fund or other regulated investment company. **Do not** include interest earned on your IRA.

**Line 10—Dividend Income.—** Enter your total ordinary dividends from assets effectively connected with a U.S. trade or business. If you received capital gain distributions, see the instructions for line 14.

**Nontaxable Distributions.** Some distributions are nontaxable because they are a return of your cost. They will not be taxed until you recover your cost. You must reduce your cost (or other basis) by these distributions. After you get back all of your cost (or other basis), you must report these distributions as capital gains.

**Line 11—Taxable Refunds, Credits, or Offsets of State and Local Income Taxes.—** If you received a refund, credit, or offset of state or local income taxes in 1995 that you paid and deducted before 1995, part or all of this amount may be taxable. You may receive **Form 1099-G**, or similar statement, showing the refund.

If you chose to apply part or all of the refund to your 1995 estimated state or local income tax, the amount applied is treated as received in 1995.

If, in the year you paid the tax, you **(a)** did not itemize deductions on Form 1040NR or Schedule A (Form 1040), or **(b)** filed Form 1040A or Form 1040EZ, **none** of your refund is taxable.

For details on how to figure the amount you must report as income, see **Recoveries in Pub. 525**, Taxable and Nontaxable Income.

**Line 12—Scholarship and Fellowship Grants.—** If you received a scholarship or fellowship, part or all of it may be taxable.

If you were a degree candidate, the amounts you used for expenses other than tuition and course-related expenses are generally taxable. For example, amounts used for room, board, and travel are generally taxable.

If you were not a degree candidate, the full amount of the scholarship or fellowship is generally taxable. Also, amounts received as a scholarship or fellowship that are payment for teaching, research, or other services are taxable even if the services were required to get the grant.

Report the total amount of the grant on line 12 and show any nontaxable part on line 29. If the grant was reported on Form 1042-S, enter the gross amount from column (b) on line 12. But **do not** include amounts exempted under a tax treaty and reported in item M on page 5 of Form 1040NR. Attach a statement that shows: the amount of your grant, the dates it covers, the grantor's name, expenses the grant covers, and the conditions under which it was given to you. Explain how much was taxable, how much was tax exempt, and why.

Attach any **Form 1042-S** or **Form W-2** you received from the college or institution. If you did not receive a 1042-S or W-2 form, attach a statement from the college or institution (on their letterhead) showing the details of the grant.

**Line 13—Business Income or (Loss).—** If you operated your own business or practiced your profession as a sole proprietor, report your income and expenses on **Schedule C** or **Schedule C-EZ (Form 1040)**.

Include any income you received as a dealer in stocks, securities, and commodities through your U.S. office. If you dealt in these items through an independent agent, such as a U.S. broker, custodian, or commissioned agent, your income may not be considered effectively connected with a U.S. business. For general information on business income or loss, see the Instructions for **Schedule C (Form 1040)** and get **Pub. 334**, Tax Guide for Small Business.

**Line 14—Capital Gain or (Loss).—**

**Caution:** At the time these instructions were printed, Congress was considering legislation that would change the tax

treatment of capital gains, including capital gain distributions. Get **Pub. 553**, Highlights of 1995 Tax Changes.

See the Instructions for **Schedule D (Form 1040)**. Enter the effectively connected gain or (loss) from Schedule D. You may need **Pub. 544**, Sales and Other Dispositions of Assets. But if you received **capital gain distributions** and do not need Schedule D for other capital transactions, enter those distributions on line 14. Write "CGD" on the dotted line next to line 14.

Gains and losses from disposing of U.S. real property interests are taxed as if you were engaged in a U.S. trade or business and are treated as effectively connected with that trade or business. See **Dispositions of U.S. Real Property Interests** on page 4.

**Note:** Your tax may be less if you can use the **Capital Gain Tax Worksheet** on page 12. You can use it if your taxable income (Form 1040NR, line 36) is **more than \$47,125** if you checked filing status box 3, 4, or 5; **\$56,550** if you checked filing status box 1 or 2; or **\$94,250** if you checked filing status box 6.

**Line 15—Other Gains or (Losses).—** If you sold or exchanged assets used in a U.S. trade or business, see the Instructions for **Form 4797**.

**Lines 16a and 16b—IRA Distributions.—** Use lines 16a and 16b to report effectively connected 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. But if this income is not effectively connected with your U.S. trade or business, report it on line 73. Generally, you will receive a **Form 1099-R** showing the amount of your distribution.

If you made any nondeductible contributions to your IRA for 1995 or an earlier year or you rolled your IRA distribution over into another IRA, see the next page. **Do not** use lines 16a and 16b to report a rollover from a qualified employer's plan to an IRA. Instead, see the instructions for lines 17a and 17b.

IRA distributions that you must include in income are taxed at the same rate as other income. You may not use the special averaging rule for lump-sum distributions from qualified employer plans.

If your IRA distribution is fully taxable, enter it on line 16b; **do not** make an entry on line 16a. If only part is taxable, enter the total distribution on line 16a and the taxable part on line 16b.

**Caution:** You may have to pay an additional tax if **(1)** you received an early distribution from your IRA and the total distribution was not rolled over, **(2)** you received a distribution in excess of \$150,000, or **(3)** you were born before July 1, 1924, and received less than the minimum required distribution. See the instructions for line 49 for details.

**Nondeductible Contributions.** If you made nondeductible contributions for any year, only part of your IRA distribution may be taxable. Get **Form 8606** to figure the taxable part of your IRA distribution. If you made any nondeductible contributions for 1995, you may need to make a special computation. Get **Pub. 590**, Individual Retirement Arrangements (IRAs), for details. Enter the total distribution on line 16a and the taxable part on line 16b.

**IRA Rollovers.** A rollover is a tax-free distribution of cash or other assets from one retirement plan that is contributed to another plan. Use lines 16a and 16b to report a rollover from one IRA to another IRA. Enter the total distribution on line 16a. If the total on line 16a was rolled over, enter zero on line 16b. If the total was not rolled over, enter the part not rolled over on line 16b. But if you ever make nondeductible contributions to any of your IRAs, use Form 8606 to figure the taxable part to enter on line 16b. For more details, see Pub. 590.

**Lines 17a and 17b—Pensions and Annuities.**— Use lines 17a and 17b to report effectively connected pension and annuity payments you received, including payments (distributions) from retirement plans, life insurance annuity contracts, profit-sharing plans, and employee-savings plans. See page 9 for details on rollovers and lump-sum distributions. But if this income is not effectively connected with your U.S. trade or business, report it on line 73.

Also, use these lines to report 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 8.

Some annuities are tax-exempt. See section 871(f).

**Note:** *If you perform services in the United States, your income is effectively connected with the conduct of a U.S. trade or business. When you receive a pension in a later year as a result of these services, the pension is also considered effectively connected with the conduct of a U.S. trade or business.*

In general, you should receive a **Form 1099-R** showing the amount you received. Attach Form 1099-R to Form 1040NR if any Federal income tax was withheld.

**Do not** use lines 17a and 17b to report corrective distributions of excess salary deferrals, excess contributions, or excess aggregate contributions from retirement plans. Instead, see the instructions for line 8. Also, **do not** use lines 17a and 17b to report social security or railroad retirement benefits shown on **Forms SSA-1042S** and **RRB-1042S**. Instead, see the instructions on page 17.

**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**, Pension and Annuity Income.*

**Fully Taxable Pensions and Annuities.** If your pension or annuity is fully taxable, enter it on line 17b; **do not** make an entry on line 17a. Your payments are fully taxable if **either** of the following applies:

- You did not contribute to the cost of your pension or annuity, or
- You got your entire cost back tax free before 1995.

Fully taxable pensions and annuities also include military retirement pay shown on Form 1099-R. For details on military disability pensions, get **Pub. 525**, Taxable and Nontaxable Income. 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**, Pension General Rule (Nonsimplified Method). But if your annuity starting date (defined later) was **after** July 1, 1986, you may be able to use the Simplified General Rule, explained below.

You can ask the IRS to figure the taxable part for you for a \$50 fee. Submit your request before the due date of your return, including extensions. For details, see Pub. 939.

If your Form 1099-R shows a taxable amount, you may report that amount on line 17b. But you may be able to report a lower taxable amount by using the General Rule or, if you qualify, the Simplified General Rule.

Once you have figured the taxable part of your pension or annuity, enter that amount on line 17b and the total on line 17a.

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

**Simplified General Rule.** This method will usually give you the same amount or more of the pension or annuity tax free each year as the General Rule or as figured by the IRS. You can use this simpler method if **all four** of the following apply.

1. Your annuity starting date was **after** July 1, 1986.
2. The payments are for **(a)** your life or **(b)** your life and that of your beneficiary.
3. The 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 the number of years of guaranteed payments was fewer than 5.

If all four of the above apply, use the worksheet on this page to figure the taxable part of your pension or annuity. If you are a beneficiary entitled to a death benefit exclusion, add the exclusion to the amount you enter on line 2 of the

**Simplified General Rule Worksheet—Lines 17a and 17b** (keep for your records)

1. Enter the total pension or annuity payments received this year. Also, enter this amount on Form 1040NR, line 17a . . . . . 1. \_\_\_\_\_
2. Enter your cost in the plan at the annuity starting date plus any death benefit exclusion (see page 9). . . . . 2. \_\_\_\_\_
3. Age at annuity starting date (see page 9): Enter:
 

55 and under	300	}	. . . . . 3. _____
56–60	260		
61–65	240		
66–70	170		
71 and older	120		
4. Divide line 2 by line 3 . . . . . 4. \_\_\_\_\_
5. Multiply line 4 by the number of months for which this year's payments were made. If your annuity starting date was **before** 1987, skip lines 6 and 7 and enter this amount on line 8. Otherwise, go to line 6 . . . . . 5. \_\_\_\_\_
6. Enter the amount, if any, recovered tax free in years after 1986 . . . . . 6. \_\_\_\_\_
7. Subtract line 6 from line 2 . . . . . 7. \_\_\_\_\_
8. Enter the **smaller** of line 5 or line 7 . . . . . 8. \_\_\_\_\_
9. **Taxable amount.** Subtract line 8 from line 1. Enter the result, but not less than zero. Also, enter this amount on Form 1040NR, line 17b. If your Form 1099-R shows a larger amount, use the amount on this line instead of the amount from Form 1099-R . . . . . 9. \_\_\_\_\_

**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 1040NR, line 17b. Enter the total pension or annuity payments received in 1995 on Form 1040NR, line 17a.*

worksheet. Do this 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**, Tax Guide to U.S. Civil Service Retirement Benefits.

**Caution:** *If you received U.S. Civil Service retirement benefits and you chose the lump-sum credit option, use the worksheet in Pub. 721. Do not use the one on page 8.*

**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 the way you figure the taxable part of your pension. For details, see Pub. 575 or Pub. 721.

**Death Benefit Exclusion.** If you are the beneficiary of a deceased employee or 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 distribution of cash or other assets from one retirement plan that is contributed to another plan. Use lines 17a and 17b to report a rollover, including a direct rollover, from one qualified employer's plan to another or to an IRA.

Enter on line 17a the total distribution before income tax or other deductions were withheld. This amount should be shown in box 1 of **Form 1099-R**. From the total on line 17a, subtract any contributions (usually shown in box 5) that were taxable to you when made. From that result, subtract the amount that was rolled over either directly or within 60 days of receiving the distribution. Enter the remaining amount, even if zero, on line 17b.

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

**Lump-Sum Distributions.** If you received a lump-sum distribution from a profit-sharing or retirement plan, your Form 1099-R should have the "Total distribution" box in box 2b checked. You may owe an additional tax if you (1) received an early distribution from a qualified retirement plan and the total

amount was not rolled over, or (2) received a distribution in excess of \$150,000 from a qualified retirement plan. For details, see the instructions for line 49.

Enter the total distribution on line 17a and the taxable part on line 17b. But you may pay less tax on the distribution if you were born before 1936 or were at least age 59½ on the date of the distribution, you meet certain other conditions, and you chose to use **Form 4972**, Tax on Lump-Sum Distributions, 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 either age 59½ or older on the date of death or born before 1936 and was age 50 or older on the date of death. For details, get Form 4972.

**Line 20—Unemployment Compensation.**— Enter on line 20 any unemployment compensation (insurance) you received. By January 31, 1996, you should receive a **Form 1099-G** showing the total amount paid to you during 1995. This amount should be shown in box 1.

If you received an overpayment of unemployment compensation in 1995 and you repaid any of it in 1995, subtract the amount you repaid from the total amount you received. Enter the result on line 20. Also, enter "Repaid" and the amount you repaid on the dotted line next to line 20.

If, in 1995, you repaid unemployment compensation that you reported in an earlier year, see **Repayments in Pub. 525**, Taxable and Nontaxable Income.

Do not include on line 20 any supplemental unemployment benefits received from a company-financed supplemental unemployment benefit fund. Instead, report these benefits on line 8.

**Line 21—Other Income.**— Use line 21 to report any other income effectively connected with your U.S. business that is not reported on your return or other schedules. List the type and amount of income. If necessary, show the required information on an attached statement. Examples of **income to report** on line 21 are:

- Repayments of expenses you deducted in an earlier year if they reduced your tax.
- Fees received as a nonprofessional fiduciary, such as an executor or administrator of the estate of a deceased friend or relative.

For more details, see **Miscellaneous Taxable Income** in Pub. 525.

Report other income on page 4 of Form 1040NR if not effectively connected with a U.S. trade or business.

**Recapture of Clean-Fuel Vehicle Deduction.** If you claimed this deduction in 1993 or 1994 for property that no longer qualifies as clean-fuel vehicle property, you may have to include on line 21 part or all of the amount you deducted. For details, see Pub. 535.

**Net Operating Loss.** If you had a net operating loss in an earlier year to carry forward to 1995, include it as a negative

amount in parentheses on line 21. Attach a statement showing how you figured the amount. Get **Pub. 536**, Net Operating Losses, for more details.

**Line 22.**— Use line 22 to report your total effectively connected income that is exempt from tax by a tax treaty. Do not include this exempt income on line 23. Also, you must complete item M on page 5 of Form 1040NR.

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## Adjustments

Adjustments are amounts you can subtract from your income effectively connected with a U.S. trade or business.

**Line 24—IRA Deduction.**— Use line 24 to deduct contributions to your individual retirement arrangement (IRA).

**Caution:** *If you were covered by a retirement plan (qualified pension, profit-sharing (including 401(k)), annuity, Keogh, SEP, etc.) at work or through self-employment, your IRA deduction may be reduced or eliminated. Earnings on contributions to your IRA are not taxed until they are distributed to you.*

**Special Rule for Married Individuals.** If you checked filing status box 3, 4, or 5 and you were not covered by a retirement plan but your spouse was, **you** are considered covered by a plan unless you **lived apart** from your spouse for all of 1995.

**Not Covered by a Retirement Plan.** If you were not covered by a retirement plan, you can take a full IRA deduction.

**Covered by a Retirement Plan.** Your Form W-2 should have the "Pension plan" box in box 15 checked if you were covered by your employer's plan even if you were not vested in the plan. You are also covered by a plan if you were self-employed and had a Keogh or SEP retirement plan.

Get **Pub. 590**, Individual Retirement Arrangements (IRAs), for more details.

**Line 25—Moving Expenses.**— Employees and self-employed persons (including partners) can deduct certain moving expenses. The move must be in connection with employment that generates effectively connected income.

You can take this deduction if you moved in connection with your job or business and your new workplace is at least 50 miles farther from your old home than your old home was from your old workplace. If you had no former workplace, your new workplace must be at least 50 miles from your old home. The deduction is generally limited to moves to or within the United States or its possessions. If you meet these requirements, get **Pub. 521**, Moving Expenses. Use **Form 3903**, Moving Expenses, to figure the amount to enter on this line.

**Note:** *Expenses incurred before 1994 that you didn't previously deduct are only allowed as an itemized deduction on Schedule A.*

**Self-Employed Health Insurance Deduction Worksheet—Line 26**  
(keep for your records)

1. Enter total payments made in 1995 for health insurance coverage for 1995 for you, your spouse, and dependents. But do not include amounts for any month you were eligible to participate in an employer-sponsored health plan. . . . . 1. \_\_\_\_\_
2. Multiply line 1 by 30% (.30) . . . . . 2. \_\_\_\_\_
3. Enter your net profit and any other earned income\* from the business under which the insurance plan is established, minus any deduction you claim on Form 1040NR, line 27 . . . . . 3. \_\_\_\_\_
4. **Self-employed health insurance deduction.** Enter the smaller of line 2 or line 3 here and on Form 1040NR, line 26 . . . . . 4. \_\_\_\_\_

\***Earned income** includes net earnings and gains from the sale, transfer, or licensing of property you created. It does not include capital gain income.

**Line 26—Self-Employed Health Insurance Deduction.**— If you were self-employed and had a net profit for the year, you may be able to deduct part of the amount paid for health insurance on behalf of yourself, your spouse, and dependents. But if you were also eligible to participate in any subsidized health plan maintained by your or your spouse's employer for any month or part of a month in 1995, amounts paid for health insurance coverage for that month cannot be used to figure the deduction. For more details, get **Pub. 535, Business Expenses.**

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

**Line 27—Keogh & Self-Employed SEP Plans.**— If you are self-employed or a partner, deduct payments to your Keogh (HR 10) plan or Simplified Employee Pension (SEP) on line 27. If a SEP, be sure to check the box. Deduct payments for your employees on **Schedule C or F (Form 1040).**

There are two types of Keogh plans:

- A **defined-contribution plan** has a separate account for each person. Benefits are based on the amount paid to each account.
- Payments to a **defined-benefit plan** are determined by the funds needed to give a specific benefit at retirement. If you deduct payments to this kind of plan, enter "DB" next to line 27.

Get **Pub. 560, Retirement Plans for the Self-Employed**, for more details, including limits on the amount you can deduct.

**Line 28—Penalty on Early Withdrawal of Savings.**— The **Form 1099-INT** or **Form 1099-OID** you received will show the amount of any penalty you were charged.

**Line 29—Scholarship and Fellowship Grants Excluded.**— If you were a degree candidate, enter amounts used for tuition and course-related expenses (fees, books, etc.) **Do not** include any amount shown on line 22.

**Line 30—Total Adjustments.**— Include in the total on line 30 any of the following adjustments that are **related to your effectively connected income.**

**Qualified Performing Artists.** Include in the total on line 30 your performing-arts-related expenses from line 10 of **Form 2106, Employee Business Expenses**, or line 6 of **Form 2106-EZ, Unreimbursed Employee Business Expenses**. Enter the amount and "QPA" next to line 30.

**Forestation or Reforestation Amortization.** If you can claim a deduction for amortization of these costs and you do not have to file **Schedule C, C-EZ, or F (Form 1040)** for this activity, include your deduction in the total on line 30. Enter the amount and "Reforestation" next to line 30.

**Repayment of Sub-Pay Under the Trade Act of 1974.** If you repaid supplemental unemployment benefits (sub-pay) that you previously reported in income because you became eligible for payments under the Trade Act of 1974, include in the total on line 30 the amount you repaid in 1995. Enter the amount and "Sub-pay TRA" next to line 30. Or, you may be able to claim a credit against your tax instead. Get **Pub. 525** for more details.

**Contributions to Section 501(c)(18) Pension Plans.** The amount you contributed should be identified with code **H** in box 13 of your W-2 form. You may deduct this amount subject to the limits explained under **Excess Salary Deferrals** on page 6. Include your deduction in the total on line 30. Enter the amount and "501(c)(18)" next to line 30.

**Deduction for Clean-Fuel Vehicles.** If you placed a vehicle in service in 1995 that uses a clean-burning fuel, you may be able to take this deduction. For details, get **Pub. 535, Business Expenses**. Include your deduction in the total on line 30. But if part of your deduction is claimed on **Schedule C, C-EZ, E, or F (Form 1040)**, subtract that part from your total deduction and include only the balance on line 30. Enter the amount and "Clean-Fuel" next to line 30.

**Line 31—Adjusted Gross Income.**— If line 31 is less than zero, you may have a net operating loss that you can carry to another tax year. If you carry the loss back to earlier years, see **Form 1045, Application for Tentative Refund**. For more details, get **Pub. 536, Net Operating Losses.**

**Tax Computation on Income Effectively Connected With a U.S. Trade or Business**

**Line 33—Itemized Deductions.**— Enter total itemized deductions from Schedule A.

**Note:** *Residents of India who were students or business apprentices may be able to take the standard deduction instead of their itemized deductions. See Pub. 519 for details.*

**Line 35—Deduction for Exemptions.**— You can claim exemptions only to the extent of your income that is effectively connected with a U.S. trade or business.

If you file as an **individual**, multiply \$2,500 by the total number of exemptions entered on line 7e. (If you were a resident of Japan or the Republic of Korea, you must figure the exemptions for your spouse and children according to the proportion your U.S. income bears to your total income. For details, see Pub. 519.) But use the worksheet on the next page to figure the amount, if any, to enter on line 35 if your adjusted gross income from line 32 is more than \$86,025 (\$114,700 if you checked filing status box 1 or 2; \$172,050 if you checked filing status box 6).

If you are filing for an **estate**, enter \$600 on line 35. If you are filing for a **trust** whose governing instrument requires it to distribute all its income currently, enter \$300 on line 35. Any other trust is allowed an exemption of \$100.

**Line 37—Tax.**— To figure your tax, use one of the following methods.

**Tax Table.** If your taxable income (line 36) is less than \$100,000, you **must** use the Tax Table to find your tax unless you are required to use **Form 8615** or you use the **Capital Gain Tax Worksheet** (see below). The Tax Table starts on page 19. Be sure you use the correct column. If you checked filing status box 3, 4, or 5, you must use the Married filing separately column.

**Tax Rate Schedules.** You must use the Tax Rate Schedules on page 31 to figure your tax if your taxable income is \$100,000 or more, OR you are filing for an estate or trust, unless you are required to use **Form 8615** or you use the **Capital Gain Tax Worksheet.**

**Capital Gain Tax Worksheet.** If you had a net capital gain on Schedule D or you reported capital gain distributions on Form 1040NR, line 14, your tax may be less if you figure it using the worksheet on page 12.

**Form 8615.** You must generally use Form 8615 to figure the tax for any child who was under age 14 on January 1, 1996, and who had more than \$1,300 of investment income, such as taxable interest or dividends, that is effectively connected with a U.S. trade or business. But if neither of the child's parents was

alive on December 31, 1995, do not use Form 8615 to figure the child's tax.

**Deduction for Exemptions Worksheet—Line 35** (keep for your records)  
See the instructions for line 35.

**Credits**

**Line 40—Credit for Child and Dependent Care Expenses.**— You may be able to take this credit if you paid someone to care for your child **under age 13** or your dependent who could not care for himself or herself. But to do so, the care must have been provided so that you could work or look for work and you must have had effectively connected income from a job or through self-employment.

Use **Form 2441** to figure the credit. If you received any dependent care benefits for 1995, you must file Form 2441 to figure the amount of benefits you can 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 Form 2441 and **Pub. 503**, Child and Dependent Care Expenses.

**Line 41—Foreign Tax Credit.**—**Form 1116** explains when you can take this credit for payment of income tax to a foreign country. To take it, you must report income from foreign sources. See **Foreign Income Taxed by the United States** on page 5. You also must have paid or owe foreign tax on that income. Also, get **Pub. 514**, Foreign Tax Credit for Individuals.

**Line 42—Other Credits.**— Complete line 42 if you can take any of the following credits.

**General Business Credit.** If you have two or more of the following credits, a carryforward of any of these credits, or if any of the credits (other than the low-income housing credit) are from a passive activity, you must also complete **Form 3800**. Include on line 42 the amount from Form 3800 and check the "Form 3800" box. If you don't have to file Form 3800 and you have one of these credits, include on line 42 the amount of the credit. Check the "Form (specify)" box and enter the form number for that credit.

- Investment credit (Form 3468).
- Jobs credit (Form 5884).
- Credit for alcohol used as a fuel (Form 6478).
- Credit for increasing research activities (Form 6765).
- Low-income housing credit (Form 8586, Form 8609, and Schedule A (Form 8609)).
- Disabled access credit (Form 8826).
- Enhanced oil recovery credit (Form 8830).
- Renewable electricity production credit (Form 8835).
- Indian employment credit (Form 8845).
- Credit for employer social security and Medicare taxes paid on certain employee tips (Form 8846).
- Credit for contributions to selected community development corporations (Form 8847).

Is the amount on Form 1040NR, line 32, more than the dollar amount shown on line 3 below for your filing status?

**No. Stop.** Multiply \$2,500 by the total number of exemptions claimed on Form 1040NR, line 7e, and enter the result on line 35.

**Yes.** Complete the worksheet below to figure your deduction for exemptions.

1. Multiply \$2,500 by the total number of exemptions claimed on Form 1040NR, line 7e . . . . . **1.** \_\_\_\_\_
2. Enter the amount from Form 1040NR, line 32. . . . . **2.** \_\_\_\_\_
3. Enter \$114,700 (\$86,025 if you checked filing status box 3, 4, or 5; \$172,050 if you checked filing status box 6) . . . . . **3.** \_\_\_\_\_
4. Subtract line 3 from line 2. If zero or less, **stop here**; enter the amount from line 1 above on Form 1040NR, line 35 . . . . . **4.** \_\_\_\_\_  
**Note:** If line 4 is more than \$122,500 (more than \$61,250 if you checked filing status box 3, 4, or 5), **stop here**; you **cannot** take a deduction for exemptions. Enter -0- on Form 1040NR, line 35.
5. Divide line 4 by \$2,500 (\$1,250 if you checked filing status box 3, 4, or 5). If the result is not a whole number, round it up to the next higher whole number (for example, round 0.0004 to 1) . . . . . **5.** \_\_\_\_\_
6. Multiply line 5 by 2% (.02) and enter the result as a decimal amount . . . . . **6.** \_\_\_\_\_
7. Multiply line 1 by line 6 . . . . . **7.** \_\_\_\_\_
8. **Deduction for exemptions.** Subtract line 7 from line 1. Enter the result here and on Form 1040NR, line 35 . . . . . **8.** \_\_\_\_\_

**Empowerment Zone Employment Credit (Form 8844).** Although this credit is part of the general business credit, it is not reported on Form 3800. If you can take this credit, check the "Form (specify)" box and enter the form number.

**Mortgage Interest Credit (Form 8396).** If you were issued a mortgage credit certificate by a state or local government, get Form 8396 to see if you can take this credit. If you can, check the box for Form 8396.

**Credit for Prior Year Minimum Tax (Form 8801).** If you paid alternative minimum tax in an earlier year, get Form 8801 to see if you can take this credit. If you can, check the box for Form 8801.

**Qualified Electric Vehicle Credit (Form 8834).** If you placed a new electric vehicle in service in 1995, get Form 8834 to see if you can take this credit. If you can, check the "Form (specify)" box and enter the form number.

**Line 43.**— If you sold fuel produced from a nonconventional source, see section 29 to find out if you can take the **nonconventional source fuel credit**. If you can, attach a schedule showing how you figured the credit. Include the credit in the total for line 43. Enter the amount and "FNS" next to line 43.

**Other Taxes**

**Line 45—Alternative Minimum Tax.**— The tax law gives special treatment to some kinds of income and allows special deductions and credits for some kinds of expenses. If you benefit from these

provisions, you may have to pay a minimum amount of tax through the alternative minimum tax. This tax is figured on **Form 6251** for individuals. If you are filing for an estate or trust, get **Schedule I (Form 1041)** and its instructions to see if you owe this tax.

If you are claiming a net operating loss deduction or the foreign tax credit, you must complete Form 6251. Otherwise, to see if you should complete Form 6251, add the amounts on Form 1040NR, lines 33 and 35, plus the total of all adjustments and tax preference items that apply to you (see the list that begins below). If the total is more than the dollar amount shown below that applies to you, fill in Form 6251.

- \$33,750 if you checked filing status box 1 or 2.
- \$22,500 if you checked filing status box 3, 4, or 5.
- \$45,000 if you checked filing status box 6.

**Disposition of U.S. Real Property Interests.** If you disposed of U.S. real property interests at a gain, you must make a special computation to see if you owe this tax. For details, see the Instructions for Form 6251.

**Adjustments and Preferences:**

1. Accelerated depreciation.
2. Income from incentive stock options
3. Tax-exempt interest from private activity bonds.
4. Intangible drilling costs.
5. Depletion.
6. Circulation expenditures.
7. Research and experimental costs.

- 8. Mining exploration/development costs.
- 9. Pollution-control facilities amortization.
- 10. Tax-shelter farm activity income or (loss).
- 11. Passive activity income or (loss).
- 12. Percentage-of-completion income from long-term contracts.
- 13. Installment sales income.

**Note:** Form 6251 should be filled in for a child under age 14 if the total of the child's adjusted gross income from Form 1040NR, line 32, exceeds the child's earned income by more than \$1,000.

**Line 46—Recapture Taxes.**— If you owe any of the following taxes, check the box(es) and include the tax on line 46.

**Recapture of Investment Credit.** If you disposed of investment credit property or changed its use before the end of its useful life or recovery period, you may owe this tax. See Form 4255 for details.

**Recapture of Low-Income Housing Credit.** If you disposed of property (or there was a reduction in the qualified basis of the property) on which you took the low-income housing credit, you may owe this tax. See Form 8611 for details.

**Recapture of Federal Mortgage Subsidy.** If you sold your home in 1995 and it was financed (in whole or in part) from the proceeds of any tax-exempt qualified mortgage bond or you claimed

the mortgage interest credit, you may owe this tax. See Form 8828 for details.

**Recapture of Qualified Electric Vehicle Credit.** If you claimed this credit in 1993 or 1994 based on a vehicle that no longer qualifies, get Pub. 535, Business Expenses, to see if you owe this tax. If you do, include the tax on line 46 and write "QEV" next to the entry space.

**Recapture of the Indian Employment Credit.** If you owe this tax, include it on line 46 and write "45A" next to the entry space.

**Line 48—Social Security and Medicare Tax on Tip Income Not Reported to Employer.**— If you are subject to social security and Medicare tax, you received tips of \$20 or more in any month, and you did not report the full amount to your employer, you must pay the social security and Medicare or railroad retirement (RRTA) tax on the unreported tips. You must also pay this tax if your W-2 form(s) shows allocated tips that you are including in your income on Form 1040NR, line 8.

To figure the tax, get Form 4137, Social Security and Medicare Tax on Unreported Tip Income. Enter the tax on line 48. But to pay the RRTA tax, contact your employer. Your employer will figure and collect the tax.

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

**Line 49—Tax on Qualified Retirement Plans, Including IRAs.**— You may owe this tax if any of the following apply:

- 1. You received any early distributions from a qualified retirement plan (including your IRA), annuity, or modified endowment contract entered into after June 20, 1988.
- 2. You made excess contributions to your IRA.
- 3. You were born before July 1, 1924, and did not take the minimum required distribution from your qualified retirement plan.
- 4. You received a distribution in excess of \$150,000 from a qualified retirement plan.

If any of the above apply, get Form 5329 and its instructions to see if you owe this tax and if you must file Form 5329. Enter the tax from Form 5329 on line 49. However, if only item 1 above applies to you and distribution code 1 is shown in box 7 of your Form 1099-R, you do not have to file Form 5329. Instead, multiply the taxable amount of the distribution by 10% (.10) and enter the result on line 49. The taxable amount of the distribution is the part of the distribution you reported on line 16b or line 17b of Form 1040NR or on Form 4972. Also, enter "No" on the dotted line next to line 49 to indicate that you do not have to file Form 5329. But if distribution code 1 is incorrectly shown in box 7, you must file Form 5329.

**Caution:** Be sure to include on line 16b or line 17b of Form 1040NR or on Form 4972, whichever applies, the taxable part of any early distributions you received.

**Line 50—Transportation Tax.**— Nonresident alien individuals are subject to a 4% tax on U.S. source gross transportation income that is not effectively connected with a U.S. trade or business. However, the term U.S. source gross transportation income does not include any such income that is taxable in a possession of the United States under the provisions of the Internal Revenue Code as applied to that possession.

For purposes of this tax, transportation income will not be treated as effectively connected with the conduct of a trade or business in the United States unless:

- 1. You had a fixed place of business in the United States involved in the earning of transportation income, and
- 2. Substantially all of your U.S. source gross transportation income was attributable to regularly scheduled transportation. Or, in the case of income from the leasing of a vessel or aircraft, it was attributable to a fixed place of business in the United States. See sections 887 and 863 for rules, definitions, and exceptions.

You may be exempt from this tax because of a treaty or an exchange of notes between the United States and the country of which you are a resident. If the country of which you are a resident does not impose tax on the shipping or aircraft income of U.S. persons, you may also be

**Capital Gain Tax Worksheet—Line 37** (keep for your records)

Use this worksheet to figure your tax **only** if (a) you are filing Schedule D and both lines 17 and 18 of Schedule D are gains, or (b) you reported capital gain distributions directly on Form 1040NR, line 14, and:

You checked filing status box:	AND	Form 1040NR, line 36, is over:	You checked filing status box:	AND	Form 1040NR, line 36, is over:
1 or 2		\$56,550	3, 4, or 5		\$47,125
6		\$94,250			

- 1. Enter the amount from Form 1040NR, line 36 . . . . . 1. \_\_\_\_\_
- 2. If you are filing Schedule D, enter the **smaller** of Schedule D, line 17 or line 18. Otherwise, enter the capital gain distributions reported on Form 1040NR, line 14 . . . . . 2. \_\_\_\_\_
- 3. If you are filing Form 4952, enter the amount from Form 4952, line 4e . . . . . 3. \_\_\_\_\_
- 4. Subtract line 3 from line 2. If zero or less, **stop here**; you **cannot** use this worksheet to figure your tax. Instead, use the Tax Table or Tax Rate Schedules, whichever applies . . . . . 4. \_\_\_\_\_
- 5. Subtract line 4 from line 1. . . . . 5. \_\_\_\_\_
- 6. Enter \$23,350 (\$19,500 if you checked filing status box 3, 4, or 5; \$39,000 if you checked filing status box 6) . . . . . 6. \_\_\_\_\_
- 7. Enter the **greater** of line 5 or line 6 . . . . . 7. \_\_\_\_\_
- 8. Subtract line 7 from line 1. . . . . 8. \_\_\_\_\_
- 9. Figure the tax on the amount on line 7. Use the Tax Table or Tax Rate Schedules, whichever applies . . . . . 9. \_\_\_\_\_
- 10. Multiply line 8 by 28% (.28) . . . . . 10. \_\_\_\_\_
- 11. Add lines 9 and 10 . . . . . 11. \_\_\_\_\_
- 12. Figure the tax on the amount on line 1. Use the Tax Table or Tax Rate Schedules, whichever applies . . . . . 12. \_\_\_\_\_
- 13. **Tax.** Enter the **smaller** of line 11 or line 12 here and on Form 1040NR, line 37. Check the box for Capital Gain Tax Worksheet . . . . . 13. \_\_\_\_\_

exempt from this tax. If you are exempt from the tax for one of these reasons, you must attach a statement to Form 1040NR identifying your country of residence and the treaty, note, or law and provisions under which you claim exemption from the tax.

If you owe this tax, you must attach a statement to your return that includes the information described in Pub. 519.

**Line 51—Household Employment Taxes.**

— If you had a household employee (defined below) during 1995 and any of the following three conditions apply, you may owe employment taxes on the cash wages you paid that employee. Employment taxes are social security, Medicare, withheld Federal income, and Federal unemployment (FUTA) taxes. Cash wages include payments by check or money order.

- 1. You paid any one household employee cash wages of \$1,000 or more in 1995.
2. You withheld Federal income during 1995 at the request of any household employee.
3. You paid total cash wages of \$1,000 or more in any calendar quarter of 1994 or 1995 to household employees. A calendar quarter is January through March, April through June, July through September, or October through December.

If any of the conditions apply to you, get Schedule H (Form 1040), Household Employment Taxes, and its instructions to see if you owe these taxes. If you do, complete Schedule H and attach it to your return.

**Household Employee.** Any person who does household work is a household employee if you can control what will be done and how it will be done. Household work includes work done in or around your home by babysitters, nannies, health aides, maids, yard workers, and similar domestic workers. For more details, see the Instructions for Schedule H.

**Line 52—Total Tax.**— Include in the total on line 52 any of the following that apply.

**Section 72(m)(5) Excess Benefits Tax.** If you are or were a 5% owner of a business and you received a distribution of excess benefits from a qualified pension or annuity plan, you may have to pay a penalty tax of 10% of the distribution. Get Pub. 560, Retirement Plans for the Self-Employed, for more details. Include this penalty tax in your total for line 52. Enter the amount and "Sec 72(m)(5)" on the dotted line next to line 52.

**Advance Earned Income Credit (AEIC) Payments.** Include on line 52 any AEIC payments you received. Enter the amount and "AEIC" on the dotted line next to line 52. These payments should be shown in box 9 of your W-2 forms.

**Uncollected Employee Social Security and Medicare or RRTA Tax on Tips or Group-Term Life Insurance.** If you did not have enough wages to cover

the social security and Medicare or railroad retirement (RRTA) tax due on tips you reported to your employer, the amount of tax due should be identified with codes A and B in box 13 of your Form W-2.

You may have to pay social security and Medicare or RRTA tax on part of the cost of group-term life insurance you had through a former employer. The amount of tax due should be identified with codes M and N in box 13 of your Form W-2.

Include this tax in the total for line 52. Enter the amount and "UT" on the dotted line next to line 52.

**Golden Parachute Payments.** These are certain payments made by a corporation to key employees to compensate them if control of the corporation changes. If you received an excess parachute payment (EPP), you must pay a 20% tax on the payment.

If you received a Form W-2 that includes a parachute payment, the amount of tax on any excess payment should be identified with code K in box 13.

If you received a Form 1099-MISC that includes a parachute payment, any excess payment will be separately identified. Multiply the excess payment by 20% to figure the tax.

Include the tax in the total for line 52. Enter the amount and "EPP" on the dotted line next to line 52.

**Payments**

**Line 53—Federal Income Tax Withheld.**— Add the amounts shown as Federal income tax withheld on your Forms W-2, W-2G, and 1099-R. Enter the total on line 53. The amount of Federal income tax withheld should be shown in box 2 of Form W-2 or W-2G, and in box 4 of Form 1099-R. If line 53 includes amounts withheld as shown on Form 1099-R, check the box on line 53 and attach the Form 1099-R. Also, include in the total for line 53 any tax withheld on scholarship or fellowship grants from Form 1042-S.

If you received a 1995 Form 1099 showing Federal income tax withheld on dividends, interest income, or other

income you received, include the amount withheld in the total on line 53. This should be shown in box 2 of Form 1099-DIV and box 4 of the other 1099 forms. Be sure to check the box on line 53.

**Line 54—1995 Estimated Tax Payments.**— Enter on this line any payments you made on your estimated Federal income tax (Form 1040-ES (NR)) for 1995. Include any overpayment from your 1994 return that you applied to your 1995 estimated tax.

**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 1040NR explaining all the payments you made in 1995 and the name and social security number under which you made the payments.

**Line 55—Amount Paid With Form 4868 (Extension Request).**— If you filed Form 4868 to get an automatic extension of time to file Form 1040NR, enter any amount you paid with that form. Also, include any amounts paid with Form 2688.

**Line 56—Excess Social Security and RRTA Tax Withheld.**— Excess Social Security Tax Withheld. If you had more than one employer for 1995 and your total wages were over \$61,200, too much social security tax may have been withheld. If so, you can take a credit for the excess amount on line 56. Use the worksheet below to figure the excess amount. There is no limit on the amount of wages subject to Medicare tax.

If any one employer withheld more than \$3,794.40 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) Tax Withheld.** If you had more than one railroad employer for 1995 and your total compensation was over \$61,200, too much tier 1 tax may have been withheld. If your total compensation was over \$45,300, too much tier 2 tax may have been withheld. If so, you can take a credit for the excess amount on line 56. Get Pub. 505, Tax Withholding and Estimated Tax, to figure the excess amount. Do not use the worksheet below.

**Excess Social Security Tax Withheld Worksheet—Line 56** (keep for your records)

**Caution:** Do not use this worksheet if any RRTA tax was withheld from your pay. Instead, get Pub. 505 to figure the excess amount.

- 1. Add all social security tax withheld but not more than \$3,794.40 for each employer. This tax should be shown in box 4 of your W-2 forms. Enter the total here. 1. \_\_\_\_\_
2. Enter any uncollected social security tax on tips or group-term life insurance included in the total on Form 1040NR, line 52. 2. \_\_\_\_\_
3. Add lines 1 and 2. If \$3,794.40 or less, stop here; you do not have any excess social security tax withheld. 3. \_\_\_\_\_
4. Social security tax limit 4. 3,794.40
5. Excess social security tax withheld. Subtract line 4 from line 3. Enter the result here and on Form 1040NR, line 56. 5. \_\_\_\_\_

If any one employer withheld more than \$3,794.40 of tier 1 tax or more than \$2,219.70 of tier 2 tax, you must ask that employer to refund the excess to you. You cannot claim it on your return.

**Line 57—Other Payments.— Regulated Investment Company Credit.** Include on this line the total amount of the credit from **Form 2439**, Notice to Shareholder of Undistributed Long-Term Capital Gains. Be sure to attach Copy B of Form 2439 and check the box on line 57 for Form 2439.

**Credit for Federal Tax Paid on Fuels.** If you can take a credit for tax on gasoline, diesel fuel, and other fuels used in your business, or for certain diesel-powered cars, vans, and light trucks, attach **Form 4136**. Include the credit on line 57 and check the box for Form 4136.

**Line 58—Credit for Amount Paid With Form 1040-C.—** Enter any amount you paid with Form 1040-C for 1995.

**Lines 59a and 59b—U.S. Tax Withheld at Source.—** Enter on line 59a the amount you show on line 77. Enter on line 59b any tax withheld by a partnership under section 1446. Be sure to attach a copy of **Form(s) 1042-S, SSA-1042S, RRB-1042S, 8805**, or similar form.

**Lines 60a and 60b—U.S. Tax Withheld on Dispositions of U.S. Real Property Interests.—** Enter on line 60a any tax withheld on dispositions of U.S. real property interests from **Form(s) 8288-A**. Enter on line 60b any tax withheld on dispositions of U.S. real property interests from **Form(s) 1042-S**.

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## Refund or Amount You Owe

**Line 62—Amount Overpaid.—** If line 62 is under \$1, we will send a refund only on written request.

**Note:** *If the amount you overpaid is large, you may want to decrease the amount of income tax withheld from your pay. See 1996 Income Tax Withholding and Estimated Tax Payments for Individuals on page 18.*

**Line 63—Refund.— Direct Deposit of Refund.** If you want your refund directly deposited into your account with a U.S. financial institution in the United States, complete **Form 8888**, Direct Deposit of Refund, and attach it to your return. If you have other schedules and forms to attach, put Form 8888 first.

**Deferral Payment.** You have the following two options to pay your installment that is due by either April 15, 1996, or June 17, 1996, depending on your filing requirement (see **When To File** on page 2). The installment due is one-half of the amount shown on line 16 of Form 8841. There is no interest on the installment payment if it is made on time. You should receive a reminder notice in March 1996 showing the installment amount due and the date due.

**Apply Refund Option.** The most you can apply is the amount of your refund, reduced by any payments made after the due date. Also, you must file your 1995 return on or before its due date, including extensions.

**Caution:** *If you have any other outstanding Federal tax liability (including any other 1993 Federal income tax liability), any refund on your 1995 tax return will first be applied to such a liability before being applied to the installment due. This is true regardless of how you indicate to apply your refund. If the remaining refund is not sufficient to cover the installment due, you will owe interest and the failure to pay penalty on any remaining balance from the due date of the installment. Therefore, it may be to your advantage to use the separate payment option explained below.*

To apply part or all of your refund, on the dotted line next to line 63 write the words "93 OBRA Install." and the amount you want applied. **Do not** reduce the amount on line 63 by the amount applied. If the amount you apply is less than the installment due, you may send a separate check for the balance, as explained next. **Do not** include a check for the balance with your return.

**Separate Payment Option.** You can send a separate check or money order to the IRS by the due date. The notice you receive will include a tear-off voucher for you to send back with your check or money order payable to the Internal Revenue Service. Clearly write your social security number and "1993 OBRA Installment" on your payment. Send your payment with the tear-off voucher in the return envelope included with the notice. If you don't have the tear-off voucher or envelope, send your payment by itself to the Internal Revenue Service Center, Philadelphia, PA 19255, U.S.A. We will apply this payment to your deferred 1993 taxes regardless of any outstanding debts you may have.

Do not send this payment with your tax return. Also, do not make this payment using a payment voucher other than the one attached to the reminder notice.

**Line 64—Applied to 1996 Estimated Tax.—** Subtract line 63 from line 62 and enter the result on line 64. This is the amount that will be applied to your estimated tax for 1996. This election cannot be changed later.

**Line 65—Amount You Owe.—** Enclose in the envelope with your return a check or money order payable to the Internal Revenue Service for the full amount due when you file. **Do not** send cash. Write your name, address, identifying or social security number, and "1995 Form 1040NR" on your payment. **Do not** attach your payment to your return. Instead, leave it loose in your envelope and also enclose your tax return. You do not have to pay if line 65 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 1040NR.

**Note:** *If you owe tax for 1995, you may need to (a) increase the amount of income tax withheld from your pay or (b) make estimated tax payments for 1996. See 1996 Income Tax Withholding and Estimated Tax Payments for Individuals on page 18.*

**Installment Payments.** If you cannot pay the full amount shown on line 65 with your return, you may ask to make monthly installment payments. However, you will be charged interest and may be charged a late payment penalty on the tax not paid by the date due, even if your request to pay in installments is granted. You must also pay a fee. To limit the interest and penalty charges, pay as much of the tax as possible. But before requesting an installment agreement, you should consider other less costly alternatives, such as a bank loan.

To ask for an installment agreement, use **Form 9465**, Installment Agreement Request.

**Line 66—Estimated Tax Penalty.—** You may owe this penalty if:

- Line 65 (minus line 51) is at least \$500 and it is more than 10% of the tax shown on your return, or
- You did not pay enough estimated tax by any of the due dates. This is true even if you are due a refund.

**Figuring the Penalty.** If you choose to figure the penalty yourself, get **Form 2210** (or **Form 2210-F** for farmers and fishermen) to see if you owe the penalty. If so, you can use the form to figure the amount. In certain situations, you may be able to lower your penalty. For details, see the Instructions for Form 2210 (or 2210-F). Enter the penalty on Form 1040NR, line 66. Add the penalty to any tax due and enter the total on line 65. If you are due a refund, subtract the penalty from the overpayment you show on line 62. **Do not** file Form 2210 with your return unless Form 2210 indicates that you must do so. Instead, keep it for your records.

Because Form 2210 is complicated, if you want you can leave line 66 blank and the IRS will figure the penalty and send you a bill. We will not charge you interest on the penalty if you pay by the date specified on the bill.

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## Signature

See **Reminders** on page 17 after you complete pages 3, 4, and 5 of the form.

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## Instructions for Schedule A, Itemized Deductions

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### State and Local Income Taxes

#### Lines 1 Through 3

You can deduct state and local income taxes you paid or that were withheld from your salary during 1995 on income

connected with a U.S. trade or business. If, during 1995, you received any refunds of, or credits for, income tax paid in earlier years, do not subtract them from the amount you deduct here. Instead, see the instructions for Form 1040NR, line 11.

## Gifts to U.S. Charities

### Lines 4 Through 7

You may deduct contributions or gifts you gave to U.S. organizations that are religious, charitable, educational, scientific, or literary in purpose. You may also deduct what you gave to organizations that work to prevent cruelty to children or animals.

If you do not know whether you can deduct what you gave to an organization, check with that organization or with the IRS.

### Contributions You MAY Deduct.—

Contributions may be in cash (keep canceled checks, receipts, or other reliable written records showing the name of the organization and the date and amount given), property, or out-of-pocket expenses you paid to do volunteer work for the kinds of organizations described earlier. If you drove to and from the volunteer work, you may take **12 cents a mile** or the actual cost of gas and oil. Add parking and tolls to the amount you claim under either method. But don't deduct any amounts that were repaid to you.

**Gifts From Which You Benefit.** If you made a gift and received a benefit in return, such as food, entertainment, or merchandise, you may generally only deduct the amount that is more than the value of the benefit. For example, if you paid \$70 to a charitable organization to attend a fundraising dinner and the value of the dinner was \$40, you may deduct only \$30. But this rule does not apply to certain membership benefits provided in return for an annual payment of \$75 or less. For details, get **Pub. 526**, Charitable Contributions.

**Gifts of \$250 or More.** You may deduct a gift of \$250 or more only if you have a statement from the charitable organization showing the information in **1** and **2** below.

In figuring whether a gift is \$250 or more, do not combine separate donations. For example, if you gave your church \$25 each week for 20 weeks for a total of \$500, treat each \$25 payment as a separate gift. If you made donations through payroll deductions, treat each deduction from each paycheck as a separate gift. See Pub. 526 if you made a separate gift of \$250 or more through payroll deduction.

1. The amount of any money contributed and a description (but not value) of any property donated.
2. Whether the organization did or did not give you any goods or services in return for your contribution. If you did receive any goods or services, a description and estimate of the value must be included. If you received only

intangible religious benefits (such as admission to a religious ceremony), the organization must state this, but it does not have to describe or value the benefit.

You must get the statement by the date you file your return or the due date (including extensions) for filing your return, whichever is earlier. Do not attach the statement to your return. Instead, keep it for your records.

**Limit on the Amount You May Deduct.** Get Pub. 526 to figure the amount of your deduction if **any** of the following apply:

- Your cash contributions or contributions of ordinary income property are more than 30% of the amount shown on Form 1040NR, line 32.
- Your gifts of capital gain property are more than 20% of the amount shown on Form 1040NR, line 32.
- You gave gifts of property that increased in value or gave gifts of the use of property.

### You MAY NOT Deduct as Contributions:

- Travel expenses (including meals and lodging) while away from home unless there was no significant element of personal pleasure, recreation, or vacation in the travel.
  - Political contributions.
  - Dues, fees, or bills paid to country clubs, lodges, fraternal orders, or similar groups.
  - Cost of raffle, bingo, or lottery tickets.
  - Cost of tuition.
  - Value of your time or services.
  - Value of blood given to a blood bank.
  - The transfer of a future interest in tangible personal property (generally, until the entire interest has been transferred).
  - Gifts to individuals and groups that are run for personal profit.
  - Gifts to foreign organizations. But you may be able to deduct gifts to certain U.S. organizations that transfer funds to foreign charities and certain Canadian and Mexican charities. See Pub. 526 for details.
  - Gifts to organizations engaged in certain political activities that are of direct financial interest to your trade or business. See section 170(f)(9).
  - Gifts to groups whose purpose is to lobby for changes in the laws.
  - Gifts to civic leagues, social and sports clubs, labor unions, and chambers of commerce.
  - Value of benefits received in connection with a contribution to a charitable organization. See Pub. 526 for exceptions.
- Line 4.**— Enter the total contributions you made in cash or by check (including out-of-pocket expenses).
- Line 5.**— Enter your contributions of property. If you gave used items, such as clothing or furniture, deduct their fair market value at the time you gave them. Fair market value is what a willing buyer

would pay a willing seller when neither has to buy or sell and both are aware of the conditions of the sale.

If the amount of your deduction is more than \$500, you must complete and attach **Form 8283**, Noncash Charitable Contributions. For this purpose, the "amount of your deduction" means your deduction BEFORE applying any income limits that could result in a carryover of contributions. If your total deduction is over \$5,000, you may also have to get appraisals of the values of the donated property. See Form 8283 and its instructions for details.

**Recordkeeping.** If you gave property, you should keep a receipt or written statement from the organization you gave the property to, or a reliable written record, that shows the organization's name and address, the date and location of the gift, and a description of the property. For each gift of property, you should also keep reliable written records that include:

- How you figured the property's value at the time you gave it. If the value was determined by an appraisal, you should also keep a signed copy of the appraisal.
- The cost or other basis of the property if you must reduce it by any ordinary income or capital gain that would have resulted if the property had been sold at its fair market value.
- How you figured your deduction if you chose to reduce your deduction for gifts of capital gain property.
- Any conditions attached to the gift.

**Note:** *If your total deduction for gifts of property is over \$500, you gave less than your entire interest in the property, or you made a "qualified conservation contribution" under section 170(h), your records should contain additional information. See Pub. 526 for details.*

**Line 6.**— Enter any carryover of contributions that you could not deduct in an earlier year because they exceeded your adjusted gross income limit. See Pub. 526 for details on how to figure a carryover.

## Casualty and Theft Losses

### Line 8

Use line 8 to report any casualty or theft losses of property that is not trade or business, income-producing, or rent or royalty property. Complete and attach **Form 4684**, Casualties and Thefts, to figure the amount to enter on line 8.

**Losses You MAY Deduct.**— You may be able to deduct part or all of each loss caused by theft, vandalism, fire, storm, or similar causes, and car, boat, and other accidents. You may also be able to deduct money you had in a financial institution but lost because of the insolvency or bankruptcy of the institution. You may deduct nonbusiness casualty or theft losses only to the extent that—

1. The amount of **each** separate casualty or theft loss is more than \$100, and

2. The total amount of **all** losses during the year is more than 10% of the amount shown on Form 1040NR, line 32.

Special rules apply if you had both gains and losses from nonbusiness casualties or thefts. See Form 4684 for details.

Use line 11 of Schedule A to deduct the costs of proving that you had a property loss. Examples of these costs are appraisal fees and photographs used to establish the amount of your loss.

For more details, get **Pub. 547**, Nonbusiness Disasters, Casualties, and Thefts. It also has information about Federal disaster area losses.

#### Losses You MAY NOT Deduct:

- Money or property misplaced or lost.
- Breakage of china, glassware, furniture, and similar items under normal conditions.
- Progressive damage to property (buildings, clothes, trees, etc.) caused by termites, moths, other insects, or disease.

#### Miscellaneous Deductions

##### Lines 9 Through 16

**Note:** *Miscellaneous deductions are allowed only if and to the extent they are connected with your effectively connected income.*

Most miscellaneous deductions cannot be deducted in full. Instead, you must subtract 2% of your adjusted gross income (AGI) from the total. You figure the 2% AGI limit on line 14. The 2% limit generally applies to job expenses you paid for which you were not reimbursed and certain expenses you paid to produce or collect taxable income. These expenses are reported on lines 9 through 11. Miscellaneous deductions that are not subject to the 2% limit are reported on line 16. See the instructions for line 16.

For more details, get **Pub. 529**, Miscellaneous Deductions.

#### Examples of Expenses You May Not Deduct:

- Political contributions.
- Personal legal expenses.
- Lost or misplaced cash or property. But see **Casualty and Theft Losses** on page 15 if you lost money because of the insolvency or bankruptcy of a financial institution.
- Expenses for meals during regular or extra work hours.
- The cost of entertaining friends.
- Expenses of going to or from your regular workplace.
- Education you need to meet minimum requirements for your job or that will qualify you for a new occupation.
- Travel expenses for employment away from home if that period of employment exceeds 1 year.
- Travel as a form of education.

- Expenses of attending a seminar, convention, or similar meeting unless it is related to your employment.
- Club dues. See Pub. 529 for exceptions.
- Expenses of adopting a child, including a child with special needs.
- Fines and penalties.
- Expenses of producing tax-exempt income.

**Line 9.**— Enter the total job expenses you paid for which you were not reimbursed. (Amounts your employer included in box 1 of your W-2 form are not considered reimbursements.) But you **MUST** fill in and attach **Form 2106**, Employee Business Expenses, if **either** of the following applies:

1. You claim any travel, transportation, meal, or entertainment expenses for your job, OR
2. Your employer paid you for any of your job expenses reportable on line 9.

If you used your own vehicle and item 2 does not apply, you may be able to file **Form 2106-EZ**, Unreimbursed Employee Business Expenses, instead.

If you don't have to file Form 2106 or 2106-EZ, list the type and amount of each expense on the dotted lines next to line 9. If you need more space, attach a statement showing the type and amount of each expense. Enter one total on line 9.

Examples of expenses to include on line 9 are:

- Travel, transportation, meal or entertainment expenses.
  - Union dues.
  - Safety equipment, small tools, and supplies you needed for your job.
  - Uniforms your employers said you must have, and which you may not usually wear away from work.
  - Protective clothing required in your work, such as hard hats, safety shoes, and glasses.
  - Physical examinations your employer said you must have.
  - Dues to professional organizations and chambers of commerce.
  - Subscriptions to professional journals.
  - Business use of part of your home but only if you use that part exclusively and on a regular basis in your work and for the convenience of your employer. For details, including limits that apply, get **Pub. 587**, Business Use of Your Home.
  - Educational expenses you paid that were required by your employer, or by law or regulation, to keep your salary or job. In general, you may also include the cost of keeping or improving skills you must have in your job. For more details, get **Pub. 508**. Some educational expenses are not deductible. See **Examples of Expenses You May Not Deduct** earlier.
- Line 10.**— Enter the total fees you paid for preparation of your tax return, including fees paid for magnetic media filing of your return. But **do not** include

fees deducted elsewhere, such as on **Schedule C, C-EZ, E, or F (Form 1040)**.

**Line 11.**— Enter the total amount you paid to produce or collect taxable income and manage or protect property held for earning income. But **do not** include any expenses deducted elsewhere such as on **Schedule C, C-EZ, E, or F (Form 1040)**. List the type and amount of each expense on the dotted lines next to line 11. If you need more space, attach a statement showing the type and amount of each expense. Enter one total on line 11.

Examples of expenses to include on line 11 are:

- Certain legal and accounting fees.
- Clerical help and office rent.
- Custodial (e.g., trust account) fees.
- Your share of the investment expenses of a regulated investment company.
- Certain losses on nonfederally insured deposits in an insolvent or bankrupt financial institution. For details, including limits on the amount you may deduct, see Pub. 529.
- Deduction for repayment of amounts under a claim of right if \$3,000 or less.

**Line 16.**— Enter your total other miscellaneous deductions that are not subject to the 2% AGI limit. List the type and amount of each expense on the dotted lines next to line 16. Enter one total on line 16. Examples of these expenses are:

- Certain adjustments when you restore amounts held under a claim of right.
- Impairment-related work expenses of a disabled person.

For more details on these and other expenses not subject to the 2% limit, see Pub. 529.

**Moving Expenses Incurred Before 1994.** You may be able to deduct moving expenses you incurred before 1994 that you did not deduct on a prior year's return. But you must use the **1994 Form 3903**, Moving Expenses, to do so.

#### Total Itemized Deductions

##### Line 17

If the amount on Form 1040NR, line 32, is over \$114,700 (over \$57,350 if you checked box 3, 4, or 5 on page 1 of Form 1040NR), use the worksheet on the next page to figure the amount to enter on line 17.

#### Tax on Income Not Effectively Connected With a U.S. Trade or Business (Page 4)

For more information, get **Pub. 519**, U.S. Tax Guide for Aliens.

The following items are generally taxed at 30% if they are not effectively connected with your U.S. trade or business. The rate may be lower for you if your country and the United States have

a treaty setting lower rates. Table 1 in **Pub. 901** summarizes which countries have such treaties and what the rates are.

The 30% tax applies only to amounts included in gross income. For example, the tax applies only to the part of a periodic annuity or pension payment that is subject to tax; it does not apply to the part that is a return of your cost.

The following list gives only a general idea of what income to report on page 4, but only to the extent the amount received is not effectively connected with the conduct of a trade or business in the United States.

1. Income that is fixed or periodic, such as interest (other than original issue discount), dividends, rents, salaries, wages, premiums, annuities, other compensation, or alimony received. Other items of income, such as royalties, also may be subject to the 30% tax.

**Note:** *Portfolio interest that you received as a nonresident alien on obligations issued after July 18, 1984, is exempt from the 30% tax. For more information, see Pub. 519.*

Interest from a U.S. bank, savings and loan association, or similar institution, and from certain deposits with U.S. insurance companies is tax exempt if it is not effectively connected with a U.S. trade or business. For more information, see Pub. 519.

2. Gains, other than capital gains, from the sale or exchange of patents, copyrights, and other intangible property.

3. Original issue discount (OID). If you sold or exchanged the obligation, include in income the OID that accrued while you held the obligation minus the amount previously included in income. If you received a payment on an OID obligation, see Pub. 519.

4. Capital gains in excess of capital losses from U.S. sources during 1995. Include these gains only if you were in the United States at least 183 days during 1995. They are not subject to U.S. tax if you were in the United States less than 183 days during the tax year. In determining your net gain, do not use the capital loss carryover.

Losses from sales or exchanges of capital assets in excess of similar gains are not allowed.

If you had a gain or loss on disposing of a U.S. real property interest, see **Dispositions of U.S. Real Property Interests** on page 4.

5. Prizes, awards, and certain gambling winnings. Proceeds from lotteries, raffles, etc., are gambling winnings (see section 871(j) for exceptions). You must report the full amount of your winnings. You cannot offset losses against winnings and report the difference.

**Social Security Benefits (and Tier 1 Railroad Retirement Benefits Treated as Social Security).**— Eighty-five percent of the U.S. social security and equivalent railroad retirement benefits you received are taxable. This amount is

treated as U.S. source income not effectively connected with a U.S. trade or business. It is subject to the 30% tax rate, unless exempt or taxed at a reduced rate under a U.S. tax treaty. 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. They do not include any Supplemental Security Income (SSI) payments.

By January 31, 1996, you should receive a **Form SSA-1042S** showing the total social security benefits paid to you in 1995, and the amount of any benefits you repaid in 1995. If you received railroad retirement benefits treated as social security, you should receive a **Form RRB-1042S**.

Enter 85% of the total amount from box 5 of **ALL** your Forms SSA-1042S and Forms RRB-1042S on line 74 of Form 1040NR. Attach a copy of all Forms SSA-1042S and RRB-1042S to Form 1040NR.

**Withholding of Tax at the Source.**— A tax must be withheld at the source on certain income from U.S. sources paid to nonresident aliens. The withholding is generally at the 30% rate. There are exceptions to the general rule, and tax treaties with various countries may provide a lower rate or exempt certain income from withholding. The tax must be withheld by the person who pays fixed or determinable annual or periodic income to nonresident aliens. The income subject to this withholding should be reported on page 4 of Form 1040NR. For details, see Pub. 519, **Pub. 515**, **Withholding of Tax on Nonresident Aliens and Foreign Corporations**, and section 1441 and its regulations.

## Other Information (Page 5)

### Reporting of Treaty Benefits Claimed

If you take the position that a treaty of the United States overrides or modifies any

provision of the Internal Revenue Code and that position reduces (or potentially reduces) your tax, you must report certain information on **Form 8833**, **Treaty-Based Return Position Disclosure Under Section 6114 or 7701(b)**, or a similar statement attached to your tax return. But see Pub. 519 for exceptions to this rule. You can be charged a \$1,000 penalty for each failure to report the required information. For more details, see Form 8833 and Regulations section 301.6114-1.

## Reminders

### Sign and Date Your Return

**Form 1040NR is not considered a valid return unless you sign it.** If an agent (including your spouse) signs for you, your authorization of the signature must be filed with the return. You may have an agent in the United States prepare and sign your return if you could not do so for one of the following reasons:

- You were ill.
- You were not in the United States at any time during the 60 days before the return was due.
- For other reasons that you explained in writing to the Internal Revenue Service Center, Philadelphia, PA 19255, U.S.A., and that the IRS approved.

Be sure to date your return and show your occupation in the United States in the space provided. If you have someone prepare your return for you, you are still responsible for the correctness of the return.

**Child's Return.**— If your child cannot sign the return, either parent may sign the 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 by hand in the space provided. Signature stamps or labels cannot be used. The preparer must give you a copy of the return for your records. Someone who prepares your

## Itemized Deductions Worksheet—Line 17 (keep for your records)

- |   |           |
|---|-----------|
| 1. Add the amounts on Schedule A, lines 3, 7, 8, 15, and 16 . . . . .   | 1. _____  |
| 2. Enter the amount on Schedule A, line 8 . . . . .   | 2. _____  |
| 3. Subtract line 2 from line 1. If the result is zero, <b>stop here</b> ; enter the amount from line 1 above on Schedule A, line 17 . . . . .         | 3. _____  |
| 4. Multiply line 3 above by 80% (.80) . . . . .   | 4. _____  |
| 5. Enter the amount from Form 1040NR, line 32 . . . . .   | 5. _____  |
| 6. Enter \$114,700 (\$57,350 if you checked filing status box 3, 4, or 5) . . . . .   | 6. _____  |
| 7. Subtract line 6 from line 5. If the result is zero or less, <b>stop here</b> ; enter the amount from line 1 above on Schedule A, line 17 . . . . . | 7. _____  |
| 8. Multiply line 7 above by 3% (.03) . . . . .  | 8. _____  |
| 9. Enter the <b>smaller</b> of line 4 or line 8 . . . . .   | 9. _____  |
| 10. <b>Total itemized deductions.</b> Subtract line 9 from line 1. Enter the result here and on Schedule A, line 17. . . . .                          | 10. _____ |

return but does not charge you should not sign.

### Address Change

If you move after you file, always notify in writing the Internal Revenue Service Center where you filed your last return. You can use **Form 8822**, Change of Address, to notify us of your new address.

If you are expecting a refund, also notify the post office serving your old address. You will receive your check faster this way. Please be sure to write your identifying or social security number on any letters to the IRS.

### 1996 Income Tax Withholding and Estimated Tax Payments for Individuals

If the amount you owe (line 65) or the amount you overpaid (line 62) is large, you may want to file a new **Form W-4**, Employee's Withholding Allowance Certificate, with your employer to change the amount of income tax to be withheld from your pay.

In general, you do not have to make estimated tax payments if you expect that your 1996 Form 1040NR will show a tax refund or a tax balance due the IRS of less than \$500. If your total estimated tax (including any alternative minimum tax) for 1996 is \$500 or more, get **Form 1040-ES (NR)**. It has a worksheet you can use to see if you have to make estimated tax payments. However, if you expect to be a resident of Puerto Rico during all of 1996 and you must pay estimated tax, use **Form 1040-ES**.

### Records You Should Keep

Keep your records as long as they may be needed to carry out any Internal Revenue law. Records of income, deductions, and credits shown on your return, as well as any worksheets you used, should be kept 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. Keep some records longer. For example, keep property records (including those on your own home) as long as they are needed to figure the basis of the original or replacement property. Also, keep copies of your filed tax returns and any Forms W-2, 1099, and 1042-S you received as part of your records. For more details, get **Pub. 552**, Recordkeeping for Individuals.

### Requesting a Copy of Your Tax Return

If you need a copy of your tax return, use **Form 4506**.

### Amended Return

If you find changes in your income, deductions, or credits after you mail your return, file **Form 1040X**, Amended U.S. Individual Income Tax Return, to change the return you already filed. Also, use

Form 1040X if you filed Form 1040NR and you should have filed a Form 1040, 1040A, or 1040EZ, or vice versa. 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.

### Interest and Penalties

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

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

**Penalty for Late Filing.**— If you do not file your return by the due date (including extensions), the penalty is usually 5% of the amount due for each month or part of a month your return is late, unless you have a reasonable explanation. If you do, attach it to your return. The penalty cannot usually be more than 25% of the tax due. If your return is more than 60 days late, the minimum penalty will be \$100 or the amount of any tax you owe, whichever is smaller.

**Penalty for Late Payment of Tax.**— If you pay your taxes late, the penalty is usually 1/2 of 1% of the unpaid amount for each month or part of a month the tax is not paid. The penalty cannot be more than 25% of the unpaid amount. It applies to any unpaid tax on the return. This penalty is in addition to interest charges on late payments.

**Note:** *If you include interest or either of these penalties with your payment, identify and enter these amounts in the bottom margin of Form 1040NR, page 2. Do not include the interest or penalty amounts in the Amount You Owe on line 65.*

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

**Other Penalties.**— Other penalties can be imposed for negligence, substantial understatement of tax, and fraud. Criminal penalties may be imposed for willful failure to file, tax evasion, or making a false statement.

### Gift To Reduce the Public Debt

If you wish to make such a gift, make your check payable to "Bureau of the Public Debt." You can send it to: Bureau of the Public Debt, Department G, Washington, DC 20239-0601. Or, you can enclose the check with your income tax return when you file. Do not add your gift to any tax you may owe. If you owe tax, make a separate check for that amount payable to "Internal Revenue Service."

**Note:** *You may be able to deduct this gift on your 1996 tax return as a charitable contribution.*

### Taxpayer Assistance

IRS assistance is available to help you prepare your return. But you should know that you are responsible for the accuracy of your return. If we do make an error, you are still responsible for the payment of the correct tax.

In the United States, call the local city number listed in your telephone directory if it is not a long-distance call for you. Otherwise, call 1-800-829-1040.

If you find it necessary to write instead of calling, please address your letter to your IRS District Director for a prompt reply. Make sure you include your social security number or taxpayer identification number when you write.

Assistance in answering tax questions and filling out tax returns is also available in person from Internal Revenue Service offices in: Bonn, Germany; London, England; Mexico City, Mexico; Nassau, the Bahamas; Ottawa, Canada; Paris, France; Riyadh, Saudi Arabia; Rome, Italy; Santiago, Chile; Singapore; Sydney, Australia; and Tokyo, Japan. The offices generally are located in the U.S. embassies or consulates. During every tax return filing period, you can get income tax forms and publications from U.S. embassies and consulates abroad.

The IRS conducts an overseas taxpayer assistance program during the filing season (January to mid-June). To find out if IRS personnel will be in your area, please contact the consular office at the nearest U.S. embassy.

### 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. (You may also contact one of the overseas IRS offices listed on this page under **Taxpayer Assistance**.) 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, get **Pub. 1546**.

# 1995 Tax Table

At least	But less than	Single	Qualifying widow(er)	Married filing separately
<b>Your tax is—</b>				
25,200	25,250	4,028	3,784	4,528
25,250	25,300	4,042	3,791	4,542
25,300	25,350	4,056	<b>3,799</b>	4,556
25,350	25,400	4,070	3,806	4,570

For persons with taxable incomes of less than \$100,000. If \$100,000 or more, use the Tax Rate Schedules.

**Example.** Mr. Green is filing as a qualifying widower. His taxable income on line 36 of Form 1040NR is \$25,300. First, he finds the \$25,300–25,350 income line. Next, he finds the column for qualifying widower and reads down the column. The amount shown where the income line and filing status column meet is \$3,799. This is the tax amount he must enter on line 37 of his Form 1040NR.

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

Continued on next page

1995 Tax Table—Continued

If Form 1040NR, line 36, is—		And you are—			If Form 1040NR, line 36, is—		And you are—			If Form 1040NR, line 36, is—		And you are—		
At least	But less than	Single	Qualifying widow(er)	Married filing separately	At least	But less than	Single	Qualifying widow(er)	Married filing separately	At least	But less than	Single	Qualifying widow(er)	Married filing separately
Your tax is—		Your tax is—			Your tax is—		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	8,000	8,050	1,204	1,204	1,204	11,000	11,050	1,654	1,654	1,654
5,050	5,100	761	761	761	8,050	8,100	1,211	1,211	1,211	11,050	11,100	1,661	1,661	1,661
5,100	5,150	769	769	769	8,100	8,150	1,219	1,219	1,219	11,100	11,150	1,669	1,669	1,669
5,150	5,200	776	776	776	8,150	8,200	1,226	1,226	1,226	11,150	11,200	1,676	1,676	1,676
5,200	5,250	784	784	784	8,200	8,250	1,234	1,234	1,234	11,200	11,250	1,684	1,684	1,684
5,250	5,300	791	791	791	8,250	8,300	1,241	1,241	1,241	11,250	11,300	1,691	1,691	1,691
5,300	5,350	799	799	799	8,300	8,350	1,249	1,249	1,249	11,300	11,350	1,699	1,699	1,699
5,350	5,400	806	806	806	8,350	8,400	1,256	1,256	1,256	11,350	11,400	1,706	1,706	1,706
5,400	5,450	814	814	814	8,400	8,450	1,264	1,264	1,264	11,400	11,450	1,714	1,714	1,714
5,450	5,500	821	821	821	8,450	8,500	1,271	1,271	1,271	11,450	11,500	1,721	1,721	1,721
5,500	5,550	829	829	829	8,500	8,550	1,279	1,279	1,279	11,500	11,550	1,729	1,729	1,729
5,550	5,600	836	836	836	8,550	8,600	1,286	1,286	1,286	11,550	11,600	1,736	1,736	1,736
5,600	5,650	844	844	844	8,600	8,650	1,294	1,294	1,294	11,600	11,650	1,744	1,744	1,744
5,650	5,700	851	851	851	8,650	8,700	1,301	1,301	1,301	11,650	11,700	1,751	1,751	1,751
5,700	5,750	859	859	859	8,700	8,750	1,309	1,309	1,309	11,700	11,750	1,759	1,759	1,759
5,750	5,800	866	866	866	8,750	8,800	1,316	1,316	1,316	11,750	11,800	1,766	1,766	1,766
5,800	5,850	874	874	874	8,800	8,850	1,324	1,324	1,324	11,800	11,850	1,774	1,774	1,774
5,850	5,900	881	881	881	8,850	8,900	1,331	1,331	1,331	11,850	11,900	1,781	1,781	1,781
5,900	5,950	889	889	889	8,900	8,950	1,339	1,339	1,339	11,900	11,950	1,789	1,789	1,789
5,950	6,000	896	896	896	8,950	9,000	1,346	1,346	1,346	11,950	12,000	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	9,000	9,050	1,354	1,354	1,354	12,000	12,050	1,804	1,804	1,804
6,050	6,100	911	911	911	9,050	9,100	1,361	1,361	1,361	12,050	12,100	1,811	1,811	1,811
6,100	6,150	919	919	919	9,100	9,150	1,369	1,369	1,369	12,100	12,150	1,819	1,819	1,819
6,150	6,200	926	926	926	9,150	9,200	1,376	1,376	1,376	12,150	12,200	1,826	1,826	1,826
6,200	6,250	934	934	934	9,200	9,250	1,384	1,384	1,384	12,200	12,250	1,834	1,834	1,834
6,250	6,300	941	941	941	9,250	9,300	1,391	1,391	1,391	12,250	12,300	1,841	1,841	1,841
6,300	6,350	949	949	949	9,300	9,350	1,399	1,399	1,399	12,300	12,350	1,849	1,849	1,849
6,350	6,400	956	956	956	9,350	9,400	1,406	1,406	1,406	12,350	12,400	1,856	1,856	1,856
6,400	6,450	964	964	964	9,400	9,450	1,414	1,414	1,414	12,400	12,450	1,864	1,864	1,864
6,450	6,500	971	971	971	9,450	9,500	1,421	1,421	1,421	12,450	12,500	1,871	1,871	1,871
6,500	6,550	979	979	979	9,500	9,550	1,429	1,429	1,429	12,500	12,550	1,879	1,879	1,879
6,550	6,600	986	986	986	9,550	9,600	1,436	1,436	1,436	12,550	12,600	1,886	1,886	1,886
6,600	6,650	994	994	994	9,600	9,650	1,444	1,444	1,444	12,600	12,650	1,894	1,894	1,894
6,650	6,700	1,001	1,001	1,001	9,650	9,700	1,451	1,451	1,451	12,650	12,700	1,901	1,901	1,901
6,700	6,750	1,009	1,009	1,009	9,700	9,750	1,459	1,459	1,459	12,700	12,750	1,909	1,909	1,909
6,750	6,800	1,016	1,016	1,016	9,750	9,800	1,466	1,466	1,466	12,750	12,800	1,916	1,916	1,916
6,800	6,850	1,024	1,024	1,024	9,800	9,850	1,474	1,474	1,474	12,800	12,850	1,924	1,924	1,924
6,850	6,900	1,031	1,031	1,031	9,850	9,900	1,481	1,481	1,481	12,850	12,900	1,931	1,931	1,931
6,900	6,950	1,039	1,039	1,039	9,900	9,950	1,489	1,489	1,489	12,900	12,950	1,939	1,939	1,939
6,950	7,000	1,046	1,046	1,046	9,950	10,000	1,496	1,496	1,496	12,950	13,000	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	10,000	10,050	1,504	1,504	1,504	13,000	13,050	1,954	1,954	1,954
7,050	7,100	1,061	1,061	1,061	10,050	10,100	1,511	1,511	1,511	13,050	13,100	1,961	1,961	1,961
7,100	7,150	1,069	1,069	1,069	10,100	10,150	1,519	1,519	1,519	13,100	13,150	1,969	1,969	1,969
7,150	7,200	1,076	1,076	1,076	10,150	10,200	1,526	1,526	1,526	13,150	13,200	1,976	1,976	1,976
7,200	7,250	1,084	1,084	1,084	10,200	10,250	1,534	1,534	1,534	13,200	13,250	1,984	1,984	1,984
7,250	7,300	1,091	1,091	1,091	10,250	10,300	1,541	1,541	1,541	13,250	13,300	1,991	1,991	1,991
7,300	7,350	1,099	1,099	1,099	10,300	10,350	1,549	1,549	1,549	13,300	13,350	1,999	1,999	1,999
7,350	7,400	1,106	1,106	1,106	10,350	10,400	1,556	1,556	1,556	13,350	13,400	2,006	2,006	2,006
7,400	7,450	1,114	1,114	1,114	10,400	10,450	1,564	1,564	1,564	13,400	13,450	2,014	2,014	2,014
7,450	7,500	1,121	1,121	1,121	10,450	10,500	1,571	1,571	1,571	13,450	13,500	2,021	2,021	2,021
7,500	7,550	1,129	1,129	1,129	10,500	10,550	1,579	1,579	1,579	13,500	13,550	2,029	2,029	2,029
7,550	7,600	1,136	1,136	1,136	10,550	10,600	1,586	1,586	1,586	13,550	13,600	2,036	2,036	2,036
7,600	7,650	1,144	1,144	1,144	10,600	10,650	1,594	1,594	1,594	13,600	13,650	2,044	2,044	2,044
7,650	7,700	1,151	1,151	1,151	10,650	10,700	1,601	1,601	1,601	13,650	13,700	2,051	2,051	2,051
7,700	7,750	1,159	1,159	1,159	10,700	10,750	1,609	1,609	1,609	13,700	13,750	2,059	2,059	2,059
7,750	7,800	1,166	1,166	1,166	10,750	10,800	1,616	1,616	1,616	13,750	13,800	2,066	2,066	2,066
7,800	7,850	1,174	1,174	1,174	10,800	10,850	1,624	1,624	1,624	13,800	13,850	2,074	2,074	2,074
7,850	7,900	1,181	1,181	1,181	10,850	10,900	1,631	1,631	1,631	13,850	13,900	2,081	2,081	2,081
7,900	7,950	1,189	1,189	1,189	10,900	10,950	1,639	1,639	1,639	13,900	13,950	2,089	2,089	2,089
7,950	8,000	1,196	1,196	1,196	10,950	11,000	1,646	1,646	1,646	13,950	14,000	2,096	2,096	2,096

Continued on next page

1995 Tax Table—Continued

If Form 1040NR, line 36, is—		And you are—			If Form 1040NR, line 36, is—		And you are—			If Form 1040NR, line 36, is—		And you are—		
At least	But less than	Single	Qualifying widow(er)	Married filing separately	At least	But less than	Single	Qualifying widow(er)	Married filing separately	At least	But less than	Single	Qualifying widow(er)	Married filing separately
		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	17,000	17,050	2,554	2,554	2,554	20,000	20,050	3,004	3,004	3,072
14,050	14,100	2,111	2,111	2,111	17,050	17,100	2,561	2,561	2,561	20,050	20,100	3,011	3,011	3,086
14,100	14,150	2,119	2,119	2,119	17,100	17,150	2,569	2,569	2,569	20,100	20,150	3,019	3,019	3,100
14,150	14,200	2,126	2,126	2,126	17,150	17,200	2,576	2,576	2,576	20,150	20,200	3,026	3,026	3,114
14,200	14,250	2,134	2,134	2,134	17,200	17,250	2,584	2,584	2,584	20,200	20,250	3,034	3,034	3,128
14,250	14,300	2,141	2,141	2,141	17,250	17,300	2,591	2,591	2,591	20,250	20,300	3,041	3,041	3,142
14,300	14,350	2,149	2,149	2,149	17,300	17,350	2,599	2,599	2,599	20,300	20,350	3,049	3,049	3,156
14,350	14,400	2,156	2,156	2,156	17,350	17,400	2,606	2,606	2,606	20,350	20,400	3,056	3,056	3,170
14,400	14,450	2,164	2,164	2,164	17,400	17,450	2,614	2,614	2,614	20,400	20,450	3,064	3,064	3,184
14,450	14,500	2,171	2,171	2,171	17,450	17,500	2,621	2,621	2,621	20,450	20,500	3,071	3,071	3,198
14,500	14,550	2,179	2,179	2,179	17,500	17,550	2,629	2,629	2,629	20,500	20,550	3,079	3,079	3,212
14,550	14,600	2,186	2,186	2,186	17,550	17,600	2,636	2,636	2,636	20,550	20,600	3,086	3,086	3,226
14,600	14,650	2,194	2,194	2,194	17,600	17,650	2,644	2,644	2,644	20,600	20,650	3,094	3,094	3,240
14,650	14,700	2,201	2,201	2,201	17,650	17,700	2,651	2,651	2,651	20,650	20,700	3,101	3,101	3,254
14,700	14,750	2,209	2,209	2,209	17,700	17,750	2,659	2,659	2,659	20,700	20,750	3,109	3,109	3,268
14,750	14,800	2,216	2,216	2,216	17,750	17,800	2,666	2,666	2,666	20,750	20,800	3,116	3,116	3,282
14,800	14,850	2,224	2,224	2,224	17,800	17,850	2,674	2,674	2,674	20,800	20,850	3,124	3,124	3,296
14,850	14,900	2,231	2,231	2,231	17,850	17,900	2,681	2,681	2,681	20,850	20,900	3,131	3,131	3,310
14,900	14,950	2,239	2,239	2,239	17,900	17,950	2,689	2,689	2,689	20,900	20,950	3,139	3,139	3,324
14,950	15,000	2,246	2,246	2,246	17,950	18,000	2,696	2,696	2,696	20,950	21,000	3,146	3,146	3,338
<b>15,000</b>					<b>18,000</b>					<b>21,000</b>				
15,000	15,050	2,254	2,254	2,254	18,000	18,050	2,704	2,704	2,704	21,000	21,050	3,154	3,154	3,352
15,050	15,100	2,261	2,261	2,261	18,050	18,100	2,711	2,711	2,711	21,050	21,100	3,161	3,161	3,366
15,100	15,150	2,269	2,269	2,269	18,100	18,150	2,719	2,719	2,719	21,100	21,150	3,169	3,169	3,380
15,150	15,200	2,276	2,276	2,276	18,150	18,200	2,726	2,726	2,726	21,150	21,200	3,176	3,176	3,394
15,200	15,250	2,284	2,284	2,284	18,200	18,250	2,734	2,734	2,734	21,200	21,250	3,184	3,184	3,408
15,250	15,300	2,291	2,291	2,291	18,250	18,300	2,741	2,741	2,741	21,250	21,300	3,191	3,191	3,422
15,300	15,350	2,299	2,299	2,299	18,300	18,350	2,749	2,749	2,749	21,300	21,350	3,199	3,199	3,436
15,350	15,400	2,306	2,306	2,306	18,350	18,400	2,756	2,756	2,756	21,350	21,400	3,206	3,206	3,450
15,400	15,450	2,314	2,314	2,314	18,400	18,450	2,764	2,764	2,764	21,400	21,450	3,214	3,214	3,464
15,450	15,500	2,321	2,321	2,321	18,450	18,500	2,771	2,771	2,771	21,450	21,500	3,221	3,221	3,478
15,500	15,550	2,329	2,329	2,329	18,500	18,550	2,779	2,779	2,779	21,500	21,550	3,229	3,229	3,492
15,550	15,600	2,336	2,336	2,336	18,550	18,600	2,786	2,786	2,786	21,550	21,600	3,236	3,236	3,506
15,600	15,650	2,344	2,344	2,344	18,600	18,650	2,794	2,794	2,794	21,600	21,650	3,244	3,244	3,520
15,650	15,700	2,351	2,351	2,351	18,650	18,700	2,801	2,801	2,801	21,650	21,700	3,251	3,251	3,534
15,700	15,750	2,359	2,359	2,359	18,700	18,750	2,809	2,809	2,809	21,700	21,750	3,259	3,259	3,548
15,750	15,800	2,366	2,366	2,366	18,750	18,800	2,816	2,816	2,816	21,750	21,800	3,266	3,266	3,562
15,800	15,850	2,374	2,374	2,374	18,800	18,850	2,824	2,824	2,824	21,800	21,850	3,274	3,274	3,576
15,850	15,900	2,381	2,381	2,381	18,850	18,900	2,831	2,831	2,831	21,850	21,900	3,281	3,281	3,590
15,900	15,950	2,389	2,389	2,389	18,900	18,950	2,839	2,839	2,839	21,900	21,950	3,289	3,289	3,604
15,950	16,000	2,396	2,396	2,396	18,950	19,000	2,846	2,846	2,846	21,950	22,000	3,296	3,296	3,618
<b>16,000</b>					<b>19,000</b>					<b>22,000</b>				
16,000	16,050	2,404	2,404	2,404	19,000	19,050	2,854	2,854	2,854	22,000	22,050	3,304	3,304	3,632
16,050	16,100	2,411	2,411	2,411	19,050	19,100	2,861	2,861	2,861	22,050	22,100	3,311	3,311	3,646
16,100	16,150	2,419	2,419	2,419	19,100	19,150	2,869	2,869	2,869	22,100	22,150	3,319	3,319	3,660
16,150	16,200	2,426	2,426	2,426	19,150	19,200	2,876	2,876	2,876	22,150	22,200	3,326	3,326	3,674
16,200	16,250	2,434	2,434	2,434	19,200	19,250	2,884	2,884	2,884	22,200	22,250	3,334	3,334	3,688
16,250	16,300	2,441	2,441	2,441	19,250	19,300	2,891	2,891	2,891	22,250	22,300	3,341	3,341	3,702
16,300	16,350	2,449	2,449	2,449	19,300	19,350	2,899	2,899	2,899	22,300	22,350	3,349	3,349	3,716
16,350	16,400	2,456	2,456	2,456	19,350	19,400	2,906	2,906	2,906	22,350	22,400	3,356	3,356	3,730
16,400	16,450	2,464	2,464	2,464	19,400	19,450	2,914	2,914	2,914	22,400	22,450	3,364	3,364	3,744
16,450	16,500	2,471	2,471	2,471	19,450	19,500	2,921	2,921	2,921	22,450	22,500	3,371	3,371	3,758
16,500	16,550	2,479	2,479	2,479	19,500	19,550	2,929	2,929	2,932	22,500	22,550	3,379	3,379	3,772
16,550	16,600	2,486	2,486	2,486	19,550	19,600	2,936	2,936	2,946	22,550	22,600	3,386	3,386	3,786
16,600	16,650	2,494	2,494	2,494	19,600	19,650	2,944	2,944	2,960	22,600	22,650	3,394	3,394	3,800
16,650	16,700	2,501	2,501	2,501	19,650	19,700	2,951	2,951	2,974	22,650	22,700	3,401	3,401	3,814
16,700	16,750	2,509	2,509	2,509	19,700	19,750	2,959	2,959	2,988	22,700	22,750	3,409	3,409	3,828
16,750	16,800	2,516	2,516	2,516	19,750	19,800	2,966	2,966	3,002	22,750	22,800	3,416	3,416	3,842
16,800	16,850	2,524	2,524	2,524	19,800	19,850	2,974	2,974	3,016	22,800	22,850	3,424	3,424	3,856
16,850	16,900	2,531	2,531	2,531	19,850	19,900	2,981	2,981	3,030	22,850	22,900	3,431	3,431	3,870
16,900	16,950	2,539	2,539	2,539	19,900	19,950	2,989	2,989	3,044	22,900	22,950	3,439	3,439	3,884
16,950	17,000	2,546	2,546	2,546	19,950	20,000	2,996	2,996	3,058	22,950	23,000	3,446	3,446	3,898

Continued on next page

1995 Tax Table—Continued

If Form 1040NR, line 36, is—		And you are—			If Form 1040NR, line 36, is—		And you are—			If Form 1040NR, line 36, is—		And you are—		
At least	But less than	Single	Qualifying widow(er)	Married filing separately	At least	But less than	Single	Qualifying widow(er)	Married filing separately	At least	But less than	Single	Qualifying widow(er)	Married filing separately
		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	3,454	3,454	3,912	26,000	26,050	4,252	3,904	4,752	29,000	29,050	5,092	4,354	5,592
23,050	23,100	3,461	3,461	3,926	26,050	26,100	4,266	3,911	4,766	29,050	29,100	5,106	4,361	5,606
23,100	23,150	3,469	3,469	3,940	26,100	26,150	4,280	3,919	4,780	29,100	29,150	5,120	4,369	5,620
23,150	23,200	3,476	3,476	3,954	26,150	26,200	4,294	3,926	4,794	29,150	29,200	5,134	4,376	5,634
23,200	23,250	3,484	3,484	3,968	26,200	26,250	4,308	3,934	4,808	29,200	29,250	5,148	4,384	5,648
23,250	23,300	3,491	3,491	3,982	26,250	26,300	4,322	3,941	4,822	29,250	29,300	5,162	4,391	5,662
23,300	23,350	3,499	3,499	3,996	26,300	26,350	4,336	3,949	4,836	29,300	29,350	5,176	4,399	5,676
23,350	23,400	3,510	3,506	4,010	26,350	26,400	4,350	3,956	4,850	29,350	29,400	5,190	4,406	5,690
23,400	23,450	3,524	3,514	4,024	26,400	26,450	4,364	3,964	4,864	29,400	29,450	5,204	4,414	5,704
23,450	23,500	3,538	3,521	4,038	26,450	26,500	4,378	3,971	4,878	29,450	29,500	5,218	4,421	5,718
23,500	23,550	3,552	3,529	4,052	26,500	26,550	4,392	3,979	4,892	29,500	29,550	5,232	4,429	5,732
23,550	23,600	3,566	3,536	4,066	26,550	26,600	4,406	3,986	4,906	29,550	29,600	5,246	4,436	5,746
23,600	23,650	3,580	3,544	4,080	26,600	26,650	4,420	3,994	4,920	29,600	29,650	5,260	4,444	5,760
23,650	23,700	3,594	3,551	4,094	26,650	26,700	4,434	4,001	4,934	29,650	29,700	5,274	4,451	5,774
23,700	23,750	3,608	3,559	4,108	26,700	26,750	4,448	4,009	4,948	29,700	29,750	5,288	4,459	5,788
23,750	23,800	3,622	3,566	4,122	26,750	26,800	4,462	4,016	4,962	29,750	29,800	5,302	4,466	5,802
23,800	23,850	3,636	3,574	4,136	26,800	26,850	4,476	4,024	4,976	29,800	29,850	5,316	4,474	5,816
23,850	23,900	3,650	3,581	4,150	26,850	26,900	4,490	4,031	4,990	29,850	29,900	5,330	4,481	5,830
23,900	23,950	3,664	3,589	4,164	26,900	26,950	4,504	4,039	5,004	29,900	29,950	5,344	4,489	5,844
23,950	24,000	3,678	3,596	4,178	26,950	27,000	4,518	4,046	5,018	29,950	30,000	5,358	4,496	5,858
<b>24,000</b>					<b>27,000</b>					<b>30,000</b>				
24,000	24,050	3,692	3,604	4,192	27,000	27,050	4,532	4,054	5,032	30,000	30,050	5,372	4,504	5,872
24,050	24,100	3,706	3,611	4,206	27,050	27,100	4,546	4,061	5,046	30,050	30,100	5,386	4,511	5,886
24,100	24,150	3,720	3,619	4,220	27,100	27,150	4,560	4,069	5,060	30,100	30,150	5,400	4,519	5,900
24,150	24,200	3,734	3,626	4,234	27,150	27,200	4,574	4,076	5,074	30,150	30,200	5,414	4,526	5,914
24,200	24,250	3,748	3,634	4,248	27,200	27,250	4,588	4,084	5,088	30,200	30,250	5,428	4,534	5,928
24,250	24,300	3,762	3,641	4,262	27,250	27,300	4,602	4,091	5,102	30,250	30,300	5,442	4,541	5,942
24,300	24,350	3,776	3,649	4,276	27,300	27,350	4,616	4,099	5,116	30,300	30,350	5,456	4,549	5,956
24,350	24,400	3,790	3,656	4,290	27,350	27,400	4,630	4,106	5,130	30,350	30,400	5,470	4,556	5,970
24,400	24,450	3,804	3,664	4,304	27,400	27,450	4,644	4,114	5,144	30,400	30,450	5,484	4,564	5,984
24,450	24,500	3,818	3,671	4,318	27,450	27,500	4,658	4,121	5,158	30,450	30,500	5,498	4,571	5,998
24,500	24,550	3,832	3,679	4,332	27,500	27,550	4,672	4,129	5,172	30,500	30,550	5,512	4,579	6,012
24,550	24,600	3,846	3,686	4,346	27,550	27,600	4,686	4,136	5,186	30,550	30,600	5,526	4,586	6,026
24,600	24,650	3,860	3,694	4,360	27,600	27,650	4,700	4,144	5,200	30,600	30,650	5,540	4,594	6,040
24,650	24,700	3,874	3,701	4,374	27,650	27,700	4,714	4,151	5,214	30,650	30,700	5,554	4,601	6,054
24,700	24,750	3,888	3,709	4,388	27,700	27,750	4,728	4,159	5,228	30,700	30,750	5,568	4,609	6,068
24,750	24,800	3,902	3,716	4,402	27,750	27,800	4,742	4,166	5,242	30,750	30,800	5,582	4,616	6,082
24,800	24,850	3,916	3,724	4,416	27,800	27,850	4,756	4,174	5,256	30,800	30,850	5,596	4,624	6,096
24,850	24,900	3,930	3,731	4,430	27,850	27,900	4,770	4,181	5,270	30,850	30,900	5,610	4,631	6,110
24,900	24,950	3,944	3,739	4,444	27,900	27,950	4,784	4,189	5,284	30,900	30,950	5,624	4,639	6,124
24,950	25,000	3,958	3,746	4,458	27,950	28,000	4,798	4,196	5,298	30,950	31,000	5,638	4,646	6,138
<b>25,000</b>					<b>28,000</b>					<b>31,000</b>				
25,000	25,050	3,972	3,754	4,472	28,000	28,050	4,812	4,204	5,312	31,000	31,050	5,652	4,654	6,152
25,050	25,100	3,986	3,761	4,486	28,050	28,100	4,826	4,211	5,326	31,050	31,100	5,666	4,661	6,166
25,100	25,150	4,000	3,769	4,500	28,100	28,150	4,840	4,219	5,340	31,100	31,150	5,680	4,669	6,180
25,150	25,200	4,014	3,776	4,514	28,150	28,200	4,854	4,226	5,354	31,150	31,200	5,694	4,676	6,194
25,200	25,250	4,028	3,784	4,528	28,200	28,250	4,868	4,234	5,368	31,200	31,250	5,708	4,684	6,208
25,250	25,300	4,042	3,791	4,542	28,250	28,300	4,882	4,241	5,382	31,250	31,300	5,722	4,691	6,222
25,300	25,350	4,056	3,799	4,556	28,300	28,350	4,896	4,249	5,396	31,300	31,350	5,736	4,699	6,236
25,350	25,400	4,070	3,806	4,570	28,350	28,400	4,910	4,256	5,410	31,350	31,400	5,750	4,706	6,250
25,400	25,450	4,084	3,814	4,584	28,400	28,450	4,924	4,264	5,424	31,400	31,450	5,764	4,714	6,264
25,450	25,500	4,098	3,821	4,598	28,450	28,500	4,938	4,271	5,438	31,450	31,500	5,778	4,721	6,278
25,500	25,550	4,112	3,829	4,612	28,500	28,550	4,952	4,279	5,452	31,500	31,550	5,792	4,729	6,292
25,550	25,600	4,126	3,836	4,626	28,550	28,600	4,966	4,286	5,466	31,550	31,600	5,806	4,736	6,306
25,600	25,650	4,140	3,844	4,640	28,600	28,650	4,980	4,294	5,480	31,600	31,650	5,820	4,744	6,320
25,650	25,700	4,154	3,851	4,654	28,650	28,700	4,994	4,301	5,494	31,650	31,700	5,834	4,751	6,334
25,700	25,750	4,168	3,859	4,668	28,700	28,750	5,008	4,309	5,508	31,700	31,750	5,848	4,759	6,348
25,750	25,800	4,182	3,866	4,682	28,750	28,800	5,022	4,316	5,522	31,750	31,800	5,862	4,766	6,362
25,800	25,850	4,196	3,874	4,696	28,800	28,850	5,036	4,324	5,536	31,800	31,850	5,876	4,774	6,376
25,850	25,900	4,210	3,881	4,710	28,850	28,900	5,050	4,331	5,550	31,850	31,900	5,890	4,781	6,390
25,900	25,950	4,224	3,889	4,724	28,900	28,950	5,064	4,339	5,564	31,900	31,950	5,904	4,789	6,404
25,950	26,000	4,238	3,896	4,738	28,950	29,000	5,078	4,346	5,578	31,950	32,000	5,918	4,796	6,418

Continued on next page

1995 Tax Table—Continued

If Form 1040NR, line 36, is—		And you are—			If Form 1040NR, line 36, is—		And you are—			If Form 1040NR, line 36, is—		And you are—		
At least	But less than	Single	Qualifying widow(er)	Married filing separately	At least	But less than	Single	Qualifying widow(er)	Married filing separately	At least	But less than	Single	Qualifying widow(er)	Married filing separately
		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	5,932	4,804	6,432	35,000	35,050	6,772	5,254	7,272	38,000	38,050	7,612	5,704	8,112
32,050	32,100	5,946	4,811	6,446	35,050	35,100	6,786	5,261	7,286	38,050	38,100	7,626	5,711	8,126
32,100	32,150	5,960	4,819	6,460	35,100	35,150	6,800	5,269	7,300	38,100	38,150	7,640	5,719	8,140
32,150	32,200	5,974	4,826	6,474	35,150	35,200	6,814	5,276	7,314	38,150	38,200	7,654	5,726	8,154
32,200	32,250	5,988	4,834	6,488	35,200	35,250	6,828	5,284	7,328	38,200	38,250	7,668	5,734	8,168
32,250	32,300	6,002	4,841	6,502	35,250	35,300	6,842	5,291	7,342	38,250	38,300	7,682	5,741	8,182
32,300	32,350	6,016	4,849	6,516	35,300	35,350	6,856	5,299	7,356	38,300	38,350	7,696	5,749	8,196
32,350	32,400	6,030	4,856	6,530	35,350	35,400	6,870	5,306	7,370	38,350	38,400	7,710	5,756	8,210
32,400	32,450	6,044	4,864	6,544	35,400	35,450	6,884	5,314	7,384	38,400	38,450	7,724	5,764	8,224
32,450	32,500	6,058	4,871	6,558	35,450	35,500	6,898	5,321	7,398	38,450	38,500	7,738	5,771	8,238
32,500	32,550	6,072	4,879	6,572	35,500	35,550	6,912	5,329	7,412	38,500	38,550	7,752	5,779	8,252
32,550	32,600	6,086	4,886	6,586	35,550	35,600	6,926	5,336	7,426	38,550	38,600	7,766	5,786	8,266
32,600	32,650	6,100	4,894	6,600	35,600	35,650	6,940	5,344	7,440	38,600	38,650	7,780	5,794	8,280
32,650	32,700	6,114	4,901	6,614	35,650	35,700	6,954	5,351	7,454	38,650	38,700	7,794	5,801	8,294
32,700	32,750	6,128	4,909	6,628	35,700	35,750	6,968	5,359	7,468	38,700	38,750	7,808	5,809	8,308
32,750	32,800	6,142	4,916	6,642	35,750	35,800	6,982	5,366	7,482	38,750	38,800	7,822	5,816	8,322
32,800	32,850	6,156	4,924	6,656	35,800	35,850	6,996	5,374	7,496	38,800	38,850	7,836	5,824	8,336
32,850	32,900	6,170	4,931	6,670	35,850	35,900	7,010	5,381	7,510	38,850	38,900	7,850	5,831	8,350
32,900	32,950	6,184	4,939	6,684	35,900	35,950	7,024	5,389	7,524	38,900	38,950	7,864	5,839	8,364
32,950	33,000	6,198	4,946	6,698	35,950	36,000	7,038	5,396	7,538	38,950	39,000	7,878	5,846	8,378
<b>33,000</b>					<b>36,000</b>					<b>39,000</b>				
33,000	33,050	6,212	4,954	6,712	36,000	36,050	7,052	5,404	7,552	39,000	39,050	7,892	5,857	8,392
33,050	33,100	6,226	4,961	6,726	36,050	36,100	7,066	5,411	7,566	39,050	39,100	7,906	5,871	8,406
33,100	33,150	6,240	4,969	6,740	36,100	36,150	7,080	5,419	7,580	39,100	39,150	7,920	5,885	8,420
33,150	33,200	6,254	4,976	6,754	36,150	36,200	7,094	5,426	7,594	39,150	39,200	7,934	5,899	8,434
33,200	33,250	6,268	4,984	6,768	36,200	36,250	7,108	5,434	7,608	39,200	39,250	7,948	5,913	8,448
33,250	33,300	6,282	4,991	6,782	36,250	36,300	7,122	5,441	7,622	39,250	39,300	7,962	5,927	8,462
33,300	33,350	6,296	4,999	6,796	36,300	36,350	7,136	5,449	7,636	39,300	39,350	7,976	5,941	8,476
33,350	33,400	6,310	5,006	6,810	36,350	36,400	7,150	5,456	7,650	39,350	39,400	7,990	5,955	8,490
33,400	33,450	6,324	5,014	6,824	36,400	36,450	7,164	5,464	7,664	39,400	39,450	8,004	5,969	8,504
33,450	33,500	6,338	5,021	6,838	36,450	36,500	7,178	5,471	7,678	39,450	39,500	8,018	5,983	8,518
33,500	33,550	6,352	5,029	6,852	36,500	36,550	7,192	5,479	7,692	39,500	39,550	8,032	5,997	8,532
33,550	33,600	6,366	5,036	6,866	36,550	36,600	7,206	5,486	7,706	39,550	39,600	8,046	6,011	8,546
33,600	33,650	6,380	5,044	6,880	36,600	36,650	7,220	5,494	7,720	39,600	39,650	8,060	6,025	8,560
33,650	33,700	6,394	5,051	6,894	36,650	36,700	7,234	5,501	7,734	39,650	39,700	8,074	6,039	8,574
33,700	33,750	6,408	5,059	6,908	36,700	36,750	7,248	5,509	7,748	39,700	39,750	8,088	6,053	8,588
33,750	33,800	6,422	5,066	6,922	36,750	36,800	7,262	5,516	7,762	39,750	39,800	8,102	6,067	8,602
33,800	33,850	6,436	5,074	6,936	36,800	36,850	7,276	5,524	7,776	39,800	39,850	8,116	6,081	8,616
33,850	33,900	6,450	5,081	6,950	36,850	36,900	7,290	5,531	7,790	39,850	39,900	8,130	6,095	8,630
33,900	33,950	6,464	5,089	6,964	36,900	36,950	7,304	5,539	7,804	39,900	39,950	8,144	6,109	8,644
33,950	34,000	6,478	5,096	6,978	36,950	37,000	7,318	5,546	7,818	39,950	40,000	8,158	6,123	8,658
<b>34,000</b>					<b>37,000</b>					<b>40,000</b>				
34,000	34,050	6,492	5,104	6,992	37,000	37,050	7,332	5,554	7,832	40,000	40,050	8,172	6,137	8,672
34,050	34,100	6,506	5,111	7,006	37,050	37,100	7,346	5,561	7,846	40,050	40,100	8,186	6,151	8,686
34,100	34,150	6,520	5,119	7,020	37,100	37,150	7,360	5,569	7,860	40,100	40,150	8,200	6,165	8,700
34,150	34,200	6,534	5,126	7,034	37,150	37,200	7,374	5,576	7,874	40,150	40,200	8,214	6,179	8,714
34,200	34,250	6,548	5,134	7,048	37,200	37,250	7,388	5,584	7,888	40,200	40,250	8,228	6,193	8,728
34,250	34,300	6,562	5,141	7,062	37,250	37,300	7,402	5,591	7,902	40,250	40,300	8,242	6,207	8,742
34,300	34,350	6,576	5,149	7,076	37,300	37,350	7,416	5,599	7,916	40,300	40,350	8,256	6,221	8,756
34,350	34,400	6,590	5,156	7,090	37,350	37,400	7,430	5,606	7,930	40,350	40,400	8,270	6,235	8,770
34,400	34,450	6,604	5,164	7,104	37,400	37,450	7,444	5,614	7,944	40,400	40,450	8,284	6,249	8,784
34,450	34,500	6,618	5,171	7,118	37,450	37,500	7,458	5,621	7,958	40,450	40,500	8,298	6,263	8,798
34,500	34,550	6,632	5,179	7,132	37,500	37,550	7,472	5,629	7,972	40,500	40,550	8,312	6,277	8,812
34,550	34,600	6,646	5,186	7,146	37,550	37,600	7,486	5,636	7,986	40,550	40,600	8,326	6,291	8,826
34,600	34,650	6,660	5,194	7,160	37,600	37,650	7,500	5,644	8,000	40,600	40,650	8,340	6,305	8,840
34,650	34,700	6,674	5,201	7,174	37,650	37,700	7,514	5,651	8,014	40,650	40,700	8,354	6,319	8,854
34,700	34,750	6,688	5,209	7,188	37,700	37,750	7,528	5,659	8,028	40,700	40,750	8,368	6,333	8,868
34,750	34,800	6,702	5,216	7,202	37,750	37,800	7,542	5,666	8,042	40,750	40,800	8,382	6,347	8,882
34,800	34,850	6,716	5,224	7,216	37,800	37,850	7,556	5,674	8,056	40,800	40,850	8,396	6,361	8,896
34,850	34,900	6,730	5,231	7,230	37,850	37,900	7,570	5,681	8,070	40,850	40,900	8,410	6,375	8,910
34,900	34,950	6,744	5,239	7,244	37,900	37,950	7,584	5,689	8,084	40,900	40,950	8,424	6,389	8,924
34,950	35,000	6,758	5,246	7,258	37,950	38,000	7,598	5,696	8,098	40,950	41,000	8,438	6,403	8,938

Continued on next page

1995 Tax Table—Continued

If Form 1040NR, line 36, is—		And you are—			If Form 1040NR, line 36, is—		And you are—			If Form 1040NR, line 36, is—		And you are—		
At least	But less than	Single	Qualifying widow(er)	Married filing separately	At least	But less than	Single	Qualifying widow(er)	Married filing separately	At least	But less than	Single	Qualifying widow(er)	Married filing separately
		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	8,452	6,417	8,952	44,000	44,050	9,292	7,257	9,792	47,000	47,050	10,132	8,097	10,632
41,050	41,100	8,466	6,431	8,966	44,050	44,100	9,306	7,271	9,806	47,050	47,100	10,146	8,111	10,646
41,100	41,150	8,480	6,445	8,980	44,100	44,150	9,320	7,285	9,820	47,100	47,150	10,160	8,125	10,660
41,150	41,200	8,494	6,459	8,994	44,150	44,200	9,334	7,299	9,834	47,150	47,200	10,174	8,139	10,676
41,200	41,250	8,508	6,473	9,008	44,200	44,250	9,348	7,313	9,848	47,200	47,250	10,188	8,153	10,691
41,250	41,300	8,522	6,487	9,022	44,250	44,300	9,362	7,327	9,862	47,250	47,300	10,202	8,167	10,707
41,300	41,350	8,536	6,501	9,036	44,300	44,350	9,376	7,341	9,876	47,300	47,350	10,216	8,181	10,722
41,350	41,400	8,550	6,515	9,050	44,350	44,400	9,390	7,355	9,890	47,350	47,400	10,230	8,195	10,738
41,400	41,450	8,564	6,529	9,064	44,400	44,450	9,404	7,369	9,904	47,400	47,450	10,244	8,209	10,753
41,450	41,500	8,578	6,543	9,078	44,450	44,500	9,418	7,383	9,918	47,450	47,500	10,258	8,223	10,769
41,500	41,550	8,592	6,557	9,092	44,500	44,550	9,432	7,397	9,932	47,500	47,550	10,272	8,237	10,784
41,550	41,600	8,606	6,571	9,106	44,550	44,600	9,446	7,411	9,946	47,550	47,600	10,286	8,251	10,800
41,600	41,650	8,620	6,585	9,120	44,600	44,650	9,460	7,425	9,960	47,600	47,650	10,300	8,265	10,815
41,650	41,700	8,634	6,599	9,134	44,650	44,700	9,474	7,439	9,974	47,650	47,700	10,314	8,279	10,831
41,700	41,750	8,648	6,613	9,148	44,700	44,750	9,488	7,453	9,988	47,700	47,750	10,328	8,293	10,846
41,750	41,800	8,662	6,627	9,162	44,750	44,800	9,502	7,467	10,002	47,750	47,800	10,342	8,307	10,862
41,800	41,850	8,676	6,641	9,176	44,800	44,850	9,516	7,481	10,016	47,800	47,850	10,356	8,321	10,877
41,850	41,900	8,690	6,655	9,190	44,850	44,900	9,530	7,495	10,030	47,850	47,900	10,370	8,335	10,893
41,900	41,950	8,704	6,669	9,204	44,900	44,950	9,544	7,509	10,044	47,900	47,950	10,384	8,349	10,908
41,950	42,000	8,718	6,683	9,218	44,950	45,000	9,558	7,523	10,058	47,950	48,000	10,398	8,363	10,924
<b>42,000</b>					<b>45,000</b>					<b>48,000</b>				
42,000	42,050	8,732	6,697	9,232	45,000	45,050	9,572	7,537	10,072	48,000	48,050	10,412	8,377	10,939
42,050	42,100	8,746	6,711	9,246	45,050	45,100	9,586	7,551	10,086	48,050	48,100	10,426	8,391	10,955
42,100	42,150	8,760	6,725	9,260	45,100	45,150	9,600	7,565	10,100	48,100	48,150	10,440	8,405	10,970
42,150	42,200	8,774	6,739	9,274	45,150	45,200	9,614	7,579	10,114	48,150	48,200	10,454	8,419	10,986
42,200	42,250	8,788	6,753	9,288	45,200	45,250	9,628	7,593	10,128	48,200	48,250	10,468	8,433	11,001
42,250	42,300	8,802	6,767	9,302	45,250	45,300	9,642	7,607	10,142	48,250	48,300	10,482	8,447	11,017
42,300	42,350	8,816	6,781	9,316	45,300	45,350	9,656	7,621	10,156	48,300	48,350	10,496	8,461	11,032
42,350	42,400	8,830	6,795	9,330	45,350	45,400	9,670	7,635	10,170	48,350	48,400	10,510	8,475	11,048
42,400	42,450	8,844	6,809	9,344	45,400	45,450	9,684	7,649	10,184	48,400	48,450	10,524	8,489	11,063
42,450	42,500	8,858	6,823	9,358	45,450	45,500	9,698	7,663	10,198	48,450	48,500	10,538	8,503	11,079
42,500	42,550	8,872	6,837	9,372	45,500	45,550	9,712	7,677	10,212	48,500	48,550	10,552	8,517	11,094
42,550	42,600	8,886	6,851	9,386	45,550	45,600	9,726	7,691	10,226	48,550	48,600	10,566	8,531	11,110
42,600	42,650	8,900	6,865	9,400	45,600	45,650	9,740	7,705	10,240	48,600	48,650	10,580	8,545	11,125
42,650	42,700	8,914	6,879	9,414	45,650	45,700	9,754	7,719	10,254	48,650	48,700	10,594	8,559	11,141
42,700	42,750	8,928	6,893	9,428	45,700	45,750	9,768	7,733	10,268	48,700	48,750	10,608	8,573	11,156
42,750	42,800	8,942	6,907	9,442	45,750	45,800	9,782	7,747	10,282	48,750	48,800	10,622	8,587	11,172
42,800	42,850	8,956	6,921	9,456	45,800	45,850	9,796	7,761	10,296	48,800	48,850	10,636	8,601	11,187
42,850	42,900	8,970	6,935	9,470	45,850	45,900	9,810	7,775	10,310	48,850	48,900	10,650	8,615	11,203
42,900	42,950	8,984	6,949	9,484	45,900	45,950	9,824	7,789	10,324	48,900	48,950	10,664	8,629	11,218
42,950	43,000	8,998	6,963	9,498	45,950	46,000	9,838	7,803	10,338	48,950	49,000	10,678	8,643	11,234
<b>43,000</b>					<b>46,000</b>					<b>49,000</b>				
43,000	43,050	9,012	6,977	9,512	46,000	46,050	9,852	7,817	10,352	49,000	49,050	10,692	8,657	11,249
43,050	43,100	9,026	6,991	9,526	46,050	46,100	9,866	7,831	10,366	49,050	49,100	10,706	8,671	11,265
43,100	43,150	9,040	7,005	9,540	46,100	46,150	9,880	7,845	10,380	49,100	49,150	10,720	8,685	11,280
43,150	43,200	9,054	7,019	9,554	46,150	46,200	9,894	7,859	10,394	49,150	49,200	10,734	8,699	11,296
43,200	43,250	9,068	7,033	9,568	46,200	46,250	9,908	7,873	10,408	49,200	49,250	10,748	8,713	11,311
43,250	43,300	9,082	7,047	9,582	46,250	46,300	9,922	7,887	10,422	49,250	49,300	10,762	8,727	11,327
43,300	43,350	9,096	7,061	9,596	46,300	46,350	9,936	7,901	10,436	49,300	49,350	10,776	8,741	11,342
43,350	43,400	9,110	7,075	9,610	46,350	46,400	9,950	7,915	10,450	49,350	49,400	10,790	8,755	11,358
43,400	43,450	9,124	7,089	9,624	46,400	46,450	9,964	7,929	10,464	49,400	49,450	10,804	8,769	11,373
43,450	43,500	9,138	7,103	9,638	46,450	46,500	9,978	7,943	10,478	49,450	49,500	10,818	8,783	11,389
43,500	43,550	9,152	7,117	9,652	46,500	46,550	9,992	7,957	10,492	49,500	49,550	10,832	8,797	11,404
43,550	43,600	9,166	7,131	9,666	46,550	46,600	10,006	7,971	10,506	49,550	49,600	10,846	8,811	11,420
43,600	43,650	9,180	7,145	9,680	46,600	46,650	10,020	7,985	10,520	49,600	49,650	10,860	8,825	11,435
43,650	43,700	9,194	7,159	9,694	46,650	46,700	10,034	7,999	10,534	49,650	49,700	10,874	8,839	11,451
43,700	43,750	9,208	7,173	9,708	46,700	46,750	10,048	8,013	10,548	49,700	49,750	10,888	8,853	11,466
43,750	43,800	9,222	7,187	9,722	46,750	46,800	10,062	8,027	10,562	49,750	49,800	10,902	8,867	11,482
43,800	43,850	9,236	7,201	9,736	46,800	46,850	10,076	8,041	10,576	49,800	49,850	10,916	8,881	11,497
43,850	43,900	9,250	7,215	9,750	46,850	46,900	10,090	8,055	10,590	49,850	49,900	10,930	8,895	11,513
43,900	43,950	9,264	7,229	9,764	46,900	46,950	10,104	8,069	10,604	49,900	49,950	10,944	8,909	11,528
43,950	44,000	9,278	7,243	9,778	46,950	47,000	10,118	8,083	10,618	49,950	50,000	10,958	8,923	11,544

Continued on next page

1995 Tax Table—Continued

If Form 1040NR, line 36, is—		And you are—			If Form 1040NR, line 36, is—		And you are—			If Form 1040NR, line 36, is—		And you are—		
At least	But less than	Single	Qualifying widow(er)	Married filing separately	At least	But less than	Single	Qualifying widow(er)	Married filing separately	At least	But less than	Single	Qualifying widow(er)	Married filing separately
		Your tax is—					Your tax is—					Your tax is—		
<b>50,000</b>					<b>53,000</b>					<b>56,000</b>				
50,000	50,050	10,972	8,937	11,559	53,000	53,050	11,812	9,777	12,489	56,000	56,050	12,652	10,617	13,419
50,050	50,100	10,986	8,951	11,575	53,050	53,100	11,826	9,791	12,505	56,050	56,100	12,666	10,631	13,435
50,100	50,150	11,000	8,965	11,590	53,100	53,150	11,840	9,805	12,520	56,100	56,150	12,680	10,645	13,450
50,150	50,200	11,014	8,979	11,606	53,150	53,200	11,854	9,819	12,536	56,150	56,200	12,694	10,659	13,466
50,200	50,250	11,028	8,993	11,621	53,200	53,250	11,868	9,833	12,551	56,200	56,250	12,708	10,673	13,481
50,250	50,300	11,042	9,007	11,637	53,250	53,300	11,882	9,847	12,567	56,250	56,300	12,722	10,687	13,497
50,300	50,350	11,056	9,021	11,652	53,300	53,350	11,896	9,861	12,582	56,300	56,350	12,736	10,701	13,512
50,350	50,400	11,070	9,035	11,668	53,350	53,400	11,910	9,875	12,598	56,350	56,400	12,750	10,715	13,528
50,400	50,450	11,084	9,049	11,683	53,400	53,450	11,924	9,889	12,613	56,400	56,450	12,764	10,729	13,543
50,450	50,500	11,098	9,063	11,699	53,450	53,500	11,938	9,903	12,629	56,450	56,500	12,778	10,743	13,559
50,500	50,550	11,112	9,077	11,714	53,500	53,550	11,952	9,917	12,644	56,500	56,550	12,792	10,757	13,574
50,550	50,600	11,126	9,091	11,730	53,550	53,600	11,966	9,931	12,660	56,550	56,600	12,806	10,771	13,590
50,600	50,650	11,140	9,105	11,745	53,600	53,650	11,980	9,945	12,675	56,600	56,650	12,822	10,785	13,605
50,650	50,700	11,154	9,119	11,761	53,650	53,700	11,994	9,959	12,691	56,650	56,700	12,837	10,799	13,621
50,700	50,750	11,168	9,133	11,776	53,700	53,750	12,008	9,973	12,706	56,700	56,750	12,853	10,813	13,636
50,750	50,800	11,182	9,147	11,792	53,750	53,800	12,022	9,987	12,722	56,750	56,800	12,868	10,827	13,652
50,800	50,850	11,196	9,161	11,807	53,800	53,850	12,036	10,001	12,737	56,800	56,850	12,884	10,841	13,667
50,850	50,900	11,210	9,175	11,823	53,850	53,900	12,050	10,015	12,753	56,850	56,900	12,899	10,855	13,683
50,900	50,950	11,224	9,189	11,838	53,900	53,950	12,064	10,029	12,768	56,900	56,950	12,915	10,869	13,698
50,950	51,000	11,238	9,203	11,854	53,950	54,000	12,078	10,043	12,784	56,950	57,000	12,930	10,883	13,714
<b>51,000</b>					<b>54,000</b>					<b>57,000</b>				
51,000	51,050	11,252	9,217	11,869	54,000	54,050	12,092	10,057	12,799	57,000	57,050	12,946	10,897	13,729
51,050	51,100	11,266	9,231	11,885	54,050	54,100	12,106	10,071	12,815	57,050	57,100	12,961	10,911	13,745
51,100	51,150	11,280	9,245	11,900	54,100	54,150	12,120	10,085	12,830	57,100	57,150	12,977	10,925	13,760
51,150	51,200	11,294	9,259	11,916	54,150	54,200	12,134	10,099	12,846	57,150	57,200	12,992	10,939	13,776
51,200	51,250	11,308	9,273	11,931	54,200	54,250	12,148	10,113	12,861	57,200	57,250	13,008	10,953	13,791
51,250	51,300	11,322	9,287	11,947	54,250	54,300	12,162	10,127	12,877	57,250	57,300	13,023	10,967	13,807
51,300	51,350	11,336	9,301	11,962	54,300	54,350	12,176	10,141	12,892	57,300	57,350	13,039	10,981	13,822
51,350	51,400	11,350	9,315	11,978	54,350	54,400	12,190	10,155	12,908	57,350	57,400	13,054	10,995	13,838
51,400	51,450	11,364	9,329	11,993	54,400	54,450	12,204	10,169	12,923	57,400	57,450	13,070	11,009	13,853
51,450	51,500	11,378	9,343	12,009	54,450	54,500	12,218	10,183	12,939	57,450	57,500	13,085	11,023	13,869
51,500	51,550	11,392	9,357	12,024	54,500	54,550	12,232	10,197	12,954	57,500	57,550	13,101	11,037	13,884
51,550	51,600	11,406	9,371	12,040	54,550	54,600	12,246	10,211	12,970	57,550	57,600	13,116	11,051	13,900
51,600	51,650	11,420	9,385	12,055	54,600	54,650	12,260	10,225	12,985	57,600	57,650	13,132	11,065	13,915
51,650	51,700	11,434	9,399	12,071	54,650	54,700	12,274	10,239	13,001	57,650	57,700	13,147	11,079	13,931
51,700	51,750	11,448	9,413	12,086	54,700	54,750	12,288	10,253	13,016	57,700	57,750	13,163	11,093	13,946
51,750	51,800	11,462	9,427	12,102	54,750	54,800	12,302	10,267	13,032	57,750	57,800	13,178	11,107	13,962
51,800	51,850	11,476	9,441	12,117	54,800	54,850	12,316	10,281	13,047	57,800	57,850	13,194	11,121	13,977
51,850	51,900	11,490	9,455	12,133	54,850	54,900	12,330	10,295	13,063	57,850	57,900	13,209	11,135	13,993
51,900	51,950	11,504	9,469	12,148	54,900	54,950	12,344	10,309	13,078	57,900	57,950	13,225	11,149	14,008
51,950	52,000	11,518	9,483	12,164	54,950	55,000	12,358	10,323	13,094	57,950	58,000	13,240	11,163	14,024
<b>52,000</b>					<b>55,000</b>					<b>58,000</b>				
52,000	52,050	11,532	9,497	12,179	55,000	55,050	12,372	10,337	13,109	58,000	58,050	13,256	11,177	14,039
52,050	52,100	11,546	9,511	12,195	55,050	55,100	12,386	10,351	13,125	58,050	58,100	13,271	11,191	14,055
52,100	52,150	11,560	9,525	12,210	55,100	55,150	12,400	10,365	13,140	58,100	58,150	13,287	11,205	14,070
52,150	52,200	11,574	9,539	12,226	55,150	55,200	12,414	10,379	13,156	58,150	58,200	13,302	11,219	14,086
52,200	52,250	11,588	9,553	12,241	55,200	55,250	12,428	10,393	13,171	58,200	58,250	13,318	11,233	14,101
52,250	52,300	11,602	9,567	12,257	55,250	55,300	12,442	10,407	13,187	58,250	58,300	13,333	11,247	14,117
52,300	52,350	11,616	9,581	12,272	55,300	55,350	12,456	10,421	13,202	58,300	58,350	13,349	11,261	14,132
52,350	52,400	11,630	9,595	12,288	55,350	55,400	12,470	10,435	13,218	58,350	58,400	13,364	11,275	14,148
52,400	52,450	11,644	9,609	12,303	55,400	55,450	12,484	10,449	13,233	58,400	58,450	13,380	11,289	14,163
52,450	52,500	11,658	9,623	12,319	55,450	55,500	12,498	10,463	13,249	58,450	58,500	13,395	11,303	14,179
52,500	52,550	11,672	9,637	12,334	55,500	55,550	12,512	10,477	13,264	58,500	58,550	13,411	11,317	14,194
52,550	52,600	11,686	9,651	12,350	55,550	55,600	12,526	10,491	13,280	58,550	58,600	13,426	11,331	14,210
52,600	52,650	11,700	9,665	12,365	55,600	55,650	12,540	10,505	13,295	58,600	58,650	13,442	11,345	14,225
52,650	52,700	11,714	9,679	12,381	55,650	55,700	12,554	10,519	13,311	58,650	58,700	13,457	11,359	14,241
52,700	52,750	11,728	9,693	12,396	55,700	55,750	12,568	10,533	13,326	58,700	58,750	13,473	11,373	14,256
52,750	52,800	11,742	9,707	12,412	55,750	55,800	12,582	10,547	13,342	58,750	58,800	13,488	11,387	14,272
52,800	52,850	11,756	9,721	12,427	55,800	55,850	12,596	10,561	13,357	58,800	58,850	13,504	11,401	14,287
52,850	52,900	11,770	9,735	12,443	55,850	55,900	12,610	10,575	13,373	58,850	58,900	13,519	11,415	14,303
52,900	52,950	11,784	9,749	12,458	55,900	55,950	12,624	10,589	13,388	58,900	58,950	13,535	11,429	14,318
52,950	53,000	11,798	9,763	12,474	55,950	56,000	12,638	10,603	13,404	58,950	59,000	13,550	11,443	14,334

Continued on next page

1995 Tax Table—Continued

If line 36 (taxable income) is—		And you are—			If line 36 (taxable income) is—		And you are—			If line 36 (taxable income) is—		And you are—		
At least	But less than	Single	Qualifying widow(er)	Married filing separately	At least	But less than	Single	Qualifying widow(er)	Married filing separately	At least	But less than	Single	Qualifying widow(er)	Married filing separately
		Your tax is—					Your tax is—					Your tax is—		
<b>59,000</b>					<b>62,000</b>					<b>65,000</b>				
59,000	59,050	13,566	11,457	14,349	62,000	62,050	14,496	12,297	15,279	65,000	65,050	15,426	13,137	16,209
59,050	59,100	13,581	11,471	14,365	62,050	62,100	14,511	12,311	15,295	65,050	65,100	15,441	13,151	16,225
59,100	59,150	13,597	11,485	14,380	62,100	62,150	14,527	12,325	15,310	65,100	65,150	15,457	13,165	16,240
59,150	59,200	13,612	11,499	14,396	62,150	62,200	14,542	12,339	15,326	65,150	65,200	15,472	13,179	16,256
59,200	59,250	13,628	11,513	14,411	62,200	62,250	14,558	12,353	15,341	65,200	65,250	15,488	13,193	16,271
59,250	59,300	13,643	11,527	14,427	62,250	62,300	14,573	12,367	15,357	65,250	65,300	15,503	13,207	16,287
59,300	59,350	13,659	11,541	14,442	62,300	62,350	14,589	12,381	15,372	65,300	65,350	15,519	13,221	16,302
59,350	59,400	13,674	11,555	14,458	62,350	62,400	14,604	12,395	15,388	65,350	65,400	15,534	13,235	16,318
59,400	59,450	13,690	11,569	14,473	62,400	62,450	14,620	12,409	15,403	65,400	65,450	15,550	13,249	16,333
59,450	59,500	13,705	11,583	14,489	62,450	62,500	14,635	12,423	15,419	65,450	65,500	15,565	13,263	16,349
59,500	59,550	13,721	11,597	14,504	62,500	62,550	14,651	12,437	15,434	65,500	65,550	15,581	13,277	16,364
59,550	59,600	13,736	11,611	14,520	62,550	62,600	14,666	12,451	15,450	65,550	65,600	15,596	13,291	16,380
59,600	59,650	13,752	11,625	14,535	62,600	62,650	14,682	12,465	15,465	65,600	65,650	15,612	13,305	16,395
59,650	59,700	13,767	11,639	14,551	62,650	62,700	14,697	12,479	15,481	65,650	65,700	15,627	13,319	16,411
59,700	59,750	13,783	11,653	14,566	62,700	62,750	14,713	12,493	15,496	65,700	65,750	15,643	13,333	16,426
59,750	59,800	13,798	11,667	14,582	62,750	62,800	14,728	12,507	15,512	65,750	65,800	15,658	13,347	16,442
59,800	59,850	13,814	11,681	14,597	62,800	62,850	14,744	12,521	15,527	65,800	65,850	15,674	13,361	16,457
59,850	59,900	13,829	11,695	14,613	62,850	62,900	14,759	12,535	15,543	65,850	65,900	15,689	13,375	16,473
59,900	59,950	13,845	11,709	14,628	62,900	62,950	14,775	12,549	15,558	65,900	65,950	15,705	13,389	16,488
59,950	60,000	13,860	11,723	14,644	62,950	63,000	14,790	12,563	15,574	65,950	66,000	15,720	13,403	16,504
<b>60,000</b>					<b>63,000</b>					<b>66,000</b>				
60,000	60,050	13,876	11,737	14,659	63,000	63,050	14,806	12,577	15,589	66,000	66,050	15,736	13,417	16,519
60,050	60,100	13,891	11,751	14,675	63,050	63,100	14,821	12,591	15,605	66,050	66,100	15,751	13,431	16,535
60,100	60,150	13,907	11,765	14,690	63,100	63,150	14,837	12,605	15,620	66,100	66,150	15,767	13,445	16,550
60,150	60,200	13,922	11,779	14,706	63,150	63,200	14,852	12,619	15,636	66,150	66,200	15,782	13,459	16,566
60,200	60,250	13,938	11,793	14,721	63,200	63,250	14,868	12,633	15,651	66,200	66,250	15,798	13,473	16,581
60,250	60,300	13,953	11,807	14,737	63,250	63,300	14,883	12,647	15,667	66,250	66,300	15,813	13,487	16,597
60,300	60,350	13,969	11,821	14,752	63,300	63,350	14,899	12,661	15,682	66,300	66,350	15,829	13,501	16,612
60,350	60,400	13,984	11,835	14,768	63,350	63,400	14,914	12,675	15,698	66,350	66,400	15,844	13,515	16,628
60,400	60,450	14,000	11,849	14,783	63,400	63,450	14,930	12,689	15,713	66,400	66,450	15,860	13,529	16,643
60,450	60,500	14,015	11,863	14,799	63,450	63,500	14,945	12,703	15,729	66,450	66,500	15,875	13,543	16,659
60,500	60,550	14,031	11,877	14,814	63,500	63,550	14,961	12,717	15,744	66,500	66,550	15,891	13,557	16,674
60,550	60,600	14,046	11,891	14,830	63,550	63,600	14,976	12,731	15,760	66,550	66,600	15,906	13,571	16,690
60,600	60,650	14,062	11,905	14,845	63,600	63,650	14,992	12,745	15,775	66,600	66,650	15,922	13,585	16,705
60,650	60,700	14,077	11,919	14,861	63,650	63,700	15,007	12,759	15,791	66,650	66,700	15,937	13,599	16,721
60,700	60,750	14,093	11,933	14,876	63,700	63,750	15,023	12,773	15,806	66,700	66,750	15,953	13,613	16,736
60,750	60,800	14,108	11,947	14,892	63,750	63,800	15,038	12,787	15,822	66,750	66,800	15,968	13,627	16,752
60,800	60,850	14,124	11,961	14,907	63,800	63,850	15,054	12,801	15,837	66,800	66,850	15,984	13,641	16,767
60,850	60,900	14,139	11,975	14,923	63,850	63,900	15,069	12,815	15,853	66,850	66,900	15,999	13,655	16,783
60,900	60,950	14,155	11,989	14,938	63,900	63,950	15,085	12,829	15,868	66,900	66,950	16,015	13,669	16,798
60,950	61,000	14,170	12,003	14,954	63,950	64,000	15,100	12,843	15,884	66,950	67,000	16,030	13,683	16,814
<b>61,000</b>					<b>64,000</b>					<b>67,000</b>				
61,000	61,050	14,186	12,017	14,969	64,000	64,050	15,116	12,857	15,899	67,000	67,050	16,046	13,697	16,829
61,050	61,100	14,201	12,031	14,985	64,050	64,100	15,131	12,871	15,915	67,050	67,100	16,061	13,711	16,845
61,100	61,150	14,217	12,045	15,000	64,100	64,150	15,147	12,885	15,930	67,100	67,150	16,077	13,725	16,860
61,150	61,200	14,232	12,059	15,016	64,150	64,200	15,162	12,899	15,946	67,150	67,200	16,092	13,739	16,876
61,200	61,250	14,248	12,073	15,031	64,200	64,250	15,178	12,913	15,961	67,200	67,250	16,108	13,753	16,891
61,250	61,300	14,263	12,087	15,047	64,250	64,300	15,193	12,927	15,977	67,250	67,300	16,123	13,767	16,907
61,300	61,350	14,279	12,101	15,062	64,300	64,350	15,209	12,941	15,992	67,300	67,350	16,139	13,781	16,922
61,350	61,400	14,294	12,115	15,078	64,350	64,400	15,224	12,955	16,008	67,350	67,400	16,154	13,795	16,938
61,400	61,450	14,310	12,129	15,093	64,400	64,450	15,240	12,969	16,023	67,400	67,450	16,170	13,809	16,953
61,450	61,500	14,325	12,143	15,109	64,450	64,500	15,255	12,983	16,039	67,450	67,500	16,185	13,823	16,969
61,500	61,550	14,341	12,157	15,124	64,500	64,550	15,271	12,997	16,054	67,500	67,550	16,201	13,837	16,984
61,550	61,600	14,356	12,171	15,140	64,550	64,600	15,286	13,011	16,070	67,550	67,600	16,216	13,851	17,000
61,600	61,650	14,372	12,185	15,155	64,600	64,650	15,302	13,025	16,085	67,600	67,650	16,232	13,865	17,015
61,650	61,700	14,387	12,199	15,171	64,650	64,700	15,317	13,039	16,101	67,650	67,700	16,247	13,879	17,031
61,700	61,750	14,403	12,213	15,186	64,700	64,750	15,333	13,053	16,116	67,700	67,750	16,263	13,893	17,046
61,750	61,800	14,418	12,227	15,202	64,750	64,800	15,348	13,067	16,132	67,750	67,800	16,278	13,907	17,062
61,800	61,850	14,434	12,241	15,217	64,800	64,850	15,364	13,081	16,147	67,800	67,850	16,294	13,921	17,077
61,850	61,900	14,449	12,255	15,233	64,850	64,900	15,379	13,095	16,163	67,850	67,900	16,309	13,935	17,093
61,900	61,950	14,465	12,269	15,248	64,900	64,950	15,395	13,109	16,178	67,900	67,950	16,325	13,949	17,108
61,950	62,000	14,480	12,283	15,264	64,950	65,000	15,410	13,123	16,194	67,950	68,000	16,340	13,963	17,124

Continued on next page

1995 Tax Table—Continued

If line 36 (taxable income) is—		And you are—			If line 36 (taxable income) is—		And you are—			If line 36 (taxable income) is—		And you are—		
At least	But less than	Single	Qualifying widow(er)	Married filing separately	At least	But less than	Single	Qualifying widow(er)	Married filing separately	At least	But less than	Single	Qualifying widow(er)	Married filing separately
		Your tax is—					Your tax is—					Your tax is—		
<b>68,000</b>					<b>71,000</b>					<b>74,000</b>				
68,000	68,050	16,356	13,977	17,139	71,000	71,050	17,286	14,817	18,069	74,000	74,050	18,216	15,657	19,110
68,050	68,100	16,371	13,991	17,155	71,050	71,100	17,301	14,831	18,085	74,050	74,100	18,231	15,671	19,128
68,100	68,150	16,387	14,005	17,170	71,100	71,150	17,317	14,845	18,100	74,100	74,150	18,247	15,685	19,146
68,150	68,200	16,402	14,019	17,186	71,150	71,200	17,332	14,859	18,116	74,150	74,200	18,262	15,699	19,164
68,200	68,250	16,418	14,033	17,201	71,200	71,250	17,348	14,873	18,131	74,200	74,250	18,278	15,713	19,182
68,250	68,300	16,433	14,047	17,217	71,250	71,300	17,363	14,887	18,147	74,250	74,300	18,293	15,727	19,200
68,300	68,350	16,449	14,061	17,232	71,300	71,350	17,379	14,901	18,162	74,300	74,350	18,309	15,741	19,218
68,350	68,400	16,464	14,075	17,248	71,350	71,400	17,394	14,915	18,178	74,350	74,400	18,324	15,755	19,236
68,400	68,450	16,480	14,089	17,263	71,400	71,450	17,410	14,929	18,193	74,400	74,450	18,340	15,769	19,254
68,450	68,500	16,495	14,103	17,279	71,450	71,500	17,425	14,943	18,209	74,450	74,500	18,355	15,783	19,272
68,500	68,550	16,511	14,117	17,294	71,500	71,550	17,441	14,957	18,224	74,500	74,550	18,371	15,797	19,290
68,550	68,600	16,526	14,131	17,310	71,550	71,600	17,456	14,971	18,240	74,550	74,600	18,386	15,811	19,308
68,600	68,650	16,542	14,145	17,325	71,600	71,650	17,472	14,985	18,255	74,600	74,650	18,402	15,825	19,326
68,650	68,700	16,557	14,159	17,341	71,650	71,700	17,487	14,999	18,271	74,650	74,700	18,417	15,839	19,344
68,700	68,750	16,573	14,173	17,356	71,700	71,750	17,503	15,013	18,286	74,700	74,750	18,433	15,853	19,362
68,750	68,800	16,588	14,187	17,372	71,750	71,800	17,518	15,027	18,302	74,750	74,800	18,448	15,867	19,380
68,800	68,850	16,604	14,201	17,387	71,800	71,850	17,534	15,041	18,318	74,800	74,850	18,464	15,881	19,398
68,850	68,900	16,619	14,215	17,403	71,850	71,900	17,549	15,055	18,336	74,850	74,900	18,479	15,895	19,416
68,900	68,950	16,635	14,229	17,418	71,900	71,950	17,565	15,069	18,354	74,900	74,950	18,495	15,909	19,434
68,950	69,000	16,650	14,243	17,434	71,950	72,000	17,580	15,083	18,372	74,950	75,000	18,510	15,923	19,452
<b>69,000</b>					<b>72,000</b>					<b>75,000</b>				
69,000	69,050	16,666	14,257	17,449	72,000	72,050	17,596	15,097	18,390	75,000	75,050	18,526	15,937	19,470
69,050	69,100	16,681	14,271	17,465	72,050	72,100	17,611	15,111	18,408	75,050	75,100	18,541	15,951	19,488
69,100	69,150	16,697	14,285	17,480	72,100	72,150	17,627	15,125	18,426	75,100	75,150	18,557	15,965	19,506
69,150	69,200	16,712	14,299	17,496	72,150	72,200	17,642	15,139	18,444	75,150	75,200	18,572	15,979	19,524
69,200	69,250	16,728	14,313	17,511	72,200	72,250	17,658	15,153	18,462	75,200	75,250	18,588	15,993	19,542
69,250	69,300	16,743	14,327	17,527	72,250	72,300	17,673	15,167	18,480	75,250	75,300	18,603	16,007	19,560
69,300	69,350	16,759	14,341	17,542	72,300	72,350	17,689	15,181	18,498	75,300	75,350	18,619	16,021	19,578
69,350	69,400	16,774	14,355	17,558	72,350	72,400	17,704	15,195	18,516	75,350	75,400	18,634	16,035	19,596
69,400	69,450	16,790	14,369	17,573	72,400	72,450	17,720	15,209	18,534	75,400	75,450	18,650	16,049	19,614
69,450	69,500	16,805	14,383	17,589	72,450	72,500	17,735	15,223	18,552	75,450	75,500	18,665	16,063	19,632
69,500	69,550	16,821	14,397	17,604	72,500	72,550	17,751	15,237	18,570	75,500	75,550	18,681	16,077	19,650
69,550	69,600	16,836	14,411	17,620	72,550	72,600	17,766	15,251	18,588	75,550	75,600	18,696	16,091	19,668
69,600	69,650	16,852	14,425	17,635	72,600	72,650	17,782	15,265	18,606	75,600	75,650	18,712	16,105	19,686
69,650	69,700	16,867	14,439	17,651	72,650	72,700	17,797	15,279	18,624	75,650	75,700	18,727	16,119	19,704
69,700	69,750	16,883	14,453	17,666	72,700	72,750	17,813	15,293	18,642	75,700	75,750	18,743	16,133	19,722
69,750	69,800	16,898	14,467	17,682	72,750	72,800	17,828	15,307	18,660	75,750	75,800	18,758	16,147	19,740
69,800	69,850	16,914	14,481	17,697	72,800	72,850	17,844	15,321	18,678	75,800	75,850	18,774	16,161	19,758
69,850	69,900	16,929	14,495	17,713	72,850	72,900	17,859	15,335	18,696	75,850	75,900	18,789	16,175	19,776
69,900	69,950	16,945	14,509	17,728	72,900	72,950	17,875	15,349	18,714	75,900	75,950	18,805	16,189	19,794
69,950	70,000	16,960	14,523	17,744	72,950	73,000	17,890	15,363	18,732	75,950	76,000	18,820	16,203	19,812
<b>70,000</b>					<b>73,000</b>					<b>76,000</b>				
70,000	70,050	16,976	14,537	17,759	73,000	73,050	17,906	15,377	18,750	76,000	76,050	18,836	16,217	19,830
70,050	70,100	16,991	14,551	17,775	73,050	73,100	17,921	15,391	18,768	76,050	76,100	18,851	16,231	19,848
70,100	70,150	17,007	14,565	17,790	73,100	73,150	17,937	15,405	18,786	76,100	76,150	18,867	16,245	19,866
70,150	70,200	17,022	14,579	17,806	73,150	73,200	17,952	15,419	18,804	76,150	76,200	18,882	16,259	19,884
70,200	70,250	17,038	14,593	17,821	73,200	73,250	17,968	15,433	18,822	76,200	76,250	18,898	16,273	19,902
70,250	70,300	17,053	14,607	17,837	73,250	73,300	17,983	15,447	18,840	76,250	76,300	18,913	16,287	19,920
70,300	70,350	17,069	14,621	17,852	73,300	73,350	17,999	15,461	18,858	76,300	76,350	18,929	16,301	19,938
70,350	70,400	17,084	14,635	17,868	73,350	73,400	18,014	15,475	18,876	76,350	76,400	18,944	16,315	19,956
70,400	70,450	17,100	14,649	17,883	73,400	73,450	18,030	15,489	18,894	76,400	76,450	18,960	16,329	19,974
70,450	70,500	17,115	14,663	17,899	73,450	73,500	18,045	15,503	18,912	76,450	76,500	18,975	16,343	19,992
70,500	70,550	17,131	14,677	17,914	73,500	73,550	18,061	15,517	18,930	76,500	76,550	18,991	16,357	20,010
70,550	70,600	17,146	14,691	17,930	73,550	73,600	18,076	15,531	18,948	76,550	76,600	19,006	16,371	20,028
70,600	70,650	17,162	14,705	17,945	73,600	73,650	18,092	15,545	18,966	76,600	76,650	19,022	16,385	20,046
70,650	70,700	17,177	14,719	17,961	73,650	73,700	18,107	15,559	18,984	76,650	76,700	19,037	16,399	20,064
70,700	70,750	17,193	14,733	17,976	73,700	73,750	18,123	15,573	19,002	76,700	76,750	19,053	16,413	20,082
70,750	70,800	17,208	14,747	17,992	73,750	73,800	18,138	15,587	19,020	76,750	76,800	19,068	16,427	20,100
70,800	70,850	17,224	14,761	18,007	73,800	73,850	18,154	15,601	19,038	76,800	76,850	19,084	16,441	20,118
70,850	70,900	17,239	14,775	18,023	73,850	73,900	18,169	15,615	19,056	76,850	76,900	19,099	16,455	20,136
70,900	70,950	17,255	14,789	18,038	73,900	73,950	18,185	15,629	19,074	76,900	76,950	19,115	16,469	20,154
70,950	71,000	17,270	14,803	18,054	73,950	74,000	18,200	15,643	19,092	76,950	77,000	19,130	16,483	20,172

Continued on next page

1995 Tax Table—Continued

If line 36 (taxable income) is—		And you are—			If line 36 (taxable income) is—		And you are—			If line 36 (taxable income) is—		And you are—		
At least	But less than	Single	Qualifying widow(er)	Married filing separately	At least	But less than	Single	Qualifying widow(er)	Married filing separately	At least	But less than	Single	Qualifying widow(er)	Married filing separately
Your tax is—		Your tax is—			Your tax is—			Your tax is—			Your tax is—			
<b>77,000</b>					<b>80,000</b>					<b>83,000</b>				
77,000	77,050	19,146	16,497	20,190	80,000	80,050	20,076	17,337	21,270	83,000	83,050	21,006	18,177	22,350
77,050	77,100	19,161	16,511	20,208	80,050	80,100	20,091	17,351	21,288	83,050	83,100	21,021	18,191	22,368
77,100	77,150	19,177	16,525	20,226	80,100	80,150	20,107	17,365	21,306	83,100	83,150	21,037	18,205	22,386
77,150	77,200	19,192	16,539	20,244	80,150	80,200	20,122	17,379	21,324	83,150	83,200	21,052	18,219	22,404
77,200	77,250	19,208	16,553	20,262	80,200	80,250	20,138	17,393	21,342	83,200	83,250	21,068	18,233	22,422
77,250	77,300	19,223	16,567	20,280	80,250	80,300	20,153	17,407	21,360	83,250	83,300	21,083	18,247	22,440
77,300	77,350	19,239	16,581	20,298	80,300	80,350	20,169	17,421	21,378	83,300	83,350	21,099	18,261	22,458
77,350	77,400	19,254	16,595	20,316	80,350	80,400	20,184	17,435	21,396	83,350	83,400	21,114	18,275	22,476
77,400	77,450	19,270	16,609	20,334	80,400	80,450	20,200	17,449	21,414	83,400	83,450	21,130	18,289	22,494
77,450	77,500	19,285	16,623	20,352	80,450	80,500	20,215	17,463	21,432	83,450	83,500	21,145	18,303	22,512
77,500	77,550	19,301	16,637	20,370	80,500	80,550	20,231	17,477	21,450	83,500	83,550	21,161	18,317	22,530
77,550	77,600	19,316	16,651	20,388	80,550	80,600	20,246	17,491	21,468	83,550	83,600	21,176	18,331	22,548
77,600	77,650	19,332	16,665	20,406	80,600	80,650	20,262	17,505	21,486	83,600	83,650	21,192	18,345	22,566
77,650	77,700	19,347	16,679	20,424	80,650	80,700	20,277	17,519	21,504	83,650	83,700	21,207	18,359	22,584
77,700	77,750	19,363	16,693	20,442	80,700	80,750	20,293	17,533	21,522	83,700	83,750	21,223	18,373	22,602
77,750	77,800	19,378	16,707	20,460	80,750	80,800	20,308	17,547	21,540	83,750	83,800	21,238	18,387	22,620
77,800	77,850	19,394	16,721	20,478	80,800	80,850	20,324	17,561	21,558	83,800	83,850	21,254	18,401	22,638
77,850	77,900	19,409	16,735	20,496	80,850	80,900	20,339	17,575	21,576	83,850	83,900	21,269	18,415	22,656
77,900	77,950	19,425	16,749	20,514	80,900	80,950	20,355	17,589	21,594	83,900	83,950	21,285	18,429	22,674
77,950	78,000	19,440	16,763	20,532	80,950	81,000	20,370	17,603	21,612	83,950	84,000	21,300	18,443	22,692
<b>78,000</b>					<b>81,000</b>					<b>84,000</b>				
78,000	78,050	19,456	16,777	20,550	81,000	81,050	20,386	17,617	21,630	84,000	84,050	21,316	18,457	22,710
78,050	78,100	19,471	16,791	20,568	81,050	81,100	20,401	17,631	21,648	84,050	84,100	21,331	18,471	22,728
78,100	78,150	19,487	16,805	20,586	81,100	81,150	20,417	17,645	21,666	84,100	84,150	21,347	18,485	22,746
78,150	78,200	19,502	16,819	20,604	81,150	81,200	20,432	17,659	21,684	84,150	84,200	21,362	18,499	22,764
78,200	78,250	19,518	16,833	20,622	81,200	81,250	20,448	17,673	21,702	84,200	84,250	21,378	18,513	22,782
78,250	78,300	19,533	16,847	20,640	81,250	81,300	20,463	17,687	21,720	84,250	84,300	21,393	18,527	22,800
78,300	78,350	19,549	16,861	20,658	81,300	81,350	20,479	17,701	21,738	84,300	84,350	21,409	18,541	22,818
78,350	78,400	19,564	16,875	20,676	81,350	81,400	20,494	17,715	21,756	84,350	84,400	21,424	18,555	22,836
78,400	78,450	19,580	16,889	20,694	81,400	81,450	20,510	17,729	21,774	84,400	84,450	21,440	18,569	22,854
78,450	78,500	19,595	16,903	20,712	81,450	81,500	20,525	17,743	21,792	84,450	84,500	21,455	18,583	22,872
78,500	78,550	19,611	16,917	20,730	81,500	81,550	20,541	17,757	21,810	84,500	84,550	21,471	18,597	22,890
78,550	78,600	19,626	16,931	20,748	81,550	81,600	20,556	17,771	21,828	84,550	84,600	21,486	18,611	22,908
78,600	78,650	19,642	16,945	20,766	81,600	81,650	20,572	17,785	21,846	84,600	84,650	21,502	18,625	22,926
78,650	78,700	19,657	16,959	20,784	81,650	81,700	20,587	17,799	21,864	84,650	84,700	21,517	18,639	22,944
78,700	78,750	19,673	16,973	20,802	81,700	81,750	20,603	17,813	21,882	84,700	84,750	21,533	18,653	22,962
78,750	78,800	19,688	16,987	20,820	81,750	81,800	20,618	17,827	21,900	84,750	84,800	21,548	18,667	22,980
78,800	78,850	19,704	17,001	20,838	81,800	81,850	20,634	17,841	21,918	84,800	84,850	21,564	18,681	22,998
78,850	78,900	19,719	17,015	20,856	81,850	81,900	20,649	17,855	21,936	84,850	84,900	21,579	18,695	23,016
78,900	78,950	19,735	17,029	20,874	81,900	81,950	20,665	17,869	21,954	84,900	84,950	21,595	18,709	23,034
78,950	79,000	19,750	17,043	20,892	81,950	82,000	20,680	17,883	21,972	84,950	85,000	21,610	18,723	23,052
<b>79,000</b>					<b>82,000</b>					<b>85,000</b>				
79,000	79,050	19,766	17,057	20,910	82,000	82,050	20,696	17,897	21,990	85,000	85,050	21,626	18,737	23,070
79,050	79,100	19,781	17,071	20,928	82,050	82,100	20,711	17,911	22,008	85,050	85,100	21,641	18,751	23,088
79,100	79,150	19,797	17,085	20,946	82,100	82,150	20,727	17,925	22,026	85,100	85,150	21,657	18,765	23,106
79,150	79,200	19,812	17,099	20,964	82,150	82,200	20,742	17,939	22,044	85,150	85,200	21,672	18,779	23,124
79,200	79,250	19,828	17,113	20,982	82,200	82,250	20,758	17,953	22,062	85,200	85,250	21,688	18,793	23,142
79,250	79,300	19,843	17,127	21,000	82,250	82,300	20,773	17,967	22,080	85,250	85,300	21,703	18,807	23,160
79,300	79,350	19,859	17,141	21,018	82,300	82,350	20,789	17,981	22,098	85,300	85,350	21,719	18,821	23,178
79,350	79,400	19,874	17,155	21,036	82,350	82,400	20,804	17,995	22,116	85,350	85,400	21,734	18,835	23,196
79,400	79,450	19,890	17,169	21,054	82,400	82,450	20,820	18,009	22,134	85,400	85,450	21,750	18,849	23,214
79,450	79,500	19,905	17,183	21,072	82,450	82,500	20,835	18,023	22,152	85,450	85,500	21,765	18,863	23,232
79,500	79,550	19,921	17,197	21,090	82,500	82,550	20,851	18,037	22,170	85,500	85,550	21,781	18,877	23,250
79,550	79,600	19,936	17,211	21,108	82,550	82,600	20,866	18,051	22,188	85,550	85,600	21,796	18,891	23,268
79,600	79,650	19,952	17,225	21,126	82,600	82,650	20,882	18,065	22,206	85,600	85,650	21,812	18,905	23,286
79,650	79,700	19,967	17,239	21,144	82,650	82,700	20,897	18,079	22,224	85,650	85,700	21,827	18,919	23,304
79,700	79,750	19,983	17,253	21,162	82,700	82,750	20,913	18,093	22,242	85,700	85,750	21,843	18,933	23,322
79,750	79,800	19,998	17,267	21,180	82,750	82,800	20,928	18,107	22,260	85,750	85,800	21,858	18,947	23,340
79,800	79,850	20,014	17,281	21,198	82,800	82,850	20,944	18,121	22,278	85,800	85,850	21,874	18,961	23,358
79,850	79,900	20,029	17,295	21,216	82,850	82,900	20,959	18,135	22,296	85,850	85,900	21,889	18,975	23,376
79,900	79,950	20,045	17,309	21,234	82,900	82,950	20,975	18,149	22,314	85,900	85,950	21,905	18,989	23,394
79,950	80,000	20,060	17,323	21,252	82,950	83,000	20,990	18,163	22,332	85,950	86,000	21,920	19,003	23,412

Continued on next page

1995 Tax Table—Continued

If line 36 (taxable income) is—		And you are—			If line 36 (taxable income) is—		And you are—			If line 36 (taxable income) is—		And you are—		
At least	But less than	Single	Qualifying widow(er)	Married filing separately	At least	But less than	Single	Qualifying widow(er)	Married filing separately	At least	But less than	Single	Qualifying widow(er)	Married filing separately
Your tax is—		Your tax is—			Your tax is—			Your tax is—			Your tax is—			
<b>86,000</b>					<b>89,000</b>					<b>92,000</b>				
86,000	86,050	21,936	19,017	23,430	89,000	89,050	22,866	19,857	24,510	92,000	92,050	23,796	20,697	25,590
86,050	86,100	21,951	19,031	23,448	89,050	89,100	22,881	19,871	24,528	92,050	92,100	23,811	20,711	25,608
86,100	86,150	21,967	19,045	23,466	89,100	89,150	22,897	19,885	24,546	92,100	92,150	23,827	20,725	25,626
86,150	86,200	21,982	19,059	23,484	89,150	89,200	22,912	19,899	24,564	92,150	92,200	23,842	20,739	25,644
86,200	86,250	21,998	19,073	23,502	89,200	89,250	22,928	19,913	24,582	92,200	92,250	23,858	20,753	25,662
86,250	86,300	22,013	19,087	23,520	89,250	89,300	22,943	19,927	24,600	92,250	92,300	23,873	20,767	25,680
86,300	86,350	22,029	19,101	23,538	89,300	89,350	22,959	19,941	24,618	92,300	92,350	23,889	20,781	25,698
86,350	86,400	22,044	19,115	23,556	89,350	89,400	22,974	19,955	24,636	92,350	92,400	23,904	20,795	25,716
86,400	86,450	22,060	19,129	23,574	89,400	89,450	22,990	19,969	24,654	92,400	92,450	23,920	20,809	25,734
86,450	86,500	22,075	19,143	23,592	89,450	89,500	23,005	19,983	24,672	92,450	92,500	23,935	20,823	25,752
86,500	86,550	22,091	19,157	23,610	89,500	89,550	23,021	19,997	24,690	92,500	92,550	23,951	20,837	25,770
86,550	86,600	22,106	19,171	23,628	89,550	89,600	23,036	20,011	24,708	92,550	92,600	23,966	20,851	25,788
86,600	86,650	22,122	19,185	23,646	89,600	89,650	23,052	20,025	24,726	92,600	92,650	23,982	20,865	25,806
86,650	86,700	22,137	19,199	23,664	89,650	89,700	23,067	20,039	24,744	92,650	92,700	23,997	20,879	25,824
86,700	86,750	22,153	19,213	23,682	89,700	89,750	23,083	20,053	24,762	92,700	92,750	24,013	20,893	25,842
86,750	86,800	22,168	19,227	23,700	89,750	89,800	23,098	20,067	24,780	92,750	92,800	24,028	20,907	25,860
86,800	86,850	22,184	19,241	23,718	89,800	89,850	23,114	20,081	24,798	92,800	92,850	24,044	20,921	25,878
86,850	86,900	22,199	19,255	23,736	89,850	89,900	23,129	20,095	24,816	92,850	92,900	24,059	20,935	25,896
86,900	86,950	22,215	19,269	23,754	89,900	89,950	23,145	20,109	24,834	92,900	92,950	24,075	20,949	25,914
86,950	87,000	22,230	19,283	23,772	89,950	90,000	23,160	20,123	24,852	92,950	93,000	24,090	20,963	25,932
<b>87,000</b>					<b>90,000</b>					<b>93,000</b>				
87,000	87,050	22,246	19,297	23,790	90,000	90,050	23,176	20,137	24,870	93,000	93,050	24,106	20,977	25,950
87,050	87,100	22,261	19,311	23,808	90,050	90,100	23,191	20,151	24,888	93,050	93,100	24,121	20,991	25,968
87,100	87,150	22,277	19,325	23,826	90,100	90,150	23,207	20,165	24,906	93,100	93,150	24,137	21,005	25,986
87,150	87,200	22,292	19,339	23,844	90,150	90,200	23,222	20,179	24,924	93,150	93,200	24,152	21,019	26,004
87,200	87,250	22,308	19,353	23,862	90,200	90,250	23,238	20,193	24,942	93,200	93,250	24,168	21,033	26,022
87,250	87,300	22,323	19,367	23,880	90,250	90,300	23,253	20,207	24,960	93,250	93,300	24,183	21,047	26,040
87,300	87,350	22,339	19,381	23,898	90,300	90,350	23,269	20,221	24,978	93,300	93,350	24,199	21,061	26,058
87,350	87,400	22,354	19,395	23,916	90,350	90,400	23,284	20,235	24,996	93,350	93,400	24,214	21,075	26,076
87,400	87,450	22,370	19,409	23,934	90,400	90,450	23,300	20,249	25,014	93,400	93,450	24,230	21,089	26,094
87,450	87,500	22,385	19,423	23,952	90,450	90,500	23,315	20,263	25,032	93,450	93,500	24,245	21,103	26,112
87,500	87,550	22,401	19,437	23,970	90,500	90,550	23,331	20,277	25,050	93,500	93,550	24,261	21,117	26,130
87,550	87,600	22,416	19,451	23,988	90,550	90,600	23,346	20,291	25,068	93,550	93,600	24,276	21,131	26,148
87,600	87,650	22,432	19,465	24,006	90,600	90,650	23,362	20,305	25,086	93,600	93,650	24,292	21,145	26,166
87,650	87,700	22,447	19,479	24,024	90,650	90,700	23,377	20,319	25,104	93,650	93,700	24,307	21,159	26,184
87,700	87,750	22,463	19,493	24,042	90,700	90,750	23,393	20,333	25,122	93,700	93,750	24,323	21,173	26,202
87,750	87,800	22,478	19,507	24,060	90,750	90,800	23,408	20,347	25,140	93,750	93,800	24,338	21,187	26,220
87,800	87,850	22,494	19,521	24,078	90,800	90,850	23,424	20,361	25,158	93,800	93,850	24,354	21,201	26,238
87,850	87,900	22,509	19,535	24,096	90,850	90,900	23,439	20,375	25,176	93,850	93,900	24,369	21,215	26,256
87,900	87,950	22,525	19,549	24,114	90,900	90,950	23,455	20,389	25,194	93,900	93,950	24,385	21,229	26,274
87,950	88,000	22,540	19,563	24,132	90,950	91,000	23,470	20,403	25,212	93,950	94,000	24,400	21,243	26,292
<b>88,000</b>					<b>91,000</b>					<b>94,000</b>				
88,000	88,050	22,556	19,577	24,150	91,000	91,050	23,486	20,417	25,230	94,000	94,050	24,416	21,257	26,310
88,050	88,100	22,571	19,591	24,168	91,050	91,100	23,501	20,431	25,248	94,050	94,100	24,431	21,271	26,328
88,100	88,150	22,587	19,605	24,186	91,100	91,150	23,517	20,445	25,266	94,100	94,150	24,447	21,285	26,346
88,150	88,200	22,602	19,619	24,204	91,150	91,200	23,532	20,459	25,284	94,150	94,200	24,462	21,299	26,364
88,200	88,250	22,618	19,633	24,222	91,200	91,250	23,548	20,473	25,302	94,200	94,250	24,478	21,313	26,382
88,250	88,300	22,633	19,647	24,240	91,250	91,300	23,563	20,487	25,320	94,250	94,300	24,493	21,328	26,400
88,300	88,350	22,649	19,661	24,258	91,300	91,350	23,579	20,501	25,338	94,300	94,350	24,509	21,343	26,418
88,350	88,400	22,664	19,675	24,276	91,350	91,400	23,594	20,515	25,356	94,350	94,400	24,524	21,357	26,436
88,400	88,450	22,680	19,689	24,294	91,400	91,450	23,610	20,529	25,374	94,400	94,450	24,540	21,374	26,454
88,450	88,500	22,695	19,703	24,312	91,450	91,500	23,625	20,543	25,392	94,450	94,500	24,555	21,390	26,472
88,500	88,550	22,711	19,717	24,330	91,500	91,550	23,641	20,557	25,410	94,500	94,550	24,571	21,405	26,490
88,550	88,600	22,726	19,731	24,348	91,550	91,600	23,656	20,571	25,428	94,550	94,600	24,586	21,421	26,508
88,600	88,650	22,742	19,745	24,366	91,600	91,650	23,672	20,585	25,446	94,600	94,650	24,602	21,436	26,526
88,650	88,700	22,757	19,759	24,384	91,650	91,700	23,687	20,599	25,464	94,650	94,700	24,617	21,452	26,544
88,700	88,750	22,773	19,773	24,402	91,700	91,750	23,703	20,613	25,482	94,700	94,750	24,633	21,467	26,562
88,750	88,800	22,788	19,787	24,420	91,750	91,800	23,718	20,627	25,500	94,750	94,800	24,648	21,483	26,580
88,800	88,850	22,804	19,801	24,438	91,800	91,850	23,734	20,641	25,518	94,800	94,850	24,664	21,498	26,598
88,850	88,900	22,819	19,815	24,456	91,850	91,900	23,749	20,655	25,536	94,850	94,900	24,679	21,514	26,616
88,900	88,950	22,835	19,829	24,474	91,900	91,950	23,765	20,669	25,554	94,900	94,950	24,695	21,529	26,634
88,950	89,000	22,850	19,843	24,492	91,950	92,000	23,780	20,683	25,572	94,950	95,000	24,710	21,545	26,652

Continued on next page

1995 Tax Table—Continued

If Form 1040NR, line 36, is—		And you are—			If Form 1040NR, line 36, is—		And you are—			If Form 1040NR, line 36, is—		And you are—		
At least	But less than	Single	Qualifying widow(er)	Married filing separately	At least	But less than	Single	Qualifying widow(er)	Married filing separately	At least	But less than	Single	Qualifying widow(er)	Married filing separately
		Your tax is—					Your tax is—					Your tax is—		
<b>95,000</b>					<b>97,000</b>					<b>99,000</b>				
<b>95,000</b>	<b>95,050</b>	24,726	21,560	26,670	<b>97,000</b>	<b>97,050</b>	25,346	22,180	27,390	<b>99,000</b>	<b>99,050</b>	25,966	22,800	28,110
<b>95,050</b>	<b>95,100</b>	24,741	21,576	26,688	<b>97,050</b>	<b>97,100</b>	25,361	22,196	27,408	<b>99,050</b>	<b>99,100</b>	25,981	22,816	28,128
<b>95,100</b>	<b>95,150</b>	24,757	21,591	26,706	<b>97,100</b>	<b>97,150</b>	25,377	22,211	27,426	<b>99,100</b>	<b>99,150</b>	25,997	22,831	28,146
<b>95,150</b>	<b>95,200</b>	24,772	21,607	26,724	<b>97,150</b>	<b>97,200</b>	25,392	22,227	27,444	<b>99,150</b>	<b>99,200</b>	26,012	22,847	28,164
<b>95,200</b>	<b>95,250</b>	24,788	21,622	26,742	<b>97,200</b>	<b>97,250</b>	25,408	22,242	27,462	<b>99,200</b>	<b>99,250</b>	26,028	22,862	28,182
<b>95,250</b>	<b>95,300</b>	24,803	21,638	26,760	<b>97,250</b>	<b>97,300</b>	25,423	22,258	27,480	<b>99,250</b>	<b>99,300</b>	26,043	22,878	28,200
<b>95,300</b>	<b>95,350</b>	24,819	21,653	26,778	<b>97,300</b>	<b>97,350</b>	25,439	22,273	27,498	<b>99,300</b>	<b>99,350</b>	26,059	22,893	28,218
<b>95,350</b>	<b>95,400</b>	24,834	21,669	26,796	<b>97,350</b>	<b>97,400</b>	25,454	22,289	27,516	<b>99,350</b>	<b>99,400</b>	26,074	22,909	28,236
<b>95,400</b>	<b>95,450</b>	24,850	21,684	26,814	<b>97,400</b>	<b>97,450</b>	25,470	22,304	27,534	<b>99,400</b>	<b>99,450</b>	26,090	22,924	28,254
<b>95,450</b>	<b>95,500</b>	24,865	21,700	26,832	<b>97,450</b>	<b>97,500</b>	25,485	22,320	27,552	<b>99,450</b>	<b>99,500</b>	26,105	22,940	28,272
<b>95,500</b>	<b>95,550</b>	24,881	21,715	26,850	<b>97,500</b>	<b>97,550</b>	25,501	22,335	27,570	<b>99,500</b>	<b>99,550</b>	26,121	22,955	28,290
<b>95,550</b>	<b>95,600</b>	24,896	21,731	26,868	<b>97,550</b>	<b>97,600</b>	25,516	22,351	27,588	<b>99,550</b>	<b>99,600</b>	26,136	22,971	28,308
<b>95,600</b>	<b>95,650</b>	24,912	21,746	26,886	<b>97,600</b>	<b>97,650</b>	25,532	22,366	27,606	<b>99,600</b>	<b>99,650</b>	26,152	22,986	28,326
<b>95,650</b>	<b>95,700</b>	24,927	21,762	26,904	<b>97,650</b>	<b>97,700</b>	25,547	22,382	27,624	<b>99,650</b>	<b>99,700</b>	26,167	23,002	28,344
<b>95,700</b>	<b>95,750</b>	24,943	21,777	26,922	<b>97,700</b>	<b>97,750</b>	25,563	22,397	27,642	<b>99,700</b>	<b>99,750</b>	26,183	23,017	28,362
<b>95,750</b>	<b>95,800</b>	24,958	21,793	26,940	<b>97,750</b>	<b>97,800</b>	25,578	22,413	27,660	<b>99,750</b>	<b>99,800</b>	26,198	23,033	28,380
<b>95,800</b>	<b>95,850</b>	24,974	21,808	26,958	<b>97,800</b>	<b>97,850</b>	25,594	22,428	27,678	<b>99,800</b>	<b>99,850</b>	26,214	23,048	28,398
<b>95,850</b>	<b>95,900</b>	24,989	21,824	26,976	<b>97,850</b>	<b>97,900</b>	25,609	22,444	27,696	<b>99,850</b>	<b>99,900</b>	26,229	23,064	28,416
<b>95,900</b>	<b>95,950</b>	25,005	21,839	26,994	<b>97,900</b>	<b>97,950</b>	25,625	22,459	27,714	<b>99,900</b>	<b>99,950</b>	26,245	23,079	28,434
<b>95,950</b>	<b>96,000</b>	25,020	21,855	27,012	<b>97,950</b>	<b>98,000</b>	25,640	22,475	27,732	<b>99,950</b>	<b>100,000</b>	26,260	23,095	28,452
<b>96,000</b>					<b>98,000</b>									
<b>96,000</b>	<b>96,050</b>	25,036	21,870	27,030	<b>98,000</b>	<b>98,050</b>	25,656	22,490	27,750	<div style="border: 1px solid black; border-radius: 50%; padding: 10px; width: fit-content; margin: 0 auto;"> <p><b>\$100,000 or over — use Tax Rate Schedules on page 31</b></p> </div>				
<b>96,050</b>	<b>96,100</b>	25,051	21,886	27,048	<b>98,050</b>	<b>98,100</b>	25,671	22,506	27,768					
<b>96,100</b>	<b>96,150</b>	25,067	21,901	27,066	<b>98,100</b>	<b>98,150</b>	25,687	22,521	27,786					
<b>96,150</b>	<b>96,200</b>	25,082	21,917	27,084	<b>98,150</b>	<b>98,200</b>	25,702	22,537	27,804					
<b>96,200</b>	<b>96,250</b>	25,098	21,932	27,102	<b>98,200</b>	<b>98,250</b>	25,718	22,552	27,822					
<b>96,250</b>	<b>96,300</b>	25,113	21,948	27,120	<b>98,250</b>	<b>98,300</b>	25,733	22,568	27,840					
<b>96,300</b>	<b>96,350</b>	25,129	21,963	27,138	<b>98,300</b>	<b>98,350</b>	25,749	22,583	27,858					
<b>96,350</b>	<b>96,400</b>	25,144	21,979	27,156	<b>98,350</b>	<b>98,400</b>	25,764	22,599	27,876					
<b>96,400</b>	<b>96,450</b>	25,160	21,994	27,174	<b>98,400</b>	<b>98,450</b>	25,780	22,614	27,894					
<b>96,450</b>	<b>96,500</b>	25,175	22,010	27,192	<b>98,450</b>	<b>98,500</b>	25,795	22,630	27,912					
<b>96,500</b>	<b>96,550</b>	25,191	22,025	27,210	<b>98,500</b>	<b>98,550</b>	25,811	22,645	27,930					
<b>96,550</b>	<b>96,600</b>	25,206	22,041	27,228	<b>98,550</b>	<b>98,600</b>	25,826	22,661	27,948					
<b>96,600</b>	<b>96,650</b>	25,222	22,056	27,246	<b>98,600</b>	<b>98,650</b>	25,842	22,676	27,966					
<b>96,650</b>	<b>96,700</b>	25,237	22,072	27,264	<b>98,650</b>	<b>98,700</b>	25,857	22,692	27,984					
<b>96,700</b>	<b>96,750</b>	25,253	22,087	27,282	<b>98,700</b>	<b>98,750</b>	25,873	22,707	28,002					
<b>96,750</b>	<b>96,800</b>	25,268	22,103	27,300	<b>98,750</b>	<b>98,800</b>	25,888	22,723	28,020					
<b>96,800</b>	<b>96,850</b>	25,284	22,118	27,318	<b>98,800</b>	<b>98,850</b>	25,904	22,738	28,038					
<b>96,850</b>	<b>96,900</b>	25,299	22,134	27,336	<b>98,850</b>	<b>98,900</b>	25,919	22,754	28,056					
<b>96,900</b>	<b>96,950</b>	25,315	22,149	27,354	<b>98,900</b>	<b>98,950</b>	25,935	22,769	28,074					
<b>96,950</b>	<b>97,000</b>	25,330	22,165	27,372	<b>98,950</b>	<b>99,000</b>	25,950	22,785	28,092					

# 1995 Tax Rate Schedules

If you cannot use the Tax Table because your taxable income is \$100,000 or more, or if you are filing for an estate or trust, figure your tax on the amount on Form 1040NR, line 36, by using the appropriate Tax Rate Schedule on this page. Enter the tax on Form 1040NR, line 37. Even though Form 1040NR filers cannot use the Tax Rate Schedules below if their taxable incomes are less than \$100,000, all levels of taxable income are shown so filers can see the tax rate that applies to each level.

**Schedule W**  
**Estates or Trusts**  
Use this schedule for a nonresident alien estate or trust—

If the amount on Form 1040NR, line 36, is:	<i>But not over—</i>	Enter on Form 1040NR, line 37	<i>of the amount over—</i>
\$0	\$1,550	.....15%	<b>\$0</b>
1,550	3,700	<b>\$232.50 + 28%</b>	<b>1,550</b>
3,700	5,600	<b>834.50 + 31%</b>	<b>3,700</b>
5,600	7,650	<b>1,423.50 + 36%</b>	<b>5,600</b>
7,650	.....	<b>2,161.50 + 39.6%</b>	<b>7,650</b>

**Schedule X**  
**Single Taxpayers**  
Use this schedule if you checked **Filing Status Box 1 or 2** on Form 1040NR—

If the amount on Form 1040NR, line 36, is:	<i>But not over—</i>	Enter on Form 1040NR, line 37	<i>of the amount over—</i>
\$0	\$23,350	.....15%	<b>\$0</b>
23,350	56,550	<b>\$3,502.50 + 28%</b>	<b>23,350</b>
56,550	117,950	<b>12,798.50 + 31%</b>	<b>56,550</b>
117,950	256,500	<b>31,832.50 + 36%</b>	<b>117,950</b>
256,500	.....	<b>81,710.50 + 39.6%</b>	<b>256,500</b>

**Schedule Y**  
**Married Filing Separate Returns**  
Use this schedule if you checked **Filing Status Box 3, 4, or 5** on Form 1040NR—

If the amount on Form 1040NR, line 36, is:	<i>But not over—</i>	Enter on Form 1040NR, line 37	<i>of the amount over—</i>
\$0	\$19,500	.....15%	<b>\$0</b>
19,500	47,125	<b>\$2,925.00 + 28%</b>	<b>19,500</b>
47,125	71,800	<b>10,660.00 + 31%</b>	<b>47,125</b>
71,800	128,250	<b>18,309.25 + 36%</b>	<b>71,800</b>
128,250	.....	<b>38,631.25 + 39.6%</b>	<b>128,250</b>

**Schedule Z**  
**Qualifying Widows and Widowers**  
Use this schedule if you checked **Filing Status Box 6** on Form 1040NR—

If the amount on Form 1040NR, line 36, is:	<i>But not over—</i>	Enter on Form 1040NR, line 37	<i>of the amount over—</i>
\$0	\$39,000	.....15%	<b>\$0</b>
39,000	94,250	<b>\$5,850.00 + 28%</b>	<b>39,000</b>
94,250	143,600	<b>21,320.00 + 31%</b>	<b>94,250</b>
143,600	256,500	<b>36,618.50 + 36%</b>	<b>143,600</b>
256,500	.....	<b>77,262.50 + 39.6%</b>	<b>256,500</b>

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