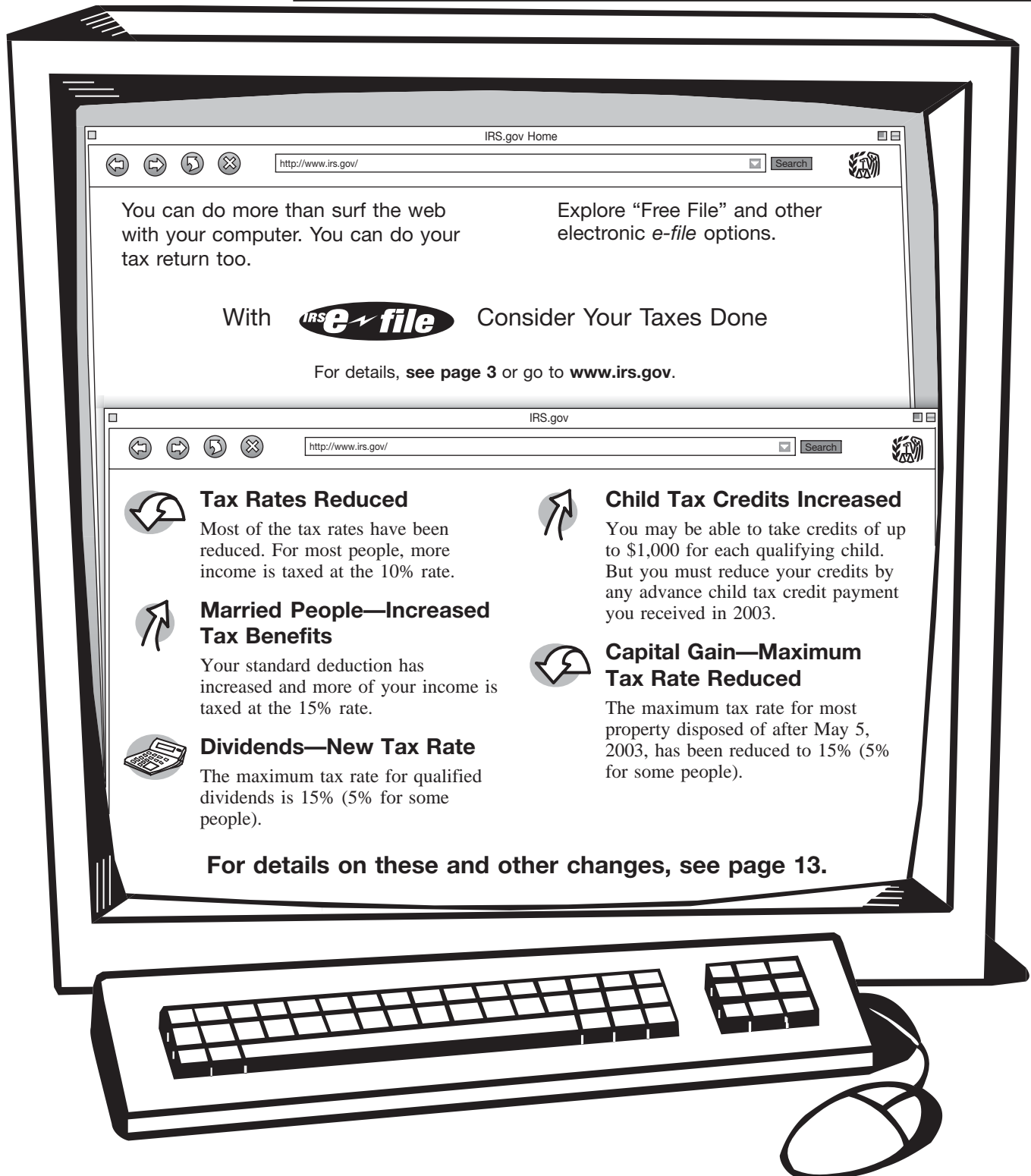


Note. This booklet does not contain any tax forms.



2003 1040A

Instructions



A Message From the Commissioner

Dear Taxpayer,

One of the unique features of our democracy is the generation of tax revenues through a system of individual self-assessment. As President Kennedy wrote in a special message to Congress more than 40 years ago, “The integrity of such a system depends upon the continued willingness of the people honestly and accurately to discharge this annual price of citizenship.” Those words remain as true today as when they were written in 1961.

We at the IRS are committed to helping you understand and meet this important obligation. I want to assure you that, as we review your return, we will hold ourselves to the highest standards of fairness and consistency in determining your compliance with the law.

I also would encourage you to *e-file* your return. IRS *e-file* is fast, safe, and accurate. You can find answers about *e-file*—and indeed many of your other tax questions—at our website at www.irs.gov.

Thank you for taking the time to complete your return and for paying your taxes.

Sincerely,



Mark W. Everson

The IRS Mission

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



consider it done

What is IRS *e-file*?

It's the fastest, easiest and most convenient way to file your income tax return electronically. So easy, 53 million taxpayers preferred *e-file* over filing a paper income tax return last year. For all the details and latest information, visit the IRS website at www.irs.gov/efile.

What are the benefits?

Free File Options!

- At least 60 percent of taxpayers—or 78 million—are eligible to use free commercial online tax preparation software to *e-file*.
- Visit www.irs.gov to see if you qualify and to access these free services offered by the tax software industry (not the IRS).

Fast! Easy! Convenient!

- Get your refund in half the time as paper filers do, even faster and safer with Direct Deposit—in as few as 10 days. See page 50.
- Sign electronically and file a completely paperless return. See page 52.
- Receive an electronic proof of receipt within 48 hours that the IRS received your return.
- If you owe, you can *e-file* and authorize an electronic funds withdrawal or pay by credit card. If you *e-file* before April 15, 2004, you can schedule an electronic funds withdrawal from your checking or savings account as late as April 15, 2004. See page 51.
- Prepare and file your Federal and state returns together and save time.

Accurate! Secure!

- IRS computers quickly and automatically check for errors or other missing information.
- The error rate for *e-filed* returns is less than 1 percent.
- The chance of being audited does not differ whether you *e-file* or file a paper tax return.
- Your bank account information is safeguarded along with other tax return information. The IRS does not have access to credit card numbers.

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

How to *e-file*?

Use an Authorized IRS e-file Provider



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

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

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

Use a Personal Computer



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

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

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

Tax Return Page References

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

Form **1040A** Department of the Treasury—Internal Revenue Service **U.S. Individual Income Tax Return 2003** IRS Use Only—Do not write or staple in this space.

Label
(See page 19.)

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

19 ABEL HERE	Your first name and initial	Last name	OMB No. 1545-0085
	FOR REFERENCE ONLY—DO NOT FILE		Your social security number 20
	If a joint return, spouse's first name and initial	Last name	Spouse's social security number 20
	Home address (number and street). If you have a P.O. box, see page 20.		Apt. no.
	City, town or post office, state, and ZIP code. If you have a foreign address, see page 20.		

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

Presidential Election Campaign **20**
(See page 20.)

Note. Checking "Yes" will not change your tax or reduce your refund.
Do you, or your spouse if filing a joint return, want \$3 to go to this fund? . . . **You** Yes No **Spouse** Yes No

Filing status
Check only one box. **20**

- | | |
|--|---|
| <p>1 <input type="checkbox"/> Single</p> <p>2 <input type="checkbox"/> Married filing jointly (even if only one had income)</p> <p>3 <input type="checkbox"/> Married filing separately. Enter spouse's SSN above and full name here. ▶</p> | <p>4 <input type="checkbox"/> Head of household (with qualifying person). (See page 20.)
If the qualifying person is a child but not your dependent, enter this child's name here. ▶</p> <p>5 <input type="checkbox"/> Qualifying widow(er) with dependent child (See page 21.)</p> |
|--|---|

Exemptions

6a **Yourself.** If your parent (or someone else) can claim you as a dependent on his or her tax return, **do not** check box 6a. } **No. of boxes checked on 6a and 6b** _____

21	b <input type="checkbox"/> Spouse							
	c Dependents:							
	(1) First name	Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input checked="" type="checkbox"/> if qualifying child for child tax credit (see page 23)	No. of children on 6c who: <input type="checkbox"/> lived with you 23 <input type="checkbox"/> did not live with you due to divorce or separation (see page 23) 23		
If more than six dependents, see page 21. 21			23		<input type="checkbox"/>			
					<input type="checkbox"/>			
					<input type="checkbox"/>			
					<input type="checkbox"/>			
					<input type="checkbox"/>			
					<input type="checkbox"/>			
					<input type="checkbox"/>			

d Total number of exemptions claimed. **Add numbers on lines above**

Income

Attach Form(s) W-2 here. Also attach Form(s) 1099-R if tax was withheld. **53**

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

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

	7 Wages, salaries, tips, etc. Attach Form(s) W-2.	7	24
	8a Taxable interest. Attach Schedule 1 if required.	8a	24
	b Tax-exempt interest. Do not include on line 8a.	8b	24
	9a Ordinary dividends. Attach Schedule 1 if required.	9a	24
	b Qualified dividends (see page 25).	9b NEW	25
	10a Capital gain distributions (see page 25).	10a	25
	b Post-May 5 capital gain distributions (see page 25).	10b NEW	25
	11a IRA distributions.	11a	25
	11b Taxable amount (see page 25).	11b	25
	12a Pensions and annuities.	12a	26
	12b Taxable amount (see page 26).	12b	26
	13 Unemployment compensation and Alaska Permanent Fund dividends.	13	27
	14a Social security benefits.	14a	28
	14b Taxable amount (see page 28).	14b	28
	15 Add lines 7 through 14b (far right column). This is your total income .	15	
Adjusted gross income	16 Educator expenses (see page 28).	16	28
	17 IRA deduction (see page 28).	17	28
	18 Student loan interest deduction (see page 31).	18	31
	19 Tuition and fees deduction (see page 31).	19	31
	20 Add lines 16 through 19. These are your total adjustments .	20	
	21 Subtract line 20 from line 15. This is your adjusted gross income .	21	

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see page 57. Cat. No. 11327A Form **1040A** (2003)

Tax Return Page References

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

Tax, credits, and payments

Standard Deduction for—

• People who checked any box on line 23a or 23b or who can be claimed as a dependent, see page 32.

• All others:
Single or Married filing separately, \$4,750

Married filing jointly or Qualifying widow(er), \$9,500

Head of household, \$7,000

If you have a qualifying child, attach Schedule EIC.

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

Amount you owe

Third party designee

Sign here

Joint return? See page 20. Keep a copy for your records.

Paid preparer's use only

	22 Enter the amount from line 21 (adjusted gross income).	22	
23a	Check if: <input type="checkbox"/> You were born before January 2, 1939, <input type="checkbox"/> Blind } Total boxes checked <input type="checkbox"/> 23a		
b	If you are married filing separately and your spouse itemizes deductions, see page 32 and check here	23b	32
24	Enter your standard deduction (see left margin).	24	32
25	Subtract line 24 from line 22. If line 24 is more than line 22, enter -0-.	25	
26	Multiply \$3,050 by the total number of exemptions claimed on line 6d.	26	
27	Subtract line 26 from line 25. If line 26 is more than line 25, enter -0-. This is your taxable income .	27	
28	Tax , including any alternative minimum tax (see page 33).	28	33
29	Credit for child and dependent care expenses. Attach Schedule 2.	29	36
30	Credit for the elderly or the disabled. Attach Schedule 3.	30	36
31	Education credits. Attach Form 8863.	31	36
32	Retirement savings contributions credit. Attach Form 8880.	32	36
33	Child tax credit (see page 37).	33	37
34	Adoption credit. Attach Form 8839.	34	39
35	Add lines 29 through 34. These are your total credits .	35	
36	Subtract line 35 from line 28. If line 35 is more than line 28, enter -0-.	36	
37	Advance earned income credit payments from Form(s) W-2.	37	39
38	Add lines 36 and 37. This is your total tax .	38	
39	Federal income tax withheld from Forms W-2 and 1099.	39	39
40	2003 estimated tax payments and amount applied from 2002 return.	40	39
41	Earned income credit (EIC) .	41	40
42	Additional child tax credit. Attach Form 8812.	42	50
43	Add lines 39 through 42. These are your total payments .	43	50
44	If line 43 is more than line 38, subtract line 38 from line 43. This is the amount you overpaid .	44	50
45a	Amount of line 44 you want refunded to you .	45a	50
b	Routing number <input type="text"/>	c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings	
d	Account number <input type="text"/>		
46	Amount of line 44 you want applied to your 2004 estimated tax .	46	51
47	Amount you owe . Subtract line 43 from line 38. For details on how to pay, see page 51.	47	51
48	Estimated tax penalty (see page 52).	48	52
Do you want to allow another person to discuss this return with the IRS (see page 52)? <input type="checkbox"/> Yes. Complete the following. <input type="checkbox"/> No			
Designee's name	52	Phone no. ()	Personal identification number (PIN) <input type="text"/>
Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and accurately list all amounts and sources of income I received during the tax year. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.			
Your signature	52	Date	Your occupation
Spouse's signature. If a joint return, both must sign.		Date	Spouse's occupation
Preparer's signature	52	Date	Preparer's SSN or PTIN
Firm's name (or yours if self-employed), address, and ZIP code		EIN	Check if self-employed <input type="checkbox"/>
		Phone no. ()	

IRS Customer Service Standards

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

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

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

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

Help With Unresolved Tax Issues

Office of the Taxpayer Advocate

Contacting Your Taxpayer Advocate

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

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

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

Handling Your Tax Problems

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

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

Information You Should Be Prepared To Provide

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

How To Contact Your Taxpayer Advocate

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


Quick and Easy Access to Tax Help and Forms

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



Internet

You can access the IRS website 24 hours a day, 7 days a week, at www.irs.gov to:

-  Access commercial tax preparation and e-file services available for FREE to eligible taxpayers
- Check the amount of advance child tax credit payments you received in 2003
- Check the status of your 2003 refund
- Download forms, instructions, and publications
- Order IRS products online
- See answers to frequently asked tax questions
- Search publications online by topic or keyword
- Figure your withholding allowances using our W-4 calculator
- Send us comments or request help by email
- Sign up to receive local and national tax news by email



Fax

You can get over 100 of the most requested forms and instructions 24 hours a day, 7 days a week, by fax. Just call **703-368-9694** from the telephone connected to the fax machine. See page 8

for a partial list of the items available. For help with transmission problems, call **703-487-4608**.

Long-distance charges may apply.



Mail

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



Walk-In

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



Phone

You can order forms and publications and receive automated information 24 hours a day, 7 days a week, by phone.

Forms and Publications

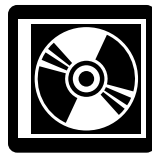
Call **1-800-TAX-FORM** (1-800-829-3676) to order current year forms, instructions, and publications, and prior year forms and instructions. You should receive your order within 10 days.

TeleTax Topics

Call **1-800-829-4477** to listen to pre-recorded messages covering about 150 tax topics. See pages 10 and 11 for a list of the topics.

Refund Information

You can check the status of your 2003 refund. See page 10 for details.



CD-ROM

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

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

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

You can also get help in other ways — See page 54 for information.

Partial List of Forms Available by Fax

The following forms and instructions are available through our **Tax Fax** service 24 hours a day, 7 days a week. Just call **703-368-9694** from the telephone connected to the fax machine. Long-distance charges may apply. When you call, you will hear instructions on how to use the service. Select the option for getting forms. Then, enter the **Catalog Number** (Cat. No.) shown below for each item you want. When you hang up the phone, the fax will begin.

Name of Form or Instructions	Title of Form or Instructions	Cat. No.	No. of Pages	Name of Form or Instructions	Title of Form or Instructions	Cat. No.	No. of Pages
Form SS-4	Application for Employer Identification Number	16055	2	Instr. Sch. 3		12059	4
Instr. SS-4		62736	6	Form 1040-ES	Estimated Tax for Individuals	11340	7
Form W-4	Employee's Withholding Allowance Certificate	10220	2	Form 1040EZ	Income Tax Return for Single and Joint Filers With No Dependents	11329	2
Form W-5	Earned Income Credit Advance Payment Certificate	10227	3	Form 1040X	Amended U.S. Individual Income Tax Return	11360	2
Form W-7	Application for IRS Individual Taxpayer Identification Number	10229	4	Instr. 1040X		11362	6
Form W-7A	Application for Taxpayer Identification Number for Pending U.S. Adoptions	24309	2	Form 2106	Employee Business Expenses	11700	2
Form W-7P	Application for Preparer Tax Identification Number	26781	1	Instr. 2106		64188	8
Form W-9	Request for Taxpayer Identification Number and Certification	10231	4	Form 2106-EZ	Unreimbursed Employee Business Expenses	20604	2
Instr. W-9	Instructions for the Requester of Form W-9	20479	4	Form 2210	Underpayment of Estimated Tax by Individuals, Estates, and Trusts	11744	4
Form W-10	Dependent Care Provider's Identification and Certification	10437	1	Instr. 2210		63610	5
Form 1040	U.S. Individual Income Tax Return	11320	2	Form 2441	Child and Dependent Care Expenses	11862	2
Instr. 1040	Line Instructions for Form 1040	11325	40	Instr. 2441		10842	3
Instr. 1040	General Information for Form 1040	24811	24	Form 2848	Power of Attorney and Declaration of Representative	11980	2
Tax Table and Tax Rate Sch.	Tax Table and Tax Rate Schedules (Form 1040)	24327	13	Instr. 2848		11981	4
Schedules A&B (Form 1040)	Itemized Deductions & Interest and Ordinary Dividends	11330	2	Form 3903	Moving Expenses	12490	2
Instr. Sch. A&B		24328	8	Form 4562	Depreciation and Amortization	12906	2
Schedule C (Form 1040)	Profit or Loss From Business (Sole Proprietorship)	11334	2	Instr. 4562		12907	12
Instr. Sch. C		24329	9	Form 4868	Application for Automatic Extension of Time To File U.S. Individual Income Tax Return	13141	4
Schedule C-EZ (Form 1040)	Net Profit From Business (Sole Proprietorship)	14374	2	Form 4952	Investment Interest Expense Deduction	13177	2
Schedule D (Form 1040)	Capital Gains and Losses	11338	2	Form 5329	Additional Taxes on Qualified Plans (Including IRAs) and Other Tax-Favored Accounts	13329	2
Instr. Sch. D		24331	11	Instr. 5329		13330	4
Schedule D-1 (Form 1040)	Continuation Sheet for Schedule D	10424	2	Form 8283	Noncash Charitable Contributions	62299	2
Schedule E (Form 1040)	Supplemental Income and Loss	11344	2	Instr. 8283		62730	4
Instr. Sch. E		24332	6	Form 8332	Release of Claim to Exemption for Child of Divorced or Separated Parents	13910	1
Schedule EIC (Form 1040A or 1040)	Earned Income Credit	13339	2	Form 8379	Injured Spouse Claim and Allocation	62474	2
Schedule F (Form 1040)	Profit or Loss From Farming	11346	2	Form 8582	Passive Activity Loss Limitations	63704	3
Instr. Sch. F		17152	6	Instr. 8582		64294	12
Schedule H (Form 1040)	Household Employment Taxes	12187	2	Form 8606	Nondeductible IRAs	63966	2
Instr. Sch. H		21451	8	Instr. 8606		25399	8
Schedule J (Form 1040)	Farm Income Averaging	25513	1	Form 8615	Tax for Children Under Age 14 With Investment Income of More Than \$1,500	64113	1
Instr. Sch. J		25514	8	Instr. 8615		28914	2
Schedule R (Form 1040)	Credit for the Elderly or the Disabled	11359	2	Form 8812	Additional Child Tax Credit	10644	2
Instr. Sch. R		11357	4	Form 8814	Parents' Election To Report Child's Interest and Dividends	10750	2
Schedule SE (Form 1040)	Self-Employment Tax	11358	2	Form 8815	Exclusion of Interest From Series EE and I U.S. Savings Bonds Issued After 1989	10822	2
Instr. Sch. SE		24334	4	Form 8821	Tax Information Authorization	11596	4
Form 1040A	U.S. Individual Income Tax Return	11327	2	Form 8822	Change of Address	12081	2
Schedule 1 (Form 1040A)	Interest and Ordinary Dividends for Form 1040A Filers	12075	2	Form 8829	Expenses for Business Use of Your Home	13232	1
Schedule 2 (Form 1040A)	Child and Dependent Care Expenses for Form 1040A Filers	10749	2	Instr. 8829		15683	4
Instr. Sch. 2		30139	3	Form 8857	Request for Innocent Spouse Relief	24647	4
Schedule 3 (Form 1040A)	Credit for the Elderly or the Disabled for Form 1040A Filers	12064	2	Form 8862	Information To Claim Earned Income Credit After Disallowance	25145	2
				Instr. 8862		25343	2
				Form 8863	Education Credits	25379	4
				Form 8880	Credit for Qualified Retirement Savings Contributions	33394	2
				Form 9465	Installment Agreement Request	14842	2

Partial List of Publications

The following publications are available through the IRS website 24 hours a day, 7 days a week, at www.irs.gov. You can also order publications by calling **1-800-TAX-FORM** (1-800-829-3676) or by completing the order blank on page 55. You should receive your order within 10 days after we receive your request. For a complete list of available publications, see **Pub. 910**.

Pub. No.	Title	Pub. No.	Title
1	Your Rights as a Taxpayer	575	Pension and Annuity Income
3	Armed Forces' Tax Guide	584	Casualty, Disaster, and Theft Loss Workbook (Personal-Use Property)
17	Your Federal Income Tax (For Individuals)	587	Business Use of Your Home (Including Use by Daycare Providers)
225	Farmer's Tax Guide	590	Individual Retirement Arrangements (IRAs)
334	Tax Guide for Small Business (For Individuals Who Use Schedule C or C-EZ)	593	Tax Highlights for U.S. Citizens and Residents Going Abroad
378	Fuel Tax Credits and Refunds	594	The IRS Collection Process
463	Travel, Entertainment, Gift, and Car Expenses	595	Tax Highlights for Commercial Fishermen
501	Exemptions, Standard Deduction, and Filing Information	596	Earned Income Credit (EIC)
502	Medical and Dental Expenses (Including the Health Coverage Tax Credit)	721	Tax Guide to U.S. Civil Service Retirement Benefits
503	Child and Dependent Care Expenses	901	U.S. Tax Treaties
504	Divorced or Separated Individuals	907	Tax Highlights for Persons with Disabilities
505	Tax Withholding and Estimated Tax	908	Bankruptcy Tax Guide
509	Tax Calendars for 2004	910	Guide to Free Tax Services
514	Foreign Tax Credit for Individuals	911	Direct Sellers
516	U.S. Government Civilian Employees Stationed Abroad	915	Social Security and Equivalent Railroad Retirement Benefits
517	Social Security and Other Information for Members of the Clergy and Religious Workers	919	How Do I Adjust My Tax Withholding?
519	U.S. Tax Guide for Aliens	925	Passive Activity and At-Risk Rules
521	Moving Expenses	926	Household Employer's Tax Guide—for Wages Paid in 2004
523	Selling Your Home	929	Tax Rules for Children and Dependents
524	Credit for the Elderly or the Disabled	936	Home Mortgage Interest Deduction
525	Taxable and Nontaxable Income	946	How To Depreciate Property
526	Charitable Contributions	947	Practice Before the IRS and Power of Attorney
527	Residential Rental Property (Including Rental of Vacation Homes)	950	Introduction to Estate and Gift Taxes
529	Miscellaneous Deductions	954	Tax Incentives for Distressed Communities
530	Tax Information for First-Time Homeowners	967	The IRS Will Figure Your Tax
531	Reporting Tip Income	968	Tax Benefits for Adoption
533	Self-Employment Tax	970	Tax Benefits for Education
535	Business Expenses	971	Innocent Spouse Relief (And Separation of Liability and Equitable Relief)
536	Net Operating Losses (NOLs) for Individuals, Estates, and Trusts	972	Child Tax Credit
537	Installment Sales	1542	Per Diem Rates (For Travel Within the Continental United States)
541	Partnerships	1544	Reporting Cash Payments of Over \$10,000 (Received in a Trade or Business)
544	Sales and Other Dispositions of Assets	1546	The Taxpayer Advocate Service of the IRS—How To Get Help With Unresolved Tax Problems
547	Casualties, Disasters, and Thefts		
550	Investment Income and Expenses (Including Capital Gains and Losses)		
551	Basis of Assets		
552	Recordkeeping for Individuals		
553	Highlights of 2003 Tax Changes		
554	Older Americans' Tax Guide		
555	Community Property		
556	Examination of Returns, Appeal Rights, and Claims for Refunds		
559	Survivors, Executors, and Administrators		
561	Determining the Value of Donated Property		
564	Mutual Fund Distributions		
570	Tax Guide for Individuals With Income From U.S. Possessions		
		Spanish Language Publications	
		1SP	Your Rights as a Taxpayer
		579SP	How To Prepare Your Federal Income Tax Return
		594SP	The IRS Collection Process
		596SP	Earned Income Credit
		850	English-Spanish Glossary of Words and Phrases Used in Publications Issued by the Internal Revenue Service
		1544SP	Reporting Cash Payments of Over \$10,000 (Received in a Trade or Business)

Refund Information

You can check on the status of your 2003 refund if it has been at least 6 weeks from the date you filed your return (3 weeks if you filed electronically). But if you filed **Form 8379** with your return, allow 14 weeks (11 weeks if you filed electronically).

Be sure to have a copy of your 2003 tax return available because you will need to know the filing status and the **exact** whole-dollar amount of your refund. Then, do one of the following.

- Go to www.irs.gov, click on **Where's My Refund** then on **Go Get My Refund Status**.

- Call **1-800-829-4477** for automated refund information and follow the recorded instructions.
- Call **1-800-829-1954** during the hours shown on page 12.



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

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

What Is TeleTax?

Recorded Tax Information

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

Topics by Internet

TeleTax topics are also available through the IRS website at www.irs.gov.

TeleTax Topics

All topics are available in Spanish.

Topic No.	Subject
IRS Help Available	
101	IRS services—Volunteer tax assistance, toll-free telephone, walk-in assistance, and outreach programs
102	Tax assistance for individuals with disabilities and the hearing impaired
103	Intro. to Federal taxes for small businesses/self-employed
104	Taxpayer Advocate Program—Help for problem situations
105	Public libraries—Tax information and reproducible tax forms
IRS Procedures	
151	Your appeal rights
152	Refunds—How long they should take
153	What to do if you haven't filed your tax return
154	2003 Form W-2 and Form 1099-R—What to do if not received
155	Forms and publications—How to order
156	Copy of your tax return—How to get one
157	Change of address—How to notify IRS
158	Ensuring proper credit of payments
159	Prior year(s) Form W-2—How to get a copy of
Collection	
201	The collection process

Topic No.	Subject
202	What to do if you can't pay your tax
203	Failure to pay child support and Federal nontax and state income tax obligations
204	Offers in compromise
205	Innocent spouse relief (and separation of liability and equitable relief)
Alternative Filing Methods	
251	Electronic signatures
252	Electronic filing
253	Substitute tax forms
254	How to choose a paid tax preparer
255	TeleFile
General Information	
301	When, where, and how to file
302	Highlights of tax changes
303	Checklist of common errors when preparing your tax return
304	Extensions of time to file your tax return
305	Recordkeeping
306	Penalty for underpayment of estimated tax
307	Backup withholding
308	Amended returns
309	Roth IRA contributions
310	Coverdell education savings accounts
311	Power of attorney information
312	Disclosure authorizations
313	Qualified tuition programs (QTPs)
Filing Requirements, Filing Status, and Exemptions	
351	Who must file?
352	Which form—1040, 1040A, or 1040EZ?

Topic No.	Subject
353	What is your filing status?
354	Dependents
355	Estimated tax
356	Decedents
357	Tax information for parents of kidnapped children
Types of Income	
401	Wages and salaries
402	Tips
403	Interest received
404	Dividends
405	Refunds of state and local taxes
406	Alimony received
407	Business income
408	Sole proprietorship
409	Capital gains and losses
410	Pensions and annuities
411	Pensions—The general rule and the simplified method
412	Lump-sum distributions
413	Rollovers from retirement plans
414	Rental income and expenses
415	Renting vacation property and renting to relatives
416	Farming and fishing income
417	Earnings for clergy
418	Unemployment compensation
419	Gambling income and expenses
420	Bartering income
421	Scholarship and fellowship grants
422	Nontaxable income
423	Social security and equivalent railroad retirement benefits
424	401(k) plans
425	Passive activities—Losses and credits
426	Other income
427	Stock options
428	Roth IRA distributions

TeleTax Topics*(Continued)*

Topic No.	Subject
429	Traders in securities (information for Form 1040 filers)
430	Exchange of policyholder interest for stock
431	Sale of assets held for more than 5 years
Adjustments to Income	
451	Individual retirement arrangements (IRAs)
452	Alimony paid
453	Bad debt deduction
454	Tax shelters
455	Moving expenses
456	Student loan interest deduction
457	Tuition and fees deduction
458	Educator expense deduction
Itemized Deductions	
501	Should I itemize?
502	Medical and dental expenses
503	Deductible taxes
504	Home mortgage points
505	Interest expense
506	Contributions
507	Casualty and theft losses
508	Miscellaneous expenses
509	Business use of home
510	Business use of car
511	Business travel expenses
512	Business entertainment expenses
513	Educational expenses
514	Employee business expenses
515	Casualty, disaster, and theft losses
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551	Standard deduction
552	Tax and credits figured by the IRS
553	Tax on a child's investment income
554	Self-employment tax
555	Ten-year tax option for lump-sum distributions
556	Alternative minimum tax
557	Tax on early distributions from traditional and Roth IRAs
558	Tax on early distributions from retirement plans

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

Topic No.	Subject
760	Form 940 and Form 940-EZ—Employer's Annual Federal Unemployment Tax Returns
761	Tips—Withholding and reporting
762	Independent contractor vs. employee
Magnetic Media Filers—1099 Series and Related Information Returns	
801	Who must file magnetically
802	Applications, forms, and information
803	Waivers and extensions
804	Test files and combined Federal and state filing
805	Electronic filing of information returns
Tax Information for Aliens and U.S. Citizens Living Abroad	
851	Resident and nonresident aliens
852	Dual-status alien
853	Foreign earned income exclusion—General
854	Foreign earned income exclusion—Who qualifies?
855	Foreign earned income exclusion—What qualifies?
856	Foreign tax credit
857	Individual taxpayer identification number—Form W-7
858	Alien tax clearance
Tax Information for Puerto Rico Residents (in Spanish only)	
901	Who must file a U.S. income tax return in Puerto Rico
902	Deductions and credits for Puerto Rico filers
903	Federal employment taxes in Puerto Rico
904	Tax assistance for Puerto Rico residents

Topic numbers are effective January 1, 2004.

Calling the IRS

If you cannot answer your question by using one of the methods listed on page 7, please call us for assistance at **1-800-829-1040**. You will not be charged for the call unless your phone company charges you for toll-free calls. Our normal hours of operation are Monday through Friday from 7:00 a.m. to 10:00 p.m. local time. Beginning January 24, 2004, through April 10, 2004, assistance will also be available on Saturday from 10:00 a.m. to 3:00 p.m. local time. Assistance provided to callers from Alaska and Hawaii will be based on the hours of operation in the Pacific time zone.



If you want to check the status of your **2003 refund**, see **Refund Information** on page 10.

Before You Call

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

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

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

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

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

Evaluation of Services Provided. The IRS uses several methods to evaluate the quality of this telephone service. One method is for a second IRS representative to sometimes listen in on or record telephone calls. Another is to ask some callers to complete a short survey at the end of the call.

Making the Call

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

- Order tax forms and publications.
- Find out the amount of any advance child tax credit payment you received in 2003.
- Find out what you owe.
- Determine if we have adjusted your account or received payments you made.
- Request a transcript of your account.
- Find out where to send your tax return or payment.
- Request more time to pay or set up a monthly installment agreement.

Before You Hang Up

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

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

Before You Fill In Form 1040A—See How To Avoid Common Mistakes on page 53.



For details on these and other changes for 2003 and 2004, see **Pub. 553**.

What's New for 2003?

Tax Rates Reduced. The tax rates of 27%, 30%, 35%, and 38.6% have been reduced to 25%, 28%, 33%, and 35%, respectively. The 10% tax rate applies to the first \$7,000 of taxable income (the first \$10,000 of taxable income if head of household; the first \$14,000 of taxable income if married filing jointly or qualifying widow(er)). These changes are reflected in the Tax Table that begins on page 58.

Married People—Increased Tax Benefits. The standard deduction for most joint filers has increased to \$9,500 (twice that of single filers). For most people filing a separate return, the standard deduction has increased to \$4,750 (the same amount as single filers). See the instructions for line 24 on page 32.

Also, the 15% bracket for joint filers has been expanded to cover twice the income range as that of single filers. For people filing a separate return, the 15% tax bracket is the same as that of single filers. These changes are reflected in the Tax Table that begins on page 58.

Qualifying Widow(er)—Increased Tax Benefits. For most people, the standard deduction has been increased to \$9,500 (twice that of single filers). See the instructions for line 24 on page 32. Also, the 15% tax bracket has been expanded to cover twice the income range as that of single filers. This change is reflected in the Tax Table that begins on page 58.

Child Tax Credits Increased. You may be able to take credits of up to \$1,000 for each qualifying child. But you must reduce your credits by any advance child tax credit payment you received in 2003 (see below). For more details, see the instructions for line 33 that begin on page 37.

Advance Child Tax Credit Payment. You must reduce your 2003 child tax credits by any advance child tax credit payment you received in 2003. Enter the amount of any advance payment you received (before offset) on line 2 of your **Child Tax Credit Worksheet**. The amount of your advance payment (before offset) is shown on Notice 1319. This notice was mailed to you in 2003. If you do not have this notice, you can check the amount of your advance payment (before offset) on the IRS website at www.irs.gov or call us at **1-800-829-1040**. For more details on offsets, see **Refund Offset** on page 50.

If you received an advance payment but did not have a qualifying child in 2003 (see the instructions for line 6c, column (4) on page 23), you do not have to pay back the amount you received. **Do not** enter the amount of your advance payment on your return. If you filed a joint return for 2002, but for 2003 you are not filing a joint return (or a joint return with the same spouse), you are considered to have received one-half of the advance payment.

Dividends—New Tax Rate. The maximum tax rate for qualified dividends is 15% (generally, 5% for people whose other income is taxed at the 10% or 15% rate). See the instructions for line 9b on page 25.

Capital Gain—Maximum Tax Rate Reduced. The maximum tax rate for most net capital gain taken into account after

May 5, 2003, has been reduced to 15% (generally, 5% for people whose other income is taxed at the 10% or 15% rate). Use the **Qualified Dividends and Capital Gain Tax Worksheet** on page 34 to figure your tax.

Child and Dependent Care Credit Increased. You may be able to take a credit of up to \$1,050 for the expenses you paid for the care of one qualifying person; \$2,100 if you paid for the care of two or more qualifying person. See **Schedule 2** for details.

Earned Income Credit. You may be able to take the credit if:

- A child lived with you and you earned less than \$33,692 (\$34,692 if married filing jointly) or
 - A child did not live with you and you earned less than \$11,230 (\$12,230 if married filing jointly).
- See the instructions for line 41 that begin on page 40.

Lifetime Learning Credit Doubled. The maximum lifetime learning credit for 2003 is \$2,000. See the instructions for line 31 on page 36.

IRA Deduction Allowed to More People Covered by Retirement Plans. You may be able to take an IRA deduction if you were covered by a retirement plan and your 2003 modified AGI is less than \$50,000 (\$70,000 if married filing jointly or qualifying widow(er)). See the instructions for line 17 on page 28.

Alternative Minimum Tax Exemption Amount Increased. The alternative minimum tax exemption amount has increased to \$40,250 (\$58,000 if married filing jointly or qualifying widow(er); \$29,000 if married filing separately). These new amounts are reflected in the **Alternative Minimum Tax Worksheet** on page 35.

Third Party Designee. A third party designee can ask the IRS for copies of notices or transcripts related to your return. Also, the authorization can be revoked. See page 52.

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

What To Look for in 2004

Tuition and Fees Deduction Expanded. You may be able to take a deduction of up to \$4,000 if your 2004 AGI is not more than \$65,000 (\$130,000 if married filing jointly) or a deduction of up to \$2,000 if your 2004 AGI is not more than \$80,000 (\$160,000 if married filing jointly).

Certain Credits No Longer Allowed Against Alternative Minimum Tax (AMT). The credit for child and dependent care expenses, credit for the elderly or the disabled, education credits, mortgage interest credit, and District of Columbia first-time homebuyer credit will no longer be allowed against AMT. However, the child tax credit, adoption credit, and credit for qualified retirement savings contributions will still be allowed against your AMT.

IRA Deduction Allowed to More People Covered by Retirement Plans. You may be able to take an IRA deduction if you were covered by a retirement plan and your 2004 modified AGI is less than \$55,000 (\$75,000 if married filing jointly or qualifying widow(er)).

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

Do You Have To File?

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



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



Have you tried IRS *e-file*? It's the fastest way to get your refund and it's FREE if you are eligible. Visit www.irs.gov for details.

Exception for Children Under Age 14. If you are planning to file a return for your child who was under age 14 at the end of 2003, and certain other conditions apply, you can elect to include your child's income on your return. But you must use Form 1040 and **Form 8814** to do so. If you make this election, your child does not have to file a return. For details, use TeleTax topic 553 (see page 10) or see Form 8814.

A child born on January 1, 1990, is considered to be age 14 at the end of 2003. **Do not** use Form 8814 for such a child.

Nonresident Aliens and Dual-Status Aliens. These rules also apply to nonresident aliens and dual-status aliens who were married to U.S. citizens or residents at the end of 2003 and who have elected to be taxed as resident aliens. Other nonresident aliens and dual-status aliens have different filing requirements. They may have to file **Form 1040NR** or **Form 1040NR-EZ**. Specific rules apply to determine if you are a resident or nonresident alien. See **Pub. 519** for details, including the rules for students and scholars who are aliens.

When Should You File?

Not later than **April 15, 2004**. If you file after this date, you may have to pay interest and penalties. See page 54.



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

What if You Cannot File on Time?

You can get an automatic 4-month extension if, no later than April 15, 2004, you **either** file for an extension by phone or you file **Form 4868**. For details, including how to file by phone, see Form 4868.

However, even if you get an extension, the tax you owe is still due April 15, 2004. If you make a payment with your extension request, see the instructions for line 43 on page 50.

Where Do You File?

See the back cover for filing instructions and addresses.

Private Delivery Services. You can use certain private delivery services designated by the IRS to meet the "timely mailing as timely filing/paying" rule for tax returns and payments. The most recent list of designated private delivery services was published by the IRS in September 2002. The list includes only the following:

- Airborne Express (Airborne): Overnight Air Express Service, Next Afternoon Service, and Second Day Service.
- DHL Worldwide Express (DHL): DHL "Same Day" Service and DHL USA Overnight.
- Federal Express (FedEx): FedEx Priority Overnight, FedEx Standard Overnight, FedEx 2Day, FedEx International Priority, and FedEx International First.
- United Parcel Service (UPS): UPS Next Day Air, UPS Next Day Air Saver, UPS 2nd Day Air, UPS 2nd Day Air A.M., UPS Worldwide Express Plus, and UPS Worldwide Express.

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



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

Chart A—For Most People

IF your filing status is . . .	AND at the end of 2003 you were* . . .	THEN file a return if your gross income** was at least . . .
Single	under 65	\$7,800
	65 or older	8,950
Married filing jointly***	under 65 (both spouses)	\$15,600
	65 or older (one spouse)	16,550
	65 or older (both spouses)	17,500
Married filing separately	any age	\$3,050
Head of household (see page 20)	under 65	\$10,050
	65 or older	11,200
Qualifying widow(er) with dependent child (see page 21)	under 65	\$12,550
	65 or older	13,500

* If you were born on January 1, 1939, you are considered to be age 65 at the end of 2003.

** **Gross income** means all income you received in the form of money, goods, property, and services that is not exempt from tax, including any income from sources outside the United States (even if you may exclude part or all of it). **Do not** include social security benefits unless you are married filing a separate return and you lived with your spouse at any time in 2003.

*** If you did not live with your spouse at the end of 2003 (or on the date your spouse died) and your gross income was at least \$3,050, you must file a return regardless of your age.

Chart B—For Children and Other Dependents

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

If your parent (or someone else) can claim you as a dependent, use this chart to see if you must file a return.

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



If your gross income was \$3,050 or more, you usually cannot be claimed as a dependent unless you were under age 19 **or** a student and under age 24. For details, see **Test 4—Income** on page 22.

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

No. You must file a return if **any** of the following apply.

- Your **unearned income** was over \$750.
- Your **earned income** was over \$4,750.
- Your **gross income** was more than the **larger** of—
 - \$750 or
 - Your earned income (up to \$4,500) plus \$250.

Yes. You must file a return if **any** of the following apply.

- Your unearned income was over \$1,900 (\$3,050 if 65 or older **and** blind).
- Your earned income was over \$5,900 (\$7,050 if 65 or older **and** blind).
- Your gross income was more than—

The larger of:

- \$750 or
- Your earned income (up to \$4,500) plus \$250.

Plus

This amount:

\$1,150 (\$2,300 if 65 or older **and** blind)

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

No. You must file a return if **any** of the following apply.

- Your unearned income was over \$750.
- Your earned income was over \$4,750.
- Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
- Your gross income was more than the **larger** of—
 - \$750 or
 - Your earned income (up to \$4,500) plus \$250.

Yes. You must file a return if **any** of the following apply.

- Your unearned income was over \$1,700 (\$2,650 if 65 or older **and** blind.)
- Your earned income was over \$5,700 (\$6,650 if 65 or older **and** blind.)
- Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
- Your gross income was more than—

The larger of:

- \$750 or
- Your earned income (up to \$4,500) plus \$250.

Plus

This amount:

\$950 (\$1,900 if 65 or older **and** blind)

Chart C—Other Situations When You Must File

You must file a return if **either** of the following applies for 2003.

- You received any advance earned income credit (EIC) payments from your employer. These payments are shown in box 9 of your Form W-2.
- You owe tax from the recapture of an education credit or the alternative minimum tax. See the instructions for line 28 that begin on page 33.

You must file a return using Form 1040 if **any** of the following apply for 2003.

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

Would It Help You To Itemize Deductions on Form 1040?

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

Your filing status is:	AND	Your itemized deductions are more than:
Single		
• Under 65		• \$4,750
• 65 or older or blind		• 5,900
• 65 or older and blind		• 7,050
Married filing jointly		
• Under 65 (both spouses)		• \$9,500
• 65 or older or blind (one spouse)		• 10,450
• 65 or older or blind (both spouses)		• 11,400
• 65 or older and blind (one spouse)		• 11,400
• 65 or older or blind (one spouse) and 65 or older and blind (other spouse)		• 12,350
• 65 or older and blind (both spouses)		• 13,300
Married filing separately*		
• Your spouse itemizes deductions		• \$0
• Under 65		• 4,750
• 65 or older or blind		• 5,700
• 65 or older and blind		• 6,650
Head of household		
• Under 65		• \$7,000
• 65 or older or blind		• 8,150
• 65 or older and blind		• 9,300
Qualifying widow(er) with dependent child		
• Under 65		• \$9,500
• 65 or older or blind		• 10,450
• 65 or older and blind		• 11,400

* If you can take an exemption for your spouse, see **Standard Deduction Chart for People Born Before January 2, 1939, or Who Were Blind** on page 33 for the amount that applies to you.

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

Where To Report Certain Items From 2003 Forms W-2, 1098, and 1099



IRS e-file takes the guesswork out of preparing your return. Visit www.irs.gov/efile for details.

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

Form	Item and Box in Which it Should Appear	Where To Report on Form 1040A
W-2	Wages, salaries, tips, etc. (box 1) Allocated tips (box 8) Advance EIC payment (box 9) Dependent care benefits (box 10) Adoption benefits (box 12, code T) Employer contributions to an Archer MSA (box 12, code R)	Line 7 See Tip income on page 24 Line 37 Schedule 2, line 12 Form 8839, line 22 Must file Form 1040
W-2G	Gambling winnings (box 1)	Must file Form 1040
1098	Mortgage interest (box 1) Points (box 2) Refund of overpaid interest (box 3)	} Must file Form 1040 to deduct See the instructions on Form 1098
1098-E	Student loan interest (box 1)	
1098-T	Qualified tuition and related expenses (box 1)	See the instructions for line 19 on page 31 or line 31 on page 36
1099-A	Acquisition or abandonment of secured property	See Pub. 544
1099-B	Stocks, bonds, etc. (box 2) Bartering (box 3)	} Must file Form 1040
1099-C	Canceled debt (box 2)	
1099-DIV	Total ordinary dividends (box 1a) Qualified dividends (box 1b) Total capital gain distributions (box 2a) Post-May 5 capital gain distributions (box 2b) Nontaxable distributions (box 3) Foreign tax paid (box 6)	Line 9a See the instructions for line 9b on page 25 } See the instructions for lines 10a and 10b on page 25 Must file Form 1040 if required to report as capital gains (see the instructions on Form 1099-DIV) Must file Form 1040 to deduct or take a credit for the tax
1099-G	Unemployment compensation (box 1) State or local income tax refund (box 2)	Line 13. But if you repaid any unemployment compensation in 2003, see the instructions for line 13 that begin on page 27 See the instructions on page 24
1099-H	HCTC advance payments (box 1)	Must file Form 1040 to take a credit
1099-INT	Interest income (box 1) Early withdrawal penalty (box 2) Interest on U.S. savings bonds and Treasury obligations (box 3) Foreign tax paid (box 6)	Line 8a Must file Form 1040 to deduct See the instructions for line 8a on page 24 Must file Form 1040 to deduct or take a credit for the tax
1099-LTC	Long-term care and accelerated death benefits	Must file Form 1040 if required to file Form 8853 (see the instructions for Form 8853)
1099-MISC	Miscellaneous income	Must file Form 1040
1099-MSA	Distributions from MSAs*	Must file Form 1040
1099-OID	Original issue discount (box 1) Other periodic interest (box 2) Early withdrawal penalty (box 3)	} See the instructions on Form 1099-OID Must file Form 1040 to deduct
1099-PATR	Patronage dividends and other distributions from a cooperative (boxes 1, 2, 3, and 5)	
1099-Q	Qualified education program payments	Must file Form 1040
1099-R	Distributions from IRAs** Distributions from pensions, annuities, etc. Capital gain (box 3)	See the instructions for lines 11a and 11b that begin on page 25 See the instructions for lines 12a and 12b on page 26 See the instructions on Form 1099-R
1099-S	Gross proceeds from real estate transactions (box 2) Buyer's part of real estate tax (box 5)	Must file Form 1040 if required to report the sale (see Pub. 523) Must file Form 1040

*This includes distributions from Archer and Medicare+Choice MSAs.

**This includes distributions from Roth, SEP, and SIMPLE IRAs.

Who Can Use Form 1040A?

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

1. You only had **income** from the following sources:
 - Wages, salaries, tips.
 - Interest and ordinary dividends.
 - Capital gain distributions.
 - Taxable scholarship and fellowship grants.
 - Pensions, annuities, and IRAs.
 - Unemployment compensation.
 - Taxable social security and railroad retirement benefits.
 - Alaska Permanent Fund dividends.
2. The only **adjustments to income** you can claim are:
 - Educator expenses.
 - IRA deduction.
 - Student loan interest deduction.
 - Tuition and fees deduction.
3. You **do not** itemize deductions.

4. Your taxable income (line 27) is less than \$50,000.
5. The only **tax credits** you can claim are:
 - Child tax credit.
 - Additional child tax credit.
 - Education credits.
 - Earned income credit.
 - Credit for child and dependent care expenses.
 - Credit for the elderly or the disabled.
 - Adoption credit.
 - Retirement savings contributions credit.

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

When Must You Use Form 1040?

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

1. You received **any** of the following types of income:
 - Income from self-employment (business or farm income).
 - Certain tips you did not report to your employer. See **Tip income** on page 24.
 - Nontaxable distributions required to be reported as capital gains.
 - Income received as a partner in a partnership, shareholder in an S corporation, or a beneficiary of an estate or trust.
2. You received or paid interest on securities transferred between interest payment dates.
3. You can exclude **either** of the following types of income:
 - Foreign earned income you received as a U.S. citizen or resident alien.
 - Certain income received from sources in a U.S. possession if you were a bona fide resident of American Samoa for all of 2003.

4. You had a financial account in a foreign country, such as a bank account or securities account. **Exception.** If the combined value of the accounts was \$10,000 or less during all of 2003 or if the accounts were with a U.S. military banking facility operated by a U.S. financial institution, you may file Form 1040A.
5. You received a distribution from a foreign trust.
6. You are reporting original issue discount (OID) in an amount more or less than the amount shown on Form 1099-OID.
7. You owe household employment taxes. See **Schedule H (Form 1040)** and its instructions to find out if you owe these taxes.
8. You are eligible for the health coverage tax credit. See **Form 8885** for details.

Line Instructions for Form 1040A



You may be eligible to use FREE online commercial tax preparation software to file your Federal income tax return. Free services are accessible through www.irs.gov or you can buy a software package. You will be asked questions and your return will be prepared based on your answers.

Name and Address

Use the Peel-Off Label

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

Address Change. If the address on your peel-off label is not your current address, cross out the old address and print your new address. If you plan to move after filing your return, see page 53.

Name Change. If you changed your name because of marriage, divorce, etc., be sure to report the change to your local Social Security Administration office **before** you file your return. This prevents delays in processing your return and issuing refunds. It also safeguards your future social security benefits. See page 54 for more details. If you received a peel-off label, cross out your former name and print your new name.

What if You Do Not Have a Label? Print or type the information in the spaces provided. If you are married filing a separate return, enter your husband's or wife's name on line 3 instead of below your name.



If you filed a joint return for 2002 and you are filing a joint return for 2003 with the same spouse, be sure to enter your names and SSNs in the same order as on your 2002 return.

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

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

What if a Taxpayer Died? See **Death of a Taxpayer** beginning on page 54.

Social Security Number (SSN)

An incorrect or missing SSN may increase your tax or reduce your refund. **To apply for an SSN**, get **Form SS-5** from your local Social Security Administration (SSA) office or call the SSA at 1-800-772-1213. Fill in Form SS-5 and return it to the SSA. It usually takes about 2 weeks to get an SSN.

Check that your SSN on your Forms W-2 and 1099 agrees with your social security card. If not, see page 54 for more details.

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

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

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

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

Presidential Election Campaign Fund

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

Filing Status

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

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



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

Line 1

Single

You may check the box on line 1 if **any** of the following was true on December 31, 2003.

- You were never married.
- You were legally separated, according to your state law, under a decree of divorce or separate maintenance.
- You were widowed before January 1, 2003, and did not remarry in 2003. But, if you have a dependent child, you may be able to use the qualifying widow(er) filing status. See the instructions for line 5 on page 21.

Line 2

Married Filing Jointly

You may check the box on line 2 if **any** of the following is true.

- You were married as of December 31, 2003, even if you did not live with your spouse at the end of 2003.
- Your spouse died in 2003 and you did not remarry in 2003.
- Your spouse died in 2004 before filing a 2003 return.

A husband and wife may file a joint return even if only one had income or if they did not live together all year. However, both persons must sign the return. If you file a joint return for 2003, you may not, after the due date for filing that return, amend it to file as married filing separately.

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

Nonresident Aliens and Dual-Status Aliens. You may be able to file a joint return. See **Pub. 519** for details.

Line 3

Married Filing Separately

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

Generally, you report only your own income, exemptions, deductions, and credits. Different rules apply to people in community property states. See page 24.



You may be able to file as head of household if you had a child living with you and you lived apart from your spouse during the last 6 months of 2003. See **Married Persons Who Live Apart** on page 21.

Line 4

Head of Household

This filing status is for **unmarried** individuals who provide a home for certain other persons. (Some **married persons who live apart** may also qualify. See page 21.) You may check the box on line 4 **only if** as of December 31, 2003, you were unmarried or legally separated (according to your state law)

under a decree of divorce or separate maintenance and **either 1 or 2** below applies to you.

1. You paid over half the cost of keeping up a home that was the main home for all of 2003 of your **parent** whom you can claim as a dependent. Your parent did not have to live with you in your home.

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

- Your **unmarried** child, adopted child, grandchild, great-grandchild, etc., or stepchild. It does not matter what age the child was. This child does not have to be your dependent. If the child is not your dependent, enter the child's name in the space provided on line 4. If you do not enter the name, it will take us longer to process your return.
- Your **married** child, adopted child, grandchild, great-grandchild, etc., or stepchild. This child must be your dependent. But if your married child's other parent claims him or her as a dependent under the rules for **Children of Divorced or Separated Parents** on page 22, this child does not have to be your dependent. Enter the child's name on line 4. If you do not enter the name, it will take us longer to process your return.
- Your **foster** child, who must be your dependent.
- Any other relative you can claim as a dependent. For the definition of a relative, see **Test 1—Relationship** on page 22.

Note. You **cannot** file as head of household if your child, parent, or relative described earlier is your dependent under the rules that begin on page 22 for **Person Supported by Two or More Taxpayers**.

Married Persons Who Live Apart. Even if you were not divorced or legally separated in 2003, you may be able to file as head of household. You may check the box on line 4 if **all five** of the following apply.

- 1.** You **must** have lived apart from your spouse for the **last 6 months** of 2003. Temporary absences for special circumstances, such as for business, medical care, school, or military service, count as time lived in the home.
- 2.** You file a separate return from your spouse.
- 3.** You paid over half the cost of keeping up your home for 2003.
- 4.** Your home was the main home of your child, adopted child, stepchild, or foster child for more than half of 2003 (if half or less, see **Exception** on this page).
- 5.** You claim this child as your dependent or the child's other parent claims him or her under the rules for **Children of Divorced or Separated Parents** on page 22. If this child is not your dependent, be sure to enter the child's name on line 4. If you do not enter the name, it will take us longer to process your return.

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

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

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

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

the person for whom you kept up a home was born or died in 2003, you may still file as head of household as long as the home was that person's main home for the part of the year he or she was alive.

Line 5

Qualifying Widow(er) With Dependent Child

You may check the box on line 5 and use joint return tax rates for 2003 if **all five** of the following apply.

- 1.** Your spouse died in 2001 or 2002 and you did not remarry in 2003.
- 2.** You have a child, adopted child, stepchild, or foster child whom you claim as a dependent.
- 3.** This child lived in your home for all of 2003. Temporary absences, such as for school, vacation, or medical care, count as time lived in the home.
- 4.** You paid over half the cost of keeping up your home.
- 5.** You could have filed a joint return with your spouse the year he or she died, even if you did not actually do so.

If your spouse died in 2003, you may not file as qualifying widow(er) with dependent child. Instead, see the instructions for line 2.

Exemptions

For each exemption you can take, you can deduct \$3,050 on line 26.

Line 6b

Spouse

Check the box on line 6b if you file either **(a)** a joint return or **(b)** a separate return and your spouse had no income and is not filing a return. However, **do not** check the box if your spouse can be claimed as a dependent on another person's return. If you were divorced or legally separated at the end of 2003, you cannot take an exemption for your former spouse. If, at the end of 2003, your divorce was not final (an interlocutory decree), you are considered married for the whole year.

Death of Your Spouse. If your spouse died in 2003 and you did not remarry by the end of 2003, check the box on line 6b if you could have taken an exemption for your spouse on the date of death. For other filing instructions, see **Death of a Taxpayer** on page 54.

Line 6c

Dependents

You can take an exemption for each of your dependents who was alive during some part of 2003. This includes a baby **born** in 2003 or a person who **died** in 2003. For more details, see **Pub. 501**. Any person who meets **all five** of the following tests qualifies as your dependent.

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

Test 1—Relationship

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

The following people are considered your relatives.

- Your child, stepchild, adopted child; a child who lived in your home as a family member if placed with you by an authorized placement agency for legal adoption (including any person or court authorized by state law to place children for legal adoption); or a foster child (any child who lived in your home as a family member for the whole year).

- Your grandchild, great-grandchild, etc.
- Your son-in-law, daughter-in-law.
- Your parent, stepparent, parent-in-law.
- Your grandparent, great-grandparent, etc.
- Your brother, sister, half brother, half sister, stepbrother, stepsister, brother-in-law, sister-in-law.
- Your aunt, uncle, nephew, niece if related by blood.

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

Test 2—Married Person

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



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

are met.

Test 3—Citizen or Resident

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

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

To find out who is a **resident alien**, use TeleTax topic 851 (see page 10) or see **Pub. 519**.

Test 4—Income

Generally, the person's gross income must be less than \$3,050. Gross income does not include nontaxable income, such as welfare benefits or nontaxable social security benefits. Income earned by a permanently and totally disabled person for services performed at a sheltered workshop school is generally not included for purposes of the income test. See Pub. 501 for details.

Exception for Your Child. Your child can have gross income of \$3,050 or more if he or she was:

1. **Under age 19** at the end of 2003 **or**
2. **Under age 24** at the end of 2003 **and** was a **student**.

Your child was a **student** if during any 5 months of 2003 he or she—

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

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

Test 5—Support

The general rule is that you had to provide over half the person's total support in 2003. If you file a joint return, support can come from either spouse. If you remarried, the support provided by your new spouse is treated as support coming from you. For exceptions to the support test, see **Children of Divorced or Separated Parents and Person Supported by Two or More Taxpayers** on this page.

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

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

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

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

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

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

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

1. The custodial parent agrees not to claim the child's exemption for 2003 by signing **Form 8332** or a similar statement. But you (as the noncustodial parent) **must** attach this signed Form 8332 or similar statement to your return. Instead of attaching Form 8332, you can attach a copy of certain pages of your divorce decree or separation agreement if it went into effect after 1984 (see **Children Who Did Not Live With You Due to Divorce or Separation** on page 23).

2. Your divorce decree or written separation agreement went into effect before 1985 and it states that you (the noncustodial parent) can claim the child as a dependent. But you must have given at least \$600 for the child's support in 2003. This rule does not apply if your decree or agreement was changed after 1984 to say that you cannot claim the child as your dependent.

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

1. You and one or more other eligible person(s) (see page 23) together paid over half of another person's support.
2. You paid over 10% of that person's support.
3. No one alone paid over half of that person's support.

4. Tests 1 through 4 on page 22 are met.

5. You have a signed statement from each other eligible person waiving his or her right to claim the person as a dependent and you attach **Form 2120** to your return.

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

Line 6c, Column (2)

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



For details on how your dependent can get an SSN, see page 20. If your dependent will not have a number by April 15, 2004, see **What if You Cannot File on Time?** on page 14.

If your dependent child was born and died in 2003 and you do not have an SSN for the child, attach a copy of the child's birth certificate instead and enter "Died" in column (2).

Adoption Taxpayer Identification Numbers (ATINs). If you have a dependent who was placed with you by an authorized placement agency and you do not know his or her SSN, you must get an ATIN for the dependent from the IRS. An authorized placement agency includes any person or court authorized by state law to place children for legal adoption. See **Form W-7A** for details.

Line 6c, Column (4)

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

Qualifying Child for Child Tax Credit. A qualifying child for purposes of the child tax credit is a child who:

- Is claimed as your dependent on line 6c, **and**
- Was **under age 17** at the end of 2003, **and**
- Is your **(a)** son, daughter, adopted child, stepchild, or a descendant of any of them (for example, your grandchild); **(b)** brother, sister, stepbrother, stepsister, or a descendant of any of them (for example, your niece or nephew), whom you cared for as you would your own child; or **(c)** foster child (any child placed with you by an authorized placement agency whom you cared for as you would your own child), **and**
- Is a U.S. citizen or resident alien.

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

An **adopted child** is always treated as your own child. An adopted child includes a child placed with you by an authorized placement agency for legal adoption even if the adoption is not

final. An authorized placement agency includes any person or court authorized by state law to place children for legal adoption.

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

If you are claiming a child who did not live with you under the rules on page 22 for **Children of Divorced or Separated Parents**, attach **Form 8332** or similar statement to your return. But see **Exception** below. If your divorce or separation agreement went into effect after 1984, you may attach certain pages from the decree or agreement instead of Form 8332. To be able to do this, the decree or agreement must state:

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

Attach the following pages from the decree or agreement:

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

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

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

Other Dependent Children

Include the total number of children who did not live with you for reasons other than divorce or separation on the line labeled "Dependents on 6c not entered above." Include dependent children who lived in Canada or Mexico during 2003.

Income

Rounding Off to Whole Dollars

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

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

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

Refunds of State or Local Income Taxes

If you received a refund, credit, or offset of state or local income taxes in 2003, you may receive a **Form 1099-G**.

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

- Yes.** None of your refund is taxable.
- No.** You may have to report part or all of the refund as income on Form 1040 for 2003. Use TeleTax topic 405 (see page 10) or see **Pub. 525** for details.

Community Property States

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

Foreign Retirement Plans

If you were a beneficiary of a foreign retirement plan, you may have to report the undistributed income earned in your plan. However, if you were the beneficiary of an eligible Canadian retirement plan, you may elect to defer tax on the undistributed income. For details on how to make the election, see Rev. Proc. 2002-23, 2002-1 C.B. 744. You can find Rev. Proc. 2002-23 on page 744 of Internal Revenue Bulletin 2002-15 at www.irs.gov/pub/irs-irbs/irb02-15.pdf. Report distributions from foreign pension plans on lines 12a and 12b.

Line 7

Wages, Salaries, Tips, etc.

Enter the total of your wages, salaries, tips, etc. If a joint return, also include your spouse's income. For most people, the amount to enter on this line should be shown in box 1 of their **Form(s) W-2**. But the following types of income must also be included in the total on line 7.

- Wages received as a **household employee** for which you did not receive a Form W-2 because your employer paid you less than \$1,400 in 2003. Also, enter "HSH" and the amount not reported on a Form W-2 in the space to the left of line 7.

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

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

- **Employer-provided adoption benefits**, which should be shown in box 12 of your Form(s) W-2 with code **T**. You also may be able to exclude amounts if you adopted a child with special needs and the adoption became final in 2003. See the Instructions for Form 8839 to find out if you may exclude part or all of the benefits.

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

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

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

Missing or Incorrect Form W-2? Your employer is required to provide or send Form W-2 to you no later than February 2, 2004. If you do not receive it by early February, use TeleTax topic 154 (see page 10) to find out what to do. Even if you do not get a Form W-2, you must still report your earnings on line 7. If you lose your Form W-2 or it is incorrect, ask your employer for a new one.

Line 8a

Taxable Interest

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

Include taxable interest from seller-financed mortgages, banks, savings and loan associations, money market certificates, credit unions, savings bonds, etc. Interest credited in 2003 on deposits that you could not withdraw because of the bankruptcy or insolvency of the financial institution may not have to be included in your 2003 income. For details, see **Pub. 550**.



If you get a 2003 Form 1099-INT for U.S. savings bond interest that includes amounts you reported before 2003, see Pub. 550.

Line 8b

Tax-Exempt Interest

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

Line 9a

Ordinary Dividends

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

For more details, see **Pub. 550**.

Line 9b**Qualified Dividends**

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

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

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

Example 1. You bought 5,000 shares of XYZ Corp. common stock on July 1, 2003. XYZ Corp. paid a cash dividend of 10 cents per share. The ex-dividend date was July 9, 2003. Your Form 1099-DIV from XYZ Corp. shows \$500 in box 1a (ordinary dividends) and in box 1b (qualified dividends). However, you sold the 5,000 shares on August 4, 2003. You held your shares of XYZ Corp. for only 34 days of the 121-day period (from July 2, 2003, through August 4, 2003). The 121-day period began on May 10, 2003 (60 days before the ex-dividend date) and ended on September 7, 2003. You have no qualified dividends from XYZ Corp. because you held the XYZ stock for less than 61 days.

Example 2. Assume the same facts as in **Example 1** except that you bought the stock on July 8, 2003 (the day before the ex-dividend date), and you sold the stock on September 9, 2003. You held the stock for 63 days (from July 9, 2003, through September 9, 2003). The \$500 of qualified dividends shown in box 1b of your Form 1099-DIV are all qualified dividends because you held the stock for 61 days of the 121-day period (from July 9, 2003, through September 7, 2003).

Example 3. You bought 10,000 shares of ABC Mutual Fund common stock on July 1, 2003. ABC Mutual Fund paid a cash dividend of 10 cents a share. The ex-dividend date was July 9, 2003. The ABC Mutual Fund advises you that the portion of the dividend eligible to be treated as qualified dividends equals 2 cents per share. Your Form 1099-DIV from ABC Mutual Fund shows total ordinary dividends of \$1000, and qualified dividends of \$200. However, you sold the 10,000 shares on August 4, 2003. You have no qualified dividends from ABC Mutual Fund because you held the ABC Mutual Fund stock for less than 61 days.



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

Lines 10a and 10b**Capital Gain Distributions**

Each payer should send you a **Form 1099-DIV**. Do **any** of the Forms 1099-DIV or substitute statements you, or your spouse if filing a joint return, received have an amount in box 2c (qualified 5-year gain), box 2d (unrecaptured section 1250 gain), box 2e (section 1202 gain), or box 2f (collectibles (28%) gain)?

- Yes.** You **must** use Form 1040.
 No. You may use Form 1040A. See below for instructions on how to complete lines 10a and 10b.

On **line 10a**, enter your total capital gain distributions from box 2a of Form 1099-DIV. On **line 10b**, enter your post-May 5 capital gain distributions from box 2b of Form 1099-DIV. Also, be sure you use the **Qualified Dividends and Capital Gain Tax Worksheet** on page 34 to figure your tax. Your tax may be less if you use this worksheet.

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

Lines 11a and 11b

You may have to pay an additional tax if (a) you received an early distribution from your IRA and the total was not rolled over or (b) you were born before July 1, 1932, and received less than the minimum required distribution from your traditional, SEP, and SIMPLE IRAs. To find out if you owe this tax, see Pub. 590. If you do owe this tax, you **must** use Form 1040.

IRA Distributions

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

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

Also, put "Rollover" next to line 11b. If the total distribution was rolled over, enter zero on line 11b. If the total distribution was not rolled over, enter the part not rolled over on line 11b unless **Exception 2** below applies to the part not rolled over.

If you rolled over the distribution (a) in 2004 or (b) from an IRA into a qualified plan (other than an IRA), attach a statement explaining what you did.

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

(Continued on page 26)

- You received a distribution from an IRA (other than a Roth IRA) and you made nondeductible contributions to any of your traditional or SEP IRAs for 2003 or an earlier year. If you made nondeductible contributions to these IRAs for 2003, also see **Pub. 590**.

- You received a distribution from a Roth IRA. But if either 1 or 2 below applies, enter -0- on line 11b; you do not have to see Form 8606 or its instructions.

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

- Distribution code **Q** is shown in box 7 of your Form 1099-R.

- You converted part or all of a traditional, SEP, or SIMPLE IRA to a Roth IRA in 2003.

- You had a 2002 or 2003 IRA contribution returned to you, with the related earnings or less any loss, by the due date (including extensions) of your tax return for that year.

- You made excess contributions to your IRA for an earlier year and had them returned to you in 2003.

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

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

Lines 12a and 12b

Pensions and Annuities

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

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



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

Fully Taxable Pensions and Annuities. If your pension or annuity is fully taxable, enter it on line 12b; **do not** make an entry on line 12a. Your payments are fully taxable if (a) you did not contribute to the cost (see this page) of your pension or annuity or (b) you got back your entire cost tax free before 2003.

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

Partially Taxable Pensions and Annuities. Enter the total pension or annuity payments you received in 2003 on line 12a. If your Form 1099-R does not show the taxable amount, you must use the General Rule explained in **Pub. 939** to figure the taxable part to enter on line 12b. But if your annuity starting date (defined below) was **after** July 1, 1986, see this page to find out if you must use the Simplified Method to figure the taxable part.

You can ask the IRS to figure the taxable part for you for a \$90 fee. For details, see **Pub. 939**.

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

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

Simplified Method. You **must** use the Simplified Method if (a) your annuity starting date (defined above) was **after** July 1, 1986, and you used this method last year to figure the taxable part or (b) your annuity starting date was **after** November 18, 1996, and **both** of the following apply.

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

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

If you must use the Simplified Method, complete the worksheet on page 27 to figure the taxable part of your pension or annuity. For more details on the Simplified Method, see **Pub. 575** or **Pub. 721** for U.S. Civil Service retirement.



If you received U.S. Civil Service retirement benefits and you chose the alternative annuity option, see **Pub. 721** to figure the taxable part of your annuity. **Do not** use the worksheet on page 27.

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

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

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

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 12a and 12b to report a rollover, including a direct rollover, from one qualified employer's plan to another or to an IRA or SEP.

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

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

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

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



You may be able to pay less tax on the distribution if you were born before January 2, 1936, you meet certain other conditions, and you choose to use **Form 4972** to figure the tax on any part of the distribution.

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

Line 13

Unemployment Compensation and Alaska Permanent Fund Dividends

Unemployment Compensation. You should receive a **Form 1099-G** showing the total unemployment compensation paid to you in 2003.

If you received an overpayment of unemployment compensation in 2003 and you repaid any of it in 2003, subtract

the amount you repaid from the total amount you received. Include the result in the total on line 13. Also, enter "Repaid" and the amount you repaid in the space to the left of line 13. If you repaid unemployment compensation in 2003 that you included in gross income in an earlier year, you can deduct the amount repaid. But you must use Form 1040 to do so. See **Pub. 525** for details.

(Continued on page 28)

Simplified Method Worksheet—Lines 12a and 12b

Keep for Your Records

Before you begin: ✓ If you are the beneficiary of a deceased employee or former employee who died **before** August 21, 1996, see Pub. 939 to find out if you are entitled to a death benefit exclusion of up to \$5,000. If you are, include the exclusion in the amount entered on line 2 below.



Note. If you had more than one partially taxable pension or annuity, figure the taxable part of each separately. Enter the total of the taxable parts on Form 1040A, line 12b. Enter the total pension or annuity payments received in 2003 on Form 1040A, line 12a.

1. Enter the total pension or annuity payments received in 2003. Also, enter this amount on Form 1040A, line 12a	1.	<input type="text"/>
2. Enter your cost in the plan at the annuity starting date	2.	<input type="text"/>
3. Enter the appropriate number from Table 1 below. But if your annuity starting date was after 1997 and the payments are for your life and that of your beneficiary, enter the appropriate number from Table 2 below	3.	<input type="text"/>
4. Divide line 2 by the number on line 3	4.	<input type="text"/>
5. Multiply line 4 by the number of months for which this year's payments were made. If your annuity starting date was before 1987, skip lines 6 and 7 and enter this amount on line 8. Otherwise, go to line 6	5.	<input type="text"/>
6. Enter the amount, if any, recovered tax free in years after 1986	6.	<input type="text"/>
7. Subtract line 6 from line 2	7.	<input type="text"/>
8. Enter the smaller of line 5 or line 7	8.	<input type="text"/>
9. Taxable amount. Subtract line 8 from line 1. Enter the result, but not less than zero. Also, enter this amount on Form 1040A, line 12b. If your Form 1099-R shows a larger amount, use the amount on this line instead of the amount from Form 1099-R	9.	<input type="text"/>

Table 1 for Line 3 Above

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

Table 2 for Line 3 Above

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

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

Lines 14a and 14b

Social Security Benefits

You should receive a **Form SSA-1099** showing in box 3 the total social security benefits paid to you. Box 4 will show the amount of any benefits you repaid in 2003. If you received railroad retirement benefits treated as social security, you should receive a **Form RRB-1099**.

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

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

- You made contributions to a traditional IRA for 2003 and you or your spouse were covered by a retirement plan at work. Instead, use the worksheets in **Pub. 590** to see if any of your social security benefits are taxable and to figure your IRA deduction.
- You repaid any benefits in 2003 and your total repayments (box 4) were more than your total benefits for 2003 (box 3). **None** of your benefits are taxable for 2003. In addition, you may be able to take an itemized deduction for part of the excess repayments if they were for benefits you included in gross income in an earlier year. But you must use Form 1040 to do so. See **Pub. 915**.
- You file **Form 8815** or you exclude employer-provided adoption benefits. Instead, use the worksheet in **Pub. 915**.

Adjusted Gross Income

Line 16

Educator Expenses

If you were an eligible educator in 2003, you can deduct up to \$250 of qualified expenses you paid in 2003. If you and your spouse are filing jointly and both of you were eligible educators, the maximum deduction is \$500. However, neither spouse can deduct more than \$250 of his or her qualified expenses. An **eligible educator** is a kindergarten through grade 12 teacher, instructor, counselor, principal, or aide in a school for at least 900 hours during a school year.

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

Qualified expenses **do not** include expenses for home schooling or for nonathletic supplies for courses in health or physical education. You must reduce your qualified expenses by the following amounts.

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

For more details, use TeleTax topic 458 (see page 10).

Line 17

IRA Deduction



If you made any nondeductible contributions to a traditional individual retirement arrangement (IRA) for 2003, you must report them on **Form 8606**.

If you made contributions to a traditional IRA for 2003, you may be able to take an IRA deduction. But you, or your spouse if filing a joint return, must have had earned income to do so. A statement should be sent to you by June 1, 2004, that shows all contributions to your traditional IRA for 2003.

Use the worksheet on page 30 to figure the amount, if any, of your IRA deduction. **But read the following list before you fill in the worksheet.**

- If you were age 70½ or older at the end of 2003, you **cannot** deduct any contributions made to your traditional IRA for 2003 or treat them as nondeductible contributions.
- You **cannot** deduct contributions to a Roth IRA. But you may be able to take the retirement savings contributions credit. See the instructions for line 32 on page 36.



If you made contributions to both a traditional IRA and a Roth IRA for 2003, **do not** use the worksheet on page 30. Instead, use the worksheet in **Pub. 590** to figure the amount, if any, of your IRA deduction.

- You **cannot** deduct elective deferrals to a 401(k) plan, section 457 plan, SIMPLE plan, or the Federal Thrift Savings Plan. These amounts are not included as income in box 1 of your Form W-2. But you may be able to take the retirement savings contributions credit. See the instructions for line 32 on page 36.
- If you made contributions to your IRA in 2003 that you deducted for 2002, **do not** include them in the worksheet.
- If you received a distribution from a nonqualified deferred compensation plan or nongovernmental section 457 plan that is included in box 1 of your Form W-2, **do not** include that distribution on line 8 of the worksheet. The distribution should be shown in box 11 of your Form W-2. If it is not, contact your employer for the amount of the distribution.
- You must file a joint return to deduct contributions to your spouse's IRA. Enter the total IRA deduction for you and your spouse on line 17.
- Do not include rollover contributions in figuring your deduction. Instead, see the instructions for lines 11a and 11b that begin on page 25.
- Do not include trustees' fees that were billed separately and paid by you for your IRA. You may be able to deduct those fees as an itemized deduction. But you must use Form 1040 to do so.
- If the total of your IRA deduction on line 17 plus any nondeductible contribution to your traditional IRAs shown on Form 8606 is less than your total traditional IRA contributions for 2003, see **Pub. 590** for special rules.



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

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

(Continued on page 31)

Social Security Benefits Worksheet—Lines 14a and 14b

Keep for Your Records

Before you begin:

- ✓ Complete Form 1040A, lines 16 and 17, if they apply to you.
- ✓ If you are married filing separately and you **lived apart** from your spouse for all of 2003, enter “D” to the right of the word “benefits” on line 14a.
- ✓ Be sure you have read the **Exception** on page 28 to see if you can use this worksheet instead of a publication to find out if any of your benefits are taxable.



1. Enter the total amount from box 5 of all your Forms SSA-1099 and Forms RRB-1099 1.				
2. Enter one-half of line 1			2.	
3. Enter the total of the amounts from Form 1040A, lines 7, 8a, 9a, 10a, 11b, 12b, and 13			3.	
4. Enter the amount, if any, from Form 1040A, line 8b			4.	
5. Add lines 2, 3, and 4			5.	
6. Enter the total of the amounts from Form 1040A, lines 16 and 17			6.	
7. Is the amount on line 6 less than the amount on line 5?				
<input type="checkbox"/> No. None of your social security benefits are taxable.				
<input type="checkbox"/> Yes. Subtract line 6 from line 5			7.	
8. If you are:				
• Married filing jointly, enter \$32,000.	}			
• Single, head of household, qualifying widow(er), or married filing separately and you lived apart from your spouse for all of 2003, enter \$25,000.				8.
• Married filing separately and you lived with your spouse at any time in 2003, skip lines 8 through 15; multiply line 7 by 85% (.85) and enter the result on line 16. Then go to line 17.				
9. Is the amount on line 8 less than the amount on line 7?				
<input type="checkbox"/> No. None of your social security benefits are taxable. You do not have to enter any amount on line 14a or 14b of Form 1040A. But if you are married filing separately and you lived apart from your spouse for all of 2003, enter -0- on line 14b. Be sure you entered “D” to the right of the word “benefits” on line 14a.				
<input type="checkbox"/> Yes. Subtract line 8 from line 7			9.	
10. Enter: \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying widow(er), or married filing separately and you lived apart from your spouse for all of 2003			10.	
11. Subtract line 10 from line 9. If zero or less, enter -0-			11.	
12. Enter the smaller of line 9 or line 10			12.	
13. Enter one-half of line 12			13.	
14. Enter the smaller of line 2 or line 13			14.	
15. Multiply line 11 by 85% (.85). If line 11 is zero, enter -0-			15.	
16. Add lines 14 and 15			16.	
17. Multiply line 1 by 85% (.85)			17.	
18. Taxable social security benefits. Enter the smaller of line 16 or line 17			18.	
• Enter the amount from line 1 above on Form 1040A, line 14a.				
• Enter the amount from line 18 above on Form 1040A, line 14b.				



If part of your benefits are taxable for 2003 **and** they include benefits paid in 2003 that were for an earlier year, you may be able to reduce the taxable amount. See Pub. 915 for details.

IRA Deduction Worksheet—Line 17

Keep for Your Records

Before you begin: ✓ Be sure you have read the list on page 28.



	<u>Your IRA</u>	<u>Spouse's IRA</u>
1a. Were you covered by a retirement plan (see page 31)?	1a. <input type="checkbox"/> Yes <input type="checkbox"/> No	
b. If married filing jointly, was your spouse covered by a retirement plan?		1b. <input type="checkbox"/> Yes <input type="checkbox"/> No
<p>Next. If you checked "No" on line 1a (and "No" on line 1b if married filing jointly), skip lines 2 through 6, enter \$3,000 (\$3,500 if age 50 or older at the end of 2003) on line 7a (and 7b if applicable), and go to line 8. Otherwise, go to line 2.</p>		
<p>2. Enter the amount shown below that applies to you.</p> <ul style="list-style-type: none"> • Single, head of household, or married filing separately and you lived apart from your spouse for all of 2003, enter \$50,000 • Qualifying widow(er), enter \$70,000 • Married filing jointly, enter \$70,000 in both columns. But if you checked "No" on either line 1a or 1b, enter \$160,000 for the person who was not covered by a plan • Married filing separately and you lived with your spouse at any time in 2003, enter \$10,000 	2a. _____	2b. _____
3. Enter the amount from Form 1040A, line 15	3. _____	
4. Enter the amount, if any, from Form 1040A, line 16	4. _____	
5. Subtract line 4 from line 3. Enter the result in both columns	5a. _____	5b. _____
6. Is the amount on line 5 less than the amount on line 2?		
<input type="checkbox"/> No. None of your IRA contributions are deductible. For details on nondeductible IRA contributions, see Form 8606.		
<input type="checkbox"/> Yes. Subtract line 5 from line 2 in each column. If the result is \$10,000 or more, enter \$3,000 (\$3,500 if age 50 or older at the end of 2003) on line 7 for that column and go to line 8. Otherwise, go to line 7	6a. _____	6b. _____
7. Multiply lines 6a and 6b by 30% (.30) (or by 35% (.35) in the column for the IRA of a person who is age 50 or older at the end of 2003). If the result is not a multiple of \$10, increase it to the next multiple of \$10 (for example, increase \$490.30 to \$500). If the result is \$200 or more, enter the result. But if it is less than \$200, enter \$200	7a. _____	7b. _____
8. Enter the amount from Form 1040A, line 7	8. _____	
<p> If married filing jointly and line 8 is less than \$6,000 (\$6,500 if one spouse is age 50 or older at the end of 2003; \$7,000 if both spouses are age 50 or older at the end of 2003), stop here and see Pub. 590 to figure your IRA deduction.</p>		
9. Enter traditional IRA contributions made, or that will be made by April 15, 2004, for 2003 to your IRA on line 9a and to your spouse's IRA on line 9b	9a. _____	9b. _____
10. On line 10a, enter the smallest of line 7a, 8, or 9a. On line 10b, enter the smallest of line 7b, 8, or 9b. This is the most you can deduct. Add the amounts on lines 10a and 10b and enter the total on Form 1040A, line 17. Or, if you want, you may deduct a smaller amount and treat the rest as a nondeductible contribution (see Form 8606)	10a. _____	10b. _____
<p> You may also be able to take the retirement savings contributions credit. See the instructions for line 32 on page 36.</p>		

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

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

Married Persons Filing Separately. If you were not covered by a retirement plan but your spouse was, **you** are considered covered by a plan unless you **lived apart** from your spouse for all of 2003.

Line 18

Student Loan Interest Deduction

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

- You paid interest in 2003 on a qualified student loan (see below).
- Your filing status is any status **except** married filing separately.
- Your modified adjusted gross income (AGI) is less than: \$65,000 if single, head of household, or qualifying widow(er); \$130,000 if married filing jointly. Use lines 2 through 4 of the worksheet below to figure your modified AGI.
- You are not claimed as a dependent on someone's (such as your parent's) 2003 tax return.

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

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

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

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

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

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

An **eligible student** is a person who:

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

Line 19

Tuition and Fees Deduction

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

- You paid qualified tuition and fees (see below) in 2003 for yourself, your spouse, or your dependent(s).
- Your filing status is any status **except** married filing separately.

(Continued on page 32)

Student Loan Interest Deduction Worksheet—Line 18

Keep for Your Records

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



1.	Enter the total interest you paid in 2003 on qualified student loans (defined above). Do not enter more than \$2,500	1.	
2.	Enter the amount from Form 1040A, line 15	2.	
3.	Enter the total of the amounts from Form 1040A, lines 16 and 17	3.	
4.	Subtract line 3 from line 2	4.	
5.	Enter the amount shown below for your filing status. • Single, head of household, or qualifying widow(er)—\$50,000 • Married filing jointly—\$100,000 }	5.	
6.	Is the amount on line 4 more than the amount on line 5? <input type="checkbox"/> No. Skip lines 6 and 7, enter -0- on line 8, and go to line 9. <input type="checkbox"/> Yes. Subtract line 5 from line 4	6.	
7.	Divide line 6 by \$15,000 (\$30,000 if married filing jointly). Enter the result as a decimal (rounded to at least three places). If the result is 1.000 or more, enter 1.000	7.	
8.	Multiply line 1 by line 7	8.	
9.	Student loan interest deduction. Subtract line 8 from line 1. Enter the result here and on Form 1040A, line 18	9.	

- Your modified adjusted gross income (AGI) is not more than: \$65,000 if single, head of household, or qualifying widow(er); \$130,000 if married filing jointly. Use lines 1 through 3 of the worksheet below to figure your modified AGI.
- You cannot be claimed as a dependent on someone’s (such as your parent’s) 2003 tax return.
- You are not claiming an education credit for the same student. See the instructions for line 31 on page 36.
- You were a U.S. citizen or resident alien for all of 2003 **or** you were a nonresident alien for any part of 2003 and you are filing a joint return.

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

Qualified Tuition and Fees. These are amounts paid in 2003 for tuition and fees **required** for the student’s enrollment or attendance at an **eligible educational institution** during 2003. Tuition and fees paid in 2003 for an academic period that begins in the first 3 months of 2004 can also be used in figuring your deduction. Amounts paid include those paid by credit card or with borrowed funds. An **eligible educational institution** includes most colleges, universities, and certain vocational schools.

Qualified tuition and fees **do not** include amounts paid for:

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

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

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

For more details, use TeleTax topic 457 (see page 10) or see Pub. 970.

Tuition and Fees Deduction Worksheet—Line 19

Keep for Your Records

Before you begin: ✓ See the instructions for line 19 beginning on page 31.



1.	Enter the amount from Form 1040A, line 15	1.	
2.	Enter the total of the amounts from Form 1040A, lines 16 through 18	2.	
3.	Subtract line 2 from line 1. If the result is more than \$65,000 (\$130,000 if married filing jointly), You cannot take the deduction for tuition and fees.	3.	
4.	Tuition and fees deduction. Enter the total qualified tuition and fees (defined above) you paid in 2003. Do not enter more than \$3,000. Also, enter this amount on Form 1040A, line 19	4.	

Tax, Credits, and Payments

Line 23a

If you were born before January 2, 1939, or blind, check the appropriate boxes on line 23a. If you were married and checked the box on line 6b of Form 1040A and your spouse was born before January 2, 1939, or blind, also check the appropriate boxes for your spouse. Be sure to enter the total number of boxes checked in the box provided on line 23a.

Blindness. If you were partially blind as of December 31, 2003, you must get a statement certified by your eye doctor or registered optometrist that:

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

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

You must keep the statement for your records.

Line 23b

If you are married filing a separate return and your spouse itemizes deductions on Form 1040, check the box on line 23b. You **cannot** take the standard deduction even if you were born before January 2, 1939, or blind (that is, you completed line 23a). Enter zero on line 24 and go to line 25.



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

Line 24

Standard Deduction

Most people can find their standard deduction by looking at the amounts listed under “All others” to the left of line 24 of Form 1040A. But if you, or your spouse if filing jointly, can be claimed as a dependent on someone’s 2003 return or you checked **any** box on **line 23a**, use the chart or worksheet on page 33 that applies to you to figure your standard deduction. Also, if you checked the box on **line 23b**, you **cannot** take the standard deduction even if you were born before January 2, 1939, or were blind.

Line 28

Tax

Do you want the IRS to figure your tax for you?
 Yes. See **Pub. 967** for details, including who is eligible and what to do. If you have paid too much, we will send you a refund. If you did not pay enough, we will send you a bill.

No. Use the Tax Table on pages 58–63 to figure your tax unless you are required to use **Form 8615** (see page 36), or the **Qualified Dividends and Capital Gain Tax Worksheet** (see page 34). Also include in the total on line 28 any of the following taxes.

Tax From Recapture of Education Credits. You may owe this tax if (a) you claimed an education credit in an earlier year **and** (b) you, your spouse if filing jointly, or your dependent received in 2003 either tax-free educational assistance or a refund of

Standard Deduction Chart for People Born Before January 2, 1939, or Who Were Blind—Line 24

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

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



Do not use the number of exemptions from line 6d.

IF your filing status is . . .	AND the number in the box above is . . .	THEN enter on Form 1040A, line 24 . . .
Single	1	\$5,900
	2	7,050
Married filing jointly or Qualifying widow(er) }	1	\$10,450
	2	11,400
	3	12,350
	4	13,300
Married filing separately	1	\$5,700
	2	6,650
	3	7,600
	4	8,550
Head of household	1	\$8,150
	2	9,300

Standard Deduction Worksheet for Dependents—Line 24

Keep for Your Records

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



1.	Add \$250 to the amount from Form 1040A, line 7. Enter the total	1.	
2.	Minimum standard deduction	2.	750.00
3.	Enter the larger of line 1 or line 2	3.	
4.	Enter the amount shown below for your filing status. <ul style="list-style-type: none"> • Single or married filing separately—\$4,750 • Married filing jointly or qualifying widow(er)—\$9,500 • Head of household—\$7,000 	4.	
5.	Standard deduction. a. Enter the smaller of line 3 or line 4. If born after January 1, 1939, and not blind, stop here and enter this amount on Form 1040A, line 24. Otherwise, go to line 5b b. If born before January 2, 1939, or blind, multiply the number on Form 1040A, line 23a, by: \$950 (\$1,150 if single or head of household) c. Add lines 5a and 5b. Enter the total here and on Form 1040A, line 24	5a. 5b. 5c.	

qualified expenses. See **Form 8863** for more details. If you owe this tax, enter the amount and “ECR” to the left of the entry space for line 28.

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

1. The amount on Form 1040A, line 26, is: \$21,350 or more if single, married filing jointly, or qualifying widow(er); \$15,250 or more if head of household; \$9,150 or more if married filing separately.

2. The amount on Form 1040A, line 22, plus any tax-exempt interest on Form 1040A, line 8b, is more than: \$40,250 if single

or head of household; \$58,000 if married filing jointly or qualifying widow(er); \$29,000 if married filing separately.



If filing for a child who was under age 14 at the end of 2003, add the amount on Form 1040A, line 22, to the child’s tax-exempt interest from private activity bonds issued after August 7, 1986. If that total is more than the total of \$5,600 plus the amount on Form 1040A, line 7, **do not** file this form. Instead, file Form 1040 for the child. Use **Form 6251** to see if the child owes this tax.

(Continued on page 36)

Qualified Dividends and Capital Gain Tax Worksheet—Line 28

Keep for Your Records

Before you begin: ✓ Be sure you do not have to file Form 1040 (see the instructions for Form 1040A, lines 10a and 10b, on page 25).



1.	Enter the amount from Form 1040A, line 27	1.	<input type="text"/>	
2.	Enter the amount from Form 1040A, line 9b	2.	<input type="text"/>	
3.	Enter the amount from Form 1040A, line 10a	3.	<input type="text"/>	
4.	Add lines 2 and 3	4.	<input type="text"/>	
5.	Subtract line 4 from line 1. If zero or less, enter -0-	5.	<input type="text"/>	
6.	Enter the smaller of:			
	• The amount on line 1 or	}		
	• \$56,800 if married filing jointly or qualifying widow(er),		6.	<input type="text"/>
	\$28,400 if single or married filing separately, or			
	\$38,050 if head of household.			
7.	Is the amount on line 5 equal to or more than the amount on line 6?			
	<input type="checkbox"/> Yes. Skip lines 7 through 13; go to line 14 and check the “No” box.			
	<input type="checkbox"/> No. Enter the amount from line 5	7.	<input type="text"/>	
8.	Subtract line 7 from line 6	8.	<input type="text"/>	
9.	Add the amounts from Form 1040A, line 10b, and line 2 above	9.	<input type="text"/>	
10.	Enter the smaller of line 8 or line 9	10.	<input type="text"/>	
11.	Multiply line 10 by 5% (.05)	11.	<input type="text"/>	
12.	Subtract line 10 from line 8. If zero, go to line 14	12.	<input type="text"/>	
13.	Multiply line 12 by 10% (.10)	13.	<input type="text"/>	
14.	Are the amounts on lines 4 and 8 the same?			
	<input type="checkbox"/> Yes. Skip lines 14 through 23; go to line 24.			
	<input type="checkbox"/> No. Enter the smaller of line 1 or line 4	14.	<input type="text"/>	
15.	Enter the amount from line 8 (if line 8 is blank, enter -0-)	15.	<input type="text"/>	
16.	Subtract line 15 from line 14	16.	<input type="text"/>	
17.	Add the amounts from Form 1040A, line 10b, and line 2 above	17.	<input type="text"/>	
18.	Enter the amount from line 10 (if line 10 is blank, enter -0-)	18.	<input type="text"/>	
19.	Subtract line 18 from line 17	19.	<input type="text"/>	
20.	Enter the smaller of line 16 or line 19	20.	<input type="text"/>	
21.	Multiply line 20 by 15% (.15)	21.	<input type="text"/>	
22.	Subtract line 20 from line 16. If zero, go to line 24	22.	<input type="text"/>	
23.	Multiply line 22 by 20% (.20)	23.	<input type="text"/>	
24.	Figure the tax on the amount on line 5. Use the Tax Table on pages 58–63. Enter tax here	24.	<input type="text"/>	
25.	Add lines 11, 13, 21, 23, and 24	25.	<input type="text"/>	
26.	Figure the tax on the amount on line 1. Use the Tax Table on pages 58–63. Enter tax here	26.	<input type="text"/>	
27.	Tax on all taxable income. Enter the smaller of line 25 or line 26 here and on Form 1040A, line 28	27.	<input type="text"/>	

Alternative Minimum Tax Worksheet—Line 28

Keep for Your Records

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



1.	Enter the amount from Form 1040A, line 22, plus any tax-exempt interest from private activity bonds issued after August 7, 1986	1.	<input type="text"/>	
2.	Enter the amount shown below for your filing status. <ul style="list-style-type: none"> • Single or head of household—\$40,250 • Married filing jointly or qualifying widow(er)—\$58,000 • Married filing separately—\$29,000 	2.	<input type="text"/>	
3.	Subtract line 2 from line 1. If zero or less, stop here ; you do not owe this tax	3.	<input type="text"/>	
4.	Is your filing status married filing separately? <input type="checkbox"/> No. Skip lines 4 and 5; enter the amount from line 3 on line 6, and go to line 7. <input type="checkbox"/> Yes. Subtract \$75,000 from the amount on line 1. If zero or less, enter -0- here and on line 5, and go to line 6	4.	<input type="text"/>	
5.	Multiply line 4 by 25% (.25)	5.	<input type="text"/>	
6.	Add lines 3 and 5	6.	<input type="text"/>	
7.	Multiply line 6 by 26% (.26)	7.	<input type="text"/>	
8.	Did you use the Qualified Dividends and Capital Gain Tax Worksheet on page 34 to figure the tax on the amount on Form 1040A, line 27? <input type="checkbox"/> No. Skip lines 8 through 27; enter the amount from line 7 on line 28 and go to line 29. <input type="checkbox"/> Yes. Enter the amount from line 4 of that worksheet	8.	<input type="text"/>	
9.	Enter the smaller of line 6 or line 8	9.	<input type="text"/>	
10.	Subtract line 9 from line 6	10.	<input type="text"/>	
11.	Multiply line 10 by 26% (.26)	11.	<input type="text"/>	
12.	Enter the amount from line 8 of the Qualified Dividends and Capital Gain Tax Worksheet on page 34. If line 8 is zero or blank, enter -0- here and on line 13 below and go to line 19	12.	<input type="text"/>	
13.	Enter the smaller of line 9 or line 12	13.	<input type="text"/>	
14.	Add the amounts on Form 1040A, lines 9b and 10b	14.	<input type="text"/>	
15.	Enter the smaller of line 13 or line 14	15.	<input type="text"/>	
16.	Multiply line 15 by 5% (.05)	16.	<input type="text"/>	
17.	Subtract line 15 from line 13	17.	<input type="text"/>	
18.	Multiply line 17 by 10% (.10) If lines 8 and 13 are the same, skip lines 19 through 26 and go to line 27. Otherwise, go to line 19.	18.	<input type="text"/>	
19.	Subtract line 13 from line 9	19.	<input type="text"/>	
20.	Add the amounts on Form 1040A, lines 9b and 10b	20.	<input type="text"/>	
21.	Enter the amount from line 15. If line 15 is blank, enter -0-	21.	<input type="text"/>	
22.	Subtract line 21 from line 20	22.	<input type="text"/>	
23.	Enter the smaller of line 19 or line 22	23.	<input type="text"/>	
24.	Multiply line 23 by 15% (.15)	24.	<input type="text"/>	
25.	Subtract line 23 from line 19	25.	<input type="text"/>	
26.	Multiply line 25 by 20% (.20)	26.	<input type="text"/>	
27.	Add lines 11, 16, 18, 24, and 26	27.	<input type="text"/>	
28.	Enter the smaller of line 7 or line 27	28.	<input type="text"/>	
29.	Enter the amount you would enter on Form 1040A, line 28, if you do not owe this tax	29.	<input type="text"/>	
30.	Alternative minimum tax. Is the amount on line 28 more than the amount on line 29? <input type="checkbox"/> No. You do not owe this tax. <input type="checkbox"/> Yes. Subtract line 29 from line 28. Also include this amount in the total on Form 1040A, line 28. Enter "AMT" and show the amount in the space to the left of line 28	30.	<input type="text"/>	

Form 8615

Form 8615 must generally be used to figure the tax if this return is for a child who was under age 14 at the end of 2003, and who had more than \$1,500 of investment income, such as taxable interest, ordinary dividends, or capital gain distributions. But if neither of the child's parents was alive at the end of 2003, do not use Form 8615 to figure the child's tax.

A child born on January 1, 1990, is considered to be age 14 at the end of 2003. **Do not** use Form 8615 for such a child.

Qualified Dividends and Capital Gain Tax Worksheet

If you received qualified dividends or capital gain distributions, use the worksheet on page 34 to figure your tax.

Line 29

Credit for Child and Dependent Care Expenses

You may be able to take this credit if you paid someone to care for your child **under age 13** or your dependent or spouse who could not care for himself or herself. For details, use TeleTax topic 602 (see page 10) or see **Schedule 2** and its instructions.

Line 30

Credit for the Elderly or the Disabled

You may be able to take this credit if by the end of 2003 **(a)** you were age 65 or older or **(b)** you retired on **permanent and total disability** and you had taxable disability income. But you usually **cannot** take the credit if the amount on Form 1040A, line 22, is \$17,500 or more (\$20,000 or more if married filing jointly and only one spouse is eligible for the credit; \$25,000 or more if married filing jointly and both spouses are eligible; \$12,500 or more if married filing separately). See **Schedule 3** and its instructions for details.

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

Line 31

Education Credits

If you (or your dependent) paid qualified expenses in 2003 for yourself, your spouse, or your dependent to enroll in or attend an

eligible educational institution, you may be able to take an education credit. See **Form 8863** for details. However, you **cannot** take an education credit if **any** of the following apply.

- You are claimed as a dependent on someone's (such as your parent's) 2003 tax return.
- Your filing status is married filing separately.
- The amount on Form 1040A, line 22, is \$51,000 or more (\$103,000 or more if married filing jointly).
- You are taking a deduction for tuition and fees on Form 1040A, line 19, for the same student.
- You (or your spouse) were a nonresident alien for any part of 2003 **unless** your filing status is married filing jointly.

Line 32

Retirement Savings Contributions Credit

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

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

- The amount on Form 1040A, line 22, is more than \$25,000 (\$37,500 if head of household; \$50,000 if married filing jointly).
- The person(s) who made the qualified contribution or elective deferral **(a)** was born after January 1, 1986, **(b)** is claimed as a dependent on someone else's 2003 tax return, or **(c)** was a **student** (defined below).

You were a **student** if during any 5 months of 2003 you:

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

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

For more details, use TeleTax topic 610 (see page 10) or see **Form 8880**.

Line 33—Child Tax Credit

What Is the Child Tax Credit?

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

Four Steps To Take the Child Tax Credit!

- Step 1.** Make sure you have a qualifying child for the child tax credit (defined below).
- Step 2.** Make sure you checked the box in column (4) of line 6c on Form 1040A for each qualifying child.
- Step 3.** Make sure you know the amount of any advance child tax credit payment you received (before offset) in 2003 (see below).
- Step 4.** Answer the questions on this page to see if you may use the worksheet on page 38 to figure your credit or if you must use Pub. 972, Child Tax Credit. If you need Pub. 972, see page 7.

Qualifying Child for Child Tax Credit. A qualifying child for purposes of the child tax credit is a child who:

- Is claimed as your dependent on line 6c, **and**
- Was **under age 17** at the end of 2003, **and**
- Is your **(a)** son, daughter, adopted child, stepchild, or a descendant of any of them (for example, your grandchild); **(b)** brother, sister, stepbrother, stepsister, or a descendant of any of them (for example, your niece or nephew), whom you cared for as you would your own child; or **(c)** foster child (any child placed with you by an authorized placement agency whom you cared for as you would your own child), **and**
- Is a U.S. citizen or resident alien.

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

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

Advance Child Tax Credit Payment

You must reduce your 2003 child tax credits by any advance child tax credit payment you received in 2003. Enter the amount of any advance payment you received (before offset) on line 2 of your Child Tax Credit Worksheet. The amount of your advance payment (before offset) is shown on **Notice 1319**. This notice was mailed to you in 2003. If you do not have this notice, you can check the amount of your advance payment (before offset)

on the IRS website at www.irs.gov or call us at **1-800-829-1040**. For details on offsets, see **Refund Offset** on page 50.

If you filed a joint return for 2002, but for 2003 you are not filing a joint return (or a joint return with the same spouse), you are considered to have received one-half of the advance payment.

Example 1. You filed a joint return for 2002 and received an advance child tax credit payment (before offset) of \$800. You were divorced and are filing using head of household status for 2003. You are considered to have received an advance payment (before offset) of \$400. When figuring your child tax credit for 2003, you would enter \$400 on line 2 of your Child Tax Credit Worksheet.

Example 2. You filed a joint return for 2002 with your wife, Jane. You and Jane received an advance child tax credit payment (before offset) of \$400. In 2003, you and Jane got divorced. After the divorce became final, you married Mary, with whom you are filing a joint return for 2003. Mary filed using head of household status for 2002 and received an advance child tax credit payment (before offset) of \$400. When figuring your child tax credit for 2003, you and Mary would enter \$600 (Mary's \$400 advance payment plus your \$200 advance payment) on line 2 of your Child Tax Credit Worksheet. You would include \$600 on line 2 of the worksheet even if you are claiming only Mary's child.

If you received an advance payment but did not have a qualifying child for 2003, you do not have to pay back the amount you received. Do not enter the amount of your advance payment on your return.

Questions

Who Must Use Pub. 972



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

No. *Continue*

Yes. You must use Pub. 972 to figure your credit.
2. Are you claiming the adoption credit on Form 8839 (see the instructions for Form 1040A, line 34, on page 39)?
 - No.** Use the worksheet on page 38 to figure your child tax credit.
 - Yes.** You must use Pub. 972 to figure your child tax credit. You will also need Form 8839.

Child Tax Credit Worksheet—Line 33

Keep for Your Records

Before you begin: ✓ If you received (before offset) an advance child tax credit payment, see **Advance Child Tax Credit Payment** on page 37.



- To be a qualifying child for the child tax credit, the child must be **under age 17** at the end of 2003 and meet the other requirements listed on page 37.
- **Do not** use this worksheet if you answered “Yes” to question 1 or 2 on page 37. Instead, use Pub. 972.

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

2. Enter the amount, if any, of your advance child tax credit payment (before offset). For details, see page 37. 2

3. Is line 1 less than or equal to line 2?
 Yes. You cannot take this credit. If line 2 is more than line 1, you do not have to pay back the difference. 3
 No. Subtract line 2 from line 1.

4. Enter the amount from Form 1040A, line 28. 4

5. Add the amounts from Form 1040A, lines 29 through 32. 5

6. Are the amounts on lines 4 and 5 the same?
 Yes. You cannot take this credit because there is no tax to reduce. However, you may be able to take the **additional child tax credit**. See the **TIP** below. 6
 No. Subtract line 5 from line 4.

7. Is the amount on line 3 more than the amount on line 6?
 Yes. Enter the amount from line 6. Also, you may be able to take the **additional child tax credit**. See the **TIP** below. 7
 No. Enter the amount from line 3. } **This is your child tax credit.**

Enter this amount on Form 1040A, line 33.



You may be able to take the **additional child tax credit** on Form 1040A, line 42, if you answered “Yes” on line 6 or line 7 above.

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



Line 34**Adoption Credit**

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

- You paid expenses to adopt a child.
- You adopted a child with special needs and the adoption became final in 2003.

See the Instructions for Form 8839 for details.

Line 37**Advance Earned Income Credit Payments**

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

Line 39**Federal Income Tax Withheld**

Add the amounts shown as Federal income tax withheld on your **Forms W-2** and **1099-R**. Enter the total on line 39. The amount of Federal income tax withheld should be shown in box 2 of Form W-2 and in box 4 of Form 1099-R.

If you received a 2003 Form 1099 showing Federal income tax withheld on dividends, interest income, unemployment

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

Line 40**2003 Estimated Tax Payments**

Enter any estimated Federal income tax payments you made using **Form 1040-ES** for 2003. Include any overpayment from your 2002 return that you applied to your 2003 estimated tax.

If you and your spouse paid joint estimated tax but are now filing separate income tax returns, you can divide the amount paid in any way you choose as long as you both agree. If you cannot agree, you must divide the payments in proportion to each spouse's individual tax as shown on your separate returns for 2003. For an example of how to do this, see **Pub. 505**. Be sure to show both social security numbers (SSNs) in the space provided on the separate returns. If you or your spouse paid separate estimated tax but you are now filing a joint return, add the amounts you each paid. Follow these instructions even if your spouse died in 2003 or in 2004 before filing a 2003 return. Also, see Pub. 505 if either of the following apply.

- You got divorced in 2003 and you made joint estimated tax payments with your former spouse.
- You changed your name and you made estimated tax payments using your former name.

Line 41— Earned Income Credit (EIC)

What is the EIC?

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

To Take the EIC:

- Follow the steps below.
- Complete the worksheet that applies to you **or** let the IRS figure the credit for you.
- If you have a qualifying child, complete and attach Schedule EIC.



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

Step 1 All Filers

- If, in 2003:
 - 2 children lived with you, is the amount on Form 1040A, line 22, less than \$33,692 (\$34,692 if married filing jointly)?
 - 1 child lived with you, is the amount on Form 1040A, line 22, less than \$29,666 (\$30,666 if married filing jointly)?
 - No children live with you, is the amount on Form 1040A, line 22, less than \$11,230 (\$12,230 if married filing jointly)?

Yes. *Continue* **No.** You cannot take the credit.
- Do you, and your spouse if filing a joint return, have a social security number that allows you to work or is valid for EIC purposes (see page 43)?

Yes. *Continue* **No.** You cannot take the credit. Put "No" to the left of the entry space for line 41.
- Is your filing status married filing separately?

Yes. You cannot take the credit. **No.** *Continue*
- Were you a nonresident alien for any part of 2003?

Yes. *See Nonresident Aliens on page 43.* **No.** *Go to Step 2.*

Step 2 Investment Income

- Add the amounts from Form 1040A:

Line 8a	=	
Line 8b	+	
Line 9a	+	
Line 10a	+	
Investment Income		

- Is your investment income more than \$2,600?

Yes. You cannot take the credit. **No.** *Continue*
- Did a child live with you in 2003?

Yes. *Go to Step 3 on page 41.* **No.** *Go to Step 4 on page 41.*

(Continued on page 41)

Step 3 Qualifying Child

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

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

or

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

or

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

AND

was at the end of 2003...

Under age 19

or

Under age 24 and a student (see page 43)

or

Any age and permanently and totally disabled (see page 43)



AND

who...

Lived with you in the United States for more than half of 2003. If the child did not live with you for the required time, see Exception to "Time Lived With You" Condition on page 42.

Note. If the child was married, see page 43.

1. Look at the qualifying child conditions above. Could you, or your spouse if filing a joint return, be a qualifying child of another person in 2003?

Yes.  **No.** *Continue* 

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

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



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

3. Does the child meet the conditions to be a qualifying child of any other person (other than your spouse if filing a joint return) for 2003?

Yes. *See Qualifying Child of More Than One Person on page 43.* **No.** This child is your qualifying child. The child must have a valid social security number as defined on page 43 unless the child was born and died in 2003. *Skip Step 4; go to Step 5 on page 42.*



Step 4 Filers Without a Qualifying Child

1. Look at the qualifying child conditions in Step 3. Could you, or your spouse if filing a joint return, be a qualifying child of another person in 2003?

Yes.  **No.** *Continue* 

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

2. Can you, or your spouse if filing a joint return, be claimed as a dependent on someone else's 2003 tax return?


Yes.  **No.** *Continue* 

You cannot take the credit.

3. Were you, or your spouse if filing a joint return, at least age 25 but under age 65 at the end of 2003?

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

4. Was your home, and your spouse's if filing a joint return, in the United States for more than half of 2003? Members of the military stationed outside the United States, see page 43 before you answer.

Yes. *Go to Step 5 on page 42.* **No.**  You cannot take the credit. Put "No" to the left of the entry space for line 41.

(Continued on page 42)

Continued from page 41

Step 5 Earned Income

1. Figure earned income:

Form 1040A, line 7 _____

Subtract, if included on line 7, any:

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

Earned Income =

2. If you have:

- 2 or more qualifying children, is your earned income less than \$33,692 (\$34,692 if married filing jointly)?
- 1 qualifying child, is your earned income less than \$29,666 (\$30,666 if married filing jointly)?
- No qualifying children, is your earned income less than \$11,230 (\$12,230 if married filing jointly)?

Yes. Go to Step 6. **No.**

You cannot take the credit.

Step 6 How To Figure the Credit

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

Yes. See Credit Figured by the IRS on this page. **No.** Go to the worksheet on page 44.

Definitions and Special Rules

(listed in alphabetical order)

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

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

1. Put "EIC" to the left of the entry space for line 41 of Form 1040A.
2. If you have a qualifying child, complete and attach Schedule EIC. If your EIC for a year after 1996 was reduced or disallowed, see Form 8862, Who Must File, below.

Exception to "Time Lived With You" Condition. A child is considered to have lived with you for all of 2003 if the child was born or died in 2003 and your home was this child's home for the entire time he or she was alive in 2003. Temporary absences, such as for school, vacation, medical care, or detention in a juvenile facility, count as time lived at home. If your child is presumed to have been kidnapped by someone who is not a family member, see Pub. 596 to find out if that child is a qualifying child for the EIC. To get Pub. 596, see page 7. If you were in the military stationed outside the United States, see Members of the Military on page 43.

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

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

Also, do not file Form 8862 or take the credit for 2 years if it was determined that your error was due to reckless or intentional disregard of the EIC rules (or 10 years if due to fraud).

(Continued on page 43)

Married Child. A child who was married at the end of 2003 is a qualifying child only if (a) you can claim him or her as your dependent on Form 1040A, line 6c, or (b) this child's other parent claims him or her as a dependent under the rules on page 22 for Children of Divorced or Separated Parents.

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

Nonresident Aliens. If your filing status is married filing jointly, go to Step 2 on page 40. Otherwise, stop; you cannot take the EIC.

Permanently and Totally Disabled Child. A child who cannot engage in any substantial gainful activity because of a physical or mental condition and a doctor has determined that this condition:

- Has lasted or can be expected to last continuously for at least a year or
- Can lead to death.

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

- If only one of the persons is the child's parent, the child will be treated as the qualifying child of the parent.
- If both persons are the child's parents, the child will be treated as the qualifying child of the parent with whom the child lived for the longer period of time during 2003. If the child lived with each parent for the same amount of time, the child will be treated as the qualifying child of the parent who had the **higher** adjusted gross income (AGI) for 2003.
- If none of the persons is the child's parent, the child will be treated as the qualifying child of the person who had the highest AGI for 2003.

Example. You and your 5-year-old daughter moved in with your mother in April 2003. You are not a qualifying child of your mother. Your daughter meets the conditions to be a qualifying child for both you and your mother. If you and your mother cannot agree on who will treat your daughter as a qualifying child, the above rules apply. Under these rules, you are entitled to treat your daughter as a qualifying child because you are the child's parent. Your mother would not be entitled to claim any EIC unless she has a different qualifying child.

The child must have a valid social security number as defined below unless the child was born and died in 2003. If you do not have a qualifying child, stop; you cannot take the EIC. Put "No" to the left of the entry space for line 41. If you have a qualifying child, skip Step 4; go to Step 5 on page 42.

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

To find out how to get an SSN, see page 20. If you will not have an SSN by April 15, 2004, see What if You Cannot File on Time? on page 14.

Student. A child who during any 5 months of 2003:

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

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

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

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

Earned Income Credit (EIC) Worksheet—Line 41

Keep for Your Records



Part 1

All Filers

1. Enter your earned income from Step 5 on page 42. 1

2. Look up the amount on line 1 above in the EIC Table on pages 45–49 to find the credit. Be sure you use the correct column for your filing status and the number of children you have. Enter the credit here. 2

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

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

4. Are the amounts on lines 3 and 1 the same?
 Yes. Skip line 5; enter the amount from line 2 on line 6.
 No. Go to line 5.

Part 2

Filers Who Answered “No” on Line 4

5. If you have:
 • No qualifying children, is the amount on line 3 less than \$6,250 (\$7,250 if married filing jointly)?
 • 1 or more qualifying children, is the amount on line 3 less than \$13,750 (\$14,750 if married filing jointly)?
 Yes. Leave line 5 blank; enter the amount from line 2 on line 6.

No. Look up the amount on line 3 in the EIC Table on pages 45–49 to find the credit. Be sure you use the correct column for your filing status and the number of children you have. Enter the credit here. 5
 Look at the amounts on lines 5 and 2. Then, enter the **smaller** amount on line 6.

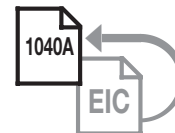
Part 3

Your Earned Income Credit

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

Enter this amount on Form 1040A, line 41.

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



If your EIC for a year after 1996 was reduced or disallowed, see page 42 to find out if you must file Form 8862 to take the credit for 2003.

2003 Earned Income Credit (EIC) Table

Caution. This is not a tax table.

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

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

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

If the amount you are looking up from the worksheet is—	And your filing status is—		
	Single, head of household, or qualifying widow(er) and you have—	One child	Two children
At least	But less than	Your credit is—	
2,400	2,450	186	825 970
2,450	2,500	189	842 990

If the amount you are looking up from the worksheet is—		And your filing status is—						If the amount you are looking up from the worksheet is—		And your filing status is—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—					Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
		No children	One child	Two children	No children	One child	Two children			No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—			At least	But less than	Your credit is—			Your credit is—		
\$1	\$50	\$2	\$9	\$10	\$2	\$9	\$10	3,000	3,050	231	1,029	1,210	231	1,029	1,210
50	100	6	26	30	6	26	30	3,050	3,100	235	1,046	1,230	235	1,046	1,230
100	150	10	43	50	10	43	50	3,100	3,150	239	1,063	1,250	239	1,063	1,250
150	200	13	60	70	13	60	70	3,150	3,200	243	1,080	1,270	243	1,080	1,270
200	250	17	77	90	17	77	90	3,200	3,250	247	1,097	1,290	247	1,097	1,290
250	300	21	94	110	21	94	110	3,250	3,300	251	1,114	1,310	251	1,114	1,310
300	350	25	111	130	25	111	130	3,300	3,350	254	1,131	1,330	254	1,131	1,330
350	400	29	128	150	29	128	150	3,350	3,400	258	1,148	1,350	258	1,148	1,350
400	450	33	145	170	33	145	170	3,400	3,450	262	1,165	1,370	262	1,165	1,370
450	500	36	162	190	36	162	190	3,450	3,500	266	1,182	1,390	266	1,182	1,390
500	550	40	179	210	40	179	210	3,500	3,550	270	1,199	1,410	270	1,199	1,410
550	600	44	196	230	44	196	230	3,550	3,600	273	1,216	1,430	273	1,216	1,430
600	650	48	213	250	48	213	250	3,600	3,650	277	1,233	1,450	277	1,233	1,450
650	700	52	230	270	52	230	270	3,650	3,700	281	1,250	1,470	281	1,250	1,470
700	750	55	247	290	55	247	290	3,700	3,750	285	1,267	1,490	285	1,267	1,490
750	800	59	264	310	59	264	310	3,750	3,800	289	1,284	1,510	289	1,284	1,510
800	850	63	281	330	63	281	330	3,800	3,850	293	1,301	1,530	293	1,301	1,530
850	900	67	298	350	67	298	350	3,850	3,900	296	1,318	1,550	296	1,318	1,550
900	950	71	315	370	71	315	370	3,900	3,950	300	1,335	1,570	300	1,335	1,570
950	1,000	75	332	390	75	332	390	3,950	4,000	304	1,352	1,590	304	1,352	1,590
1,000	1,050	78	349	410	78	349	410	4,000	4,050	308	1,369	1,610	308	1,369	1,610
1,050	1,100	82	366	430	82	366	430	4,050	4,100	312	1,386	1,630	312	1,386	1,630
1,100	1,150	86	383	450	86	383	450	4,100	4,150	316	1,403	1,650	316	1,403	1,650
1,150	1,200	90	400	470	90	400	470	4,150	4,200	319	1,420	1,670	319	1,420	1,670
1,200	1,250	94	417	490	94	417	490	4,200	4,250	323	1,437	1,690	323	1,437	1,690
1,250	1,300	98	434	510	98	434	510	4,250	4,300	327	1,454	1,710	327	1,454	1,710
1,300	1,350	101	451	530	101	451	530	4,300	4,350	331	1,471	1,730	331	1,471	1,730
1,350	1,400	105	468	550	105	468	550	4,350	4,400	335	1,488	1,750	335	1,488	1,750
1,400	1,450	109	485	570	109	485	570	4,400	4,450	339	1,505	1,770	339	1,505	1,770
1,450	1,500	113	502	590	113	502	590	4,450	4,500	342	1,522	1,790	342	1,522	1,790
1,500	1,550	117	519	610	117	519	610	4,500	4,550	346	1,539	1,810	346	1,539	1,810
1,550	1,600	120	536	630	120	536	630	4,550	4,600	350	1,556	1,830	350	1,556	1,830
1,600	1,650	124	553	650	124	553	650	4,600	4,650	354	1,573	1,850	354	1,573	1,850
1,650	1,700	128	570	670	128	570	670	4,650	4,700	358	1,590	1,870	358	1,590	1,870
1,700	1,750	132	587	690	132	587	690	4,700	4,750	361	1,607	1,890	361	1,607	1,890
1,750	1,800	136	604	710	136	604	710	4,750	4,800	365	1,624	1,910	365	1,624	1,910
1,800	1,850	140	621	730	140	621	730	4,800	4,850	369	1,641	1,930	369	1,641	1,930
1,850	1,900	143	638	750	143	638	750	4,850	4,900	373	1,658	1,950	373	1,658	1,950
1,900	1,950	147	655	770	147	655	770	4,900	4,950	377	1,675	1,970	377	1,675	1,970
1,950	2,000	151	672	790	151	672	790	4,950	5,000	382	1,692	1,990	382	1,692	1,990
2,000	2,050	155	689	810	155	689	810	5,000	5,050	382	1,709	2,010	382	1,709	2,010
2,050	2,100	159	706	830	159	706	830	5,050	5,100	382	1,726	2,030	382	1,726	2,030
2,100	2,150	163	723	850	163	723	850	5,100	5,150	382	1,743	2,050	382	1,743	2,050
2,150	2,200	166	740	870	166	740	870	5,150	5,200	382	1,760	2,070	382	1,760	2,070
2,200	2,250	170	757	890	170	757	890	5,200	5,250	382	1,777	2,090	382	1,777	2,090
2,250	2,300	174	774	910	174	774	910	5,250	5,300	382	1,794	2,110	382	1,794	2,110
2,300	2,350	178	791	930	178	791	930	5,300	5,350	382	1,811	2,130	382	1,811	2,130
2,350	2,400	182	808	950	182	808	950	5,350	5,400	382	1,828	2,150	382	1,828	2,150
2,400	2,450	186	825	970	186	825	970	5,400	5,450	382	1,845	2,170	382	1,845	2,170
2,450	2,500	189	842	990	189	842	990	5,450	5,500	382	1,862	2,190	382	1,862	2,190
2,500	2,550	193	859	1,010	193	859	1,010	5,500	5,550	382	1,879	2,210	382	1,879	2,210
2,550	2,600	197	876	1,030	197	876	1,030	5,550	5,600	382	1,896	2,230	382	1,896	2,230
2,600	2,650	201	893	1,050	201	893	1,050	5,600	5,650	382	1,913	2,250	382	1,913	2,250
2,650	2,700	205	910	1,070	205	910	1,070	5,650	5,700	382	1,930	2,270	382	1,930	2,270
2,700	2,750	208	927	1,090	208	927	1,090	5,700	5,750	382	1,947	2,290	382	1,947	2,290
2,750	2,800	212	944	1,110	212	944	1,110	5,750	5,800	382	1,964	2,310	382	1,964	2,310
2,800	2,850	216	961	1,130	216	961	1,130	5,800	5,850	382	1,981	2,330	382	1,981	2,330
2,850	2,900	220	978	1,150	220	978	1,150	5,850	5,900	382	1,998	2,350	382	1,998	2,350
2,900	2,950	224	995	1,170	224	995	1,170	5,900	5,950	382	2,015	2,370	382	2,015	2,370
2,950	3,000	228	1,012	1,190	228	1,012	1,190	5,950	6,000	382	2,032	2,390	382	2,032	2,390

(Continued on page 46)

2003 Earned Income Credit (EIC) Table—Continued (Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is—		And your filing status is—						If the amount you are looking up from the worksheet is—		And your filing status is—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—					Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
		No children	One child	Two children	No children	One child	Two children			No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—			At least	But less than	Your credit is—			Your credit is—		
6,000	6,050	382	2,049	2,410	382	2,049	2,410	9,500	9,550	130	2,547	3,810	207	2,547	3,810
6,050	6,100	382	2,066	2,430	382	2,066	2,430	9,550	9,600	127	2,547	3,830	203	2,547	3,830
6,100	6,150	382	2,083	2,450	382	2,083	2,450	9,600	9,650	123	2,547	3,850	199	2,547	3,850
6,150	6,200	382	2,100	2,470	382	2,100	2,470	9,650	9,700	119	2,547	3,870	195	2,547	3,870
6,200	6,250	382	2,117	2,490	382	2,117	2,490	9,700	9,750	115	2,547	3,890	192	2,547	3,890
6,250	6,300	379	2,134	2,510	382	2,134	2,510	9,750	9,800	111	2,547	3,910	188	2,547	3,910
6,300	6,350	375	2,151	2,530	382	2,151	2,530	9,800	9,850	107	2,547	3,930	184	2,547	3,930
6,350	6,400	371	2,168	2,550	382	2,168	2,550	9,850	9,900	104	2,547	3,950	180	2,547	3,950
6,400	6,450	368	2,185	2,570	382	2,185	2,570	9,900	9,950	100	2,547	3,970	176	2,547	3,970
6,450	6,500	364	2,202	2,590	382	2,202	2,590	9,950	10,000	96	2,547	3,990	173	2,547	3,990
6,500	6,550	360	2,219	2,610	382	2,219	2,610	10,000	10,050	92	2,547	4,010	169	2,547	4,010
6,550	6,600	356	2,236	2,630	382	2,236	2,630	10,050	10,100	88	2,547	4,030	165	2,547	4,030
6,600	6,650	352	2,253	2,650	382	2,253	2,650	10,100	10,150	85	2,547	4,050	161	2,547	4,050
6,650	6,700	348	2,270	2,670	382	2,270	2,670	10,150	10,200	81	2,547	4,070	157	2,547	4,070
6,700	6,750	345	2,287	2,690	382	2,287	2,690	10,200	10,250	77	2,547	4,090	153	2,547	4,090
6,750	6,800	341	2,304	2,710	382	2,304	2,710	10,250	10,300	73	2,547	4,110	150	2,547	4,110
6,800	6,850	337	2,321	2,730	382	2,321	2,730	10,300	10,350	69	2,547	4,130	146	2,547	4,130
6,850	6,900	333	2,338	2,750	382	2,338	2,750	10,350	10,400	65	2,547	4,150	142	2,547	4,150
6,900	6,950	329	2,355	2,770	382	2,355	2,770	10,400	10,450	62	2,547	4,170	138	2,547	4,170
6,950	7,000	326	2,372	2,790	382	2,372	2,790	10,450	10,500	58	2,547	4,190	134	2,547	4,190
7,000	7,050	322	2,389	2,810	382	2,389	2,810	10,500	10,550	54	2,547	4,204	130	2,547	4,204
7,050	7,100	318	2,406	2,830	382	2,406	2,830	10,550	10,600	50	2,547	4,204	127	2,547	4,204
7,100	7,150	314	2,423	2,850	382	2,423	2,850	10,600	10,650	46	2,547	4,204	123	2,547	4,204
7,150	7,200	310	2,440	2,870	382	2,440	2,870	10,650	10,700	42	2,547	4,204	119	2,547	4,204
7,200	7,250	306	2,457	2,890	382	2,457	2,890	10,700	10,750	39	2,547	4,204	115	2,547	4,204
7,250	7,300	303	2,474	2,910	379	2,474	2,910	10,750	10,800	35	2,547	4,204	111	2,547	4,204
7,300	7,350	299	2,491	2,930	375	2,491	2,930	10,800	10,850	31	2,547	4,204	107	2,547	4,204
7,350	7,400	295	2,508	2,950	371	2,508	2,950	10,850	10,900	27	2,547	4,204	104	2,547	4,204
7,400	7,450	291	2,525	2,970	368	2,525	2,970	10,900	10,950	23	2,547	4,204	100	2,547	4,204
7,450	7,500	287	2,542	2,990	364	2,542	2,990	10,950	11,000	20	2,547	4,204	96	2,547	4,204
7,500	7,550	283	2,559	3,010	360	2,559	3,010	11,000	11,050	16	2,547	4,204	92	2,547	4,204
7,550	7,600	280	2,576	3,030	356	2,576	3,030	11,050	11,100	12	2,547	4,204	88	2,547	4,204
7,600	7,650	276	2,593	3,050	352	2,593	3,050	11,100	11,150	8	2,547	4,204	85	2,547	4,204
7,650	7,700	272	2,610	3,070	348	2,610	3,070	11,150	11,200	4	2,547	4,204	81	2,547	4,204
7,700	7,750	268	2,627	3,090	345	2,627	3,090	11,200	11,250	*	2,547	4,204	77	2,547	4,204
7,750	7,800	264	2,644	3,110	341	2,644	3,110	11,250	11,300	0	2,547	4,204	73	2,547	4,204
7,800	7,850	260	2,661	3,130	337	2,661	3,130	11,300	11,350	0	2,547	4,204	69	2,547	4,204
7,850	7,900	257	2,678	3,150	333	2,678	3,150	11,350	11,400	0	2,547	4,204	65	2,547	4,204
7,900	7,950	253	2,695	3,170	329	2,695	3,170	11,400	11,450	0	2,547	4,204	62	2,547	4,204
7,950	8,000	249	2,712	3,190	326	2,712	3,190	11,450	11,500	0	2,547	4,204	58	2,547	4,204
8,000	8,050	245	2,729	3,210	322	2,729	3,210	11,500	11,550	0	2,547	4,204	54	2,547	4,204
8,050	8,100	241	2,746	3,230	318	2,746	3,230	11,550	11,600	0	2,547	4,204	50	2,547	4,204
8,100	8,150	238	2,763	3,250	314	2,763	3,250	11,600	11,650	0	2,547	4,204	46	2,547	4,204
8,150	8,200	234	2,780	3,270	310	2,780	3,270	11,650	11,700	0	2,547	4,204	42	2,547	4,204
8,200	8,250	230	2,797	3,290	306	2,797	3,290	11,700	11,750	0	2,547	4,204	39	2,547	4,204
8,250	8,300	226	2,814	3,310	303	2,814	3,310	11,750	11,800	0	2,547	4,204	35	2,547	4,204
8,300	8,350	222	2,831	3,330	299	2,831	3,330	11,800	11,850	0	2,547	4,204	31	2,547	4,204
8,350	8,400	218	2,848	3,350	295	2,848	3,350	11,850	11,900	0	2,547	4,204	27	2,547	4,204
8,400	8,450	215	2,865	3,370	291	2,865	3,370	11,900	11,950	0	2,547	4,204	23	2,547	4,204
8,450	8,500	211	2,882	3,390	287	2,882	3,390	11,950	12,000	0	2,547	4,204	20	2,547	4,204
8,500	8,550	207	2,899	3,410	283	2,899	3,410	12,000	12,050	0	2,547	4,204	16	2,547	4,204
8,550	8,600	203	2,916	3,430	280	2,916	3,430	12,050	12,100	0	2,547	4,204	12	2,547	4,204
8,600	8,650	199	2,933	3,450	276	2,933	3,450	12,100	12,150	0	2,547	4,204	8	2,547	4,204
8,650	8,700	195	2,950	3,470	272	2,950	3,470	12,150	12,200	0	2,547	4,204	4	2,547	4,204
8,700	8,750	192	2,967	3,490	268	2,967	3,490	12,200	12,250	0	2,547	4,204	*	2,547	4,204
8,750	8,800	188	2,984	3,510	264	2,984	3,510	12,250	13,750	0	2,547	4,204	0	2,547	4,204
8,800	8,850	184	2,999	3,530	260	2,999	3,530	13,750	13,800	0	2,539	4,195	0	2,547	4,204
8,850	8,900	180	2,999	3,550	257	2,999	3,550	13,800	13,850	0	2,531	4,184	0	2,547	4,204
8,900	8,950	176	2,999	3,570	253	2,999	3,570	13,850	13,900	0	2,523	4,173	0	2,547	4,204
8,950	9,000	173	2,999	3,590	249	2,999	3,590	13,900	13,950	0	2,515	4,163	0	2,547	4,204
9,000	9,050	169	2,999	3,610	245	2,999	3,610	13,950	14,000	0	2,507	4,152	0	2,547	4,204
9,050	9,100	165	2,999	3,630	241	2,999	3,630	14,000	14,050	0	2,499	4,142	0	2,547	4,204
9,100	9,150	161	2,999	3,650	238	2,999	3,650	14,050	14,100	0	2,491	4,131	0	2,547	4,204
9,150	9,200	157	2,999	3,670	234	2,999	3,670	14,100	14,150	0	2,483	4,121	0	2,547	4,204
9,200	9,250	153	2,999	3,690	230	2,999	3,690	14,150	14,200	0	2,475	4,110	0	2,547	4,204
9,250	9,300	150	2,999	3,710	226	2,999	3,710	14,200	14,250	0	2,467	4,100	0	2,547	4,204
9,300	9,350	146	2,999	3,730	222	2,999	3,730	14,250	14,300	0	2,460	4,089	0	2,547	4,204
9,350	9,400	142	2,999	3,750	218	2,999	3,750	14,300	14,350	0	2,452	4,079	0	2,547	4,204</

2003 Earned Income Credit (EIC) Table—Continued (Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is—		And your filing status is—						If the amount you are looking up from the worksheet is—		And your filing status is—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—					Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
		No children	One child	Two children	No children	One child	Two children			No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—			At least	But less than	Your credit is—			Your credit is—		
14,450	14,500	0	2,428	4,047	0	2,547	4,204	17,950	18,000	0	1,868	3,310	0	2,028	3,521
14,500	14,550	0	2,420	4,037	0	2,547	4,204	18,000	18,050	0	1,860	3,299	0	2,020	3,510
14,550	14,600	0	2,412	4,026	0	2,547	4,204	18,050	18,100	0	1,852	3,289	0	2,012	3,500
14,600	14,650	0	2,404	4,016	0	2,547	4,204	18,100	18,150	0	1,844	3,278	0	2,004	3,489
14,650	14,700	0	2,396	4,005	0	2,547	4,204	18,150	18,200	0	1,836	3,268	0	1,996	3,478
14,700	14,750	0	2,388	3,994	0	2,547	4,204	18,200	18,250	0	1,828	3,257	0	1,988	3,468
14,750	14,800	0	2,380	3,984	0	2,539	4,195	18,250	18,300	0	1,820	3,247	0	1,980	3,457
14,800	14,850	0	2,372	3,973	0	2,531	4,184	18,300	18,350	0	1,812	3,236	0	1,972	3,447
14,850	14,900	0	2,364	3,963	0	2,523	4,173	18,350	18,400	0	1,804	3,226	0	1,964	3,436
14,900	14,950	0	2,356	3,952	0	2,515	4,163	18,400	18,450	0	1,796	3,215	0	1,956	3,426
14,950	15,000	0	2,348	3,942	0	2,507	4,152	18,450	18,500	0	1,788	3,205	0	1,948	3,415
15,000	15,050	0	2,340	3,931	0	2,499	4,142	18,500	18,550	0	1,780	3,194	0	1,940	3,405
15,050	15,100	0	2,332	3,921	0	2,491	4,131	18,550	18,600	0	1,772	3,184	0	1,932	3,394
15,100	15,150	0	2,324	3,910	0	2,483	4,121	18,600	18,650	0	1,764	3,173	0	1,924	3,384
15,150	15,200	0	2,316	3,900	0	2,475	4,110	18,650	18,700	0	1,756	3,163	0	1,916	3,373
15,200	15,250	0	2,308	3,889	0	2,467	4,100	18,700	18,750	0	1,748	3,152	0	1,908	3,363
15,250	15,300	0	2,300	3,879	0	2,460	4,089	18,750	18,800	0	1,740	3,142	0	1,900	3,352
15,300	15,350	0	2,292	3,868	0	2,452	4,079	18,800	18,850	0	1,732	3,131	0	1,892	3,342
15,350	15,400	0	2,284	3,858	0	2,444	4,068	18,850	18,900	0	1,724	3,120	0	1,884	3,331
15,400	15,450	0	2,276	3,847	0	2,436	4,058	18,900	18,950	0	1,716	3,110	0	1,876	3,321
15,450	15,500	0	2,268	3,837	0	2,428	4,047	18,950	19,000	0	1,708	3,099	0	1,868	3,310
15,500	15,550	0	2,260	3,826	0	2,420	4,037	19,000	19,050	0	1,700	3,089	0	1,860	3,299
15,550	15,600	0	2,252	3,815	0	2,412	4,026	19,050	19,100	0	1,692	3,078	0	1,852	3,289
15,600	15,650	0	2,244	3,805	0	2,404	4,016	19,100	19,150	0	1,684	3,068	0	1,844	3,278
15,650	15,700	0	2,236	3,794	0	2,396	4,005	19,150	19,200	0	1,676	3,057	0	1,836	3,268
15,700	15,750	0	2,228	3,784	0	2,388	3,994	19,200	19,250	0	1,668	3,047	0	1,828	3,257
15,750	15,800	0	2,220	3,773	0	2,380	3,984	19,250	19,300	0	1,661	3,036	0	1,820	3,247
15,800	15,850	0	2,212	3,763	0	2,372	3,973	19,300	19,350	0	1,653	3,026	0	1,812	3,236
15,850	15,900	0	2,204	3,752	0	2,364	3,963	19,350	19,400	0	1,645	3,015	0	1,804	3,226
15,900	15,950	0	2,196	3,742	0	2,356	3,952	19,400	19,450	0	1,637	3,005	0	1,796	3,215
15,950	16,000	0	2,188	3,731	0	2,348	3,942	19,450	19,500	0	1,629	2,994	0	1,788	3,205
16,000	16,050	0	2,180	3,721	0	2,340	3,931	19,500	19,550	0	1,621	2,984	0	1,780	3,194
16,050	16,100	0	2,172	3,710	0	2,332	3,921	19,550	19,600	0	1,613	2,973	0	1,772	3,184
16,100	16,150	0	2,164	3,700	0	2,324	3,910	19,600	19,650	0	1,605	2,963	0	1,764	3,173
16,150	16,200	0	2,156	3,689	0	2,316	3,900	19,650	19,700	0	1,597	2,952	0	1,756	3,163
16,200	16,250	0	2,148	3,679	0	2,308	3,889	19,700	19,750	0	1,589	2,941	0	1,748	3,152
16,250	16,300	0	2,140	3,668	0	2,300	3,879	19,750	19,800	0	1,581	2,931	0	1,740	3,142
16,300	16,350	0	2,132	3,657	0	2,292	3,868	19,800	19,850	0	1,573	2,920	0	1,732	3,131
16,350	16,400	0	2,124	3,647	0	2,284	3,858	19,850	19,900	0	1,565	2,910	0	1,724	3,120
16,400	16,450	0	2,116	3,636	0	2,276	3,847	19,900	19,950	0	1,557	2,899	0	1,716	3,110
16,450	16,500	0	2,108	3,626	0	2,268	3,837	19,950	20,000	0	1,549	2,889	0	1,708	3,099
16,500	16,550	0	2,100	3,615	0	2,260	3,826	20,000	20,050	0	1,541	2,878	0	1,700	3,089
16,550	16,600	0	2,092	3,605	0	2,252	3,815	20,050	20,100	0	1,533	2,868	0	1,692	3,078
16,600	16,650	0	2,084	3,594	0	2,244	3,805	20,100	20,150	0	1,525	2,857	0	1,684	3,068
16,650	16,700	0	2,076	3,584	0	2,236	3,794	20,150	20,200	0	1,517	2,847	0	1,676	3,057
16,700	16,750	0	2,068	3,573	0	2,228	3,784	20,200	20,250	0	1,509	2,836	0	1,668	3,047
16,750	16,800	0	2,060	3,563	0	2,220	3,773	20,250	20,300	0	1,501	2,826	0	1,661	3,036
16,800	16,850	0	2,052	3,552	0	2,212	3,763	20,300	20,350	0	1,493	2,815	0	1,653	3,026
16,850	16,900	0	2,044	3,542	0	2,204	3,752	20,350	20,400	0	1,485	2,805	0	1,645	3,015
16,900	16,950	0	2,036	3,531	0	2,196	3,742	20,400	20,450	0	1,477	2,794	0	1,637	3,005
16,950	17,000	0	2,028	3,521	0	2,188	3,731	20,450	20,500	0	1,469	2,784	0	1,629	2,994
17,000	17,050	0	2,020	3,510	0	2,180	3,721	20,500	20,550	0	1,461	2,773	0	1,621	2,984
17,050	17,100	0	2,012	3,500	0	2,172	3,710	20,550	20,600	0	1,453	2,762	0	1,613	2,973
17,100	17,150	0	2,004	3,489	0	2,164	3,700	20,600	20,650	0	1,445	2,752	0	1,605	2,963
17,150	17,200	0	1,996	3,478	0	2,156	3,689	20,650	20,700	0	1,437	2,741	0	1,597	2,952
17,200	17,250	0	1,988	3,468	0	2,148	3,679	20,700	20,750	0	1,429	2,731	0	1,589	2,941
17,250	17,300	0	1,980	3,457	0	2,140	3,668	20,750	20,800	0	1,421	2,720	0	1,581	2,931
17,300	17,350	0	1,972	3,447	0	2,132	3,657	20,800	20,850	0	1,413	2,710	0	1,573	2,920
17,350	17,400	0	1,964	3,436	0	2,124	3,647	20,850	20,900	0	1,405	2,699	0	1,565	2,910
17,400	17,450	0	1,956	3,426	0	2,116	3,636	20,900	20,950	0	1,397	2,689	0	1,557	2,899
17,450	17,500	0	1,948	3,415	0	2,108	3,626	20,950	21,000	0	1,389	2,678	0	1,549	2,889
17,500	17,550	0	1,940	3,405	0	2,100	3,615	21,000	21,050	0	1,381	2,668	0	1,541	2,878
17,550	17,600	0	1,932	3,394	0	2,092	3,605	21,050	21,100	0	1,373	2,657	0	1,533	2,868
17,600	17,650	0	1,924	3,384	0	2,084	3,594	21,100	21,150	0	1,365	2,647	0	1,525	2,857
17,650	17,700	0	1,916	3,373	0	2,076	3,584	21,150	21,200	0	1,357	2,636	0	1,517	2,847
17,700	17,750	0	1,908	3,363	0	2,068	3,573	21,200	21,250	0	1,349	2,626	0	1,509	2,836
17,750	17,800	0	1,900	3,352	0	2,060	3,563	21,250	21,300	0	1,341	2,615	0	1,501	2,826
17,800	17,850	0	1,892	3,342	0	2,052	3,552	21,300	21,350	0	1,333	2,604	0	1,493	2,815
17,850	17,900	0	1,884	3,331	0	2,044	3,542	21,350	21,400	0	1,325	2,594	0	1,485	2,805
17,900	17,950	0	1,876	3,321											

2003 Earned Income Credit (EIC) Table—Continued (Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is—		And your filing status is—						If the amount you are looking up from the worksheet is—		And your filing status is—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—					Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
		No children	One child	Two children	No children	One child	Two children			No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—			At least	But less than	Your credit is—			Your credit is—		
21,450	21,500	0	1,309	2,573	0	1,469	2,784	24,950	25,000	0	750	1,836	0	909	2,046
21,500	21,550	0	1,301	2,562	0	1,461	2,773	25,000	25,050	0	742	1,825	0	901	2,036
21,550	21,600	0	1,293	2,552	0	1,453	2,762	25,050	25,100	0	734	1,815	0	893	2,025
21,600	21,650	0	1,285	2,541	0	1,445	2,752	25,100	25,150	0	726	1,804	0	885	2,015
21,650	21,700	0	1,277	2,531	0	1,437	2,741	25,150	25,200	0	718	1,794	0	877	2,004
21,700	21,750	0	1,269	2,520	0	1,429	2,731	25,200	25,250	0	710	1,783	0	869	1,994
21,750	21,800	0	1,261	2,510	0	1,421	2,720	25,250	25,300	0	702	1,773	0	862	1,983
21,800	21,850	0	1,253	2,499	0	1,413	2,710	25,300	25,350	0	694	1,762	0	854	1,973
21,850	21,900	0	1,245	2,489	0	1,405	2,699	25,350	25,400	0	686	1,752	0	846	1,962
21,900	21,950	0	1,237	2,478	0	1,397	2,689	25,400	25,450	0	678	1,741	0	838	1,952
21,950	22,000	0	1,229	2,468	0	1,389	2,678	25,450	25,500	0	670	1,731	0	830	1,941
22,000	22,050	0	1,221	2,457	0	1,381	2,668	25,500	25,550	0	662	1,720	0	822	1,931
22,050	22,100	0	1,213	2,447	0	1,373	2,657	25,550	25,600	0	654	1,709	0	814	1,920
22,100	22,150	0	1,205	2,436	0	1,365	2,647	25,600	25,650	0	646	1,699	0	806	1,910
22,150	22,200	0	1,197	2,425	0	1,357	2,636	25,650	25,700	0	638	1,688	0	798	1,899
22,200	22,250	0	1,189	2,415	0	1,349	2,626	25,700	25,750	0	630	1,678	0	790	1,888
22,250	22,300	0	1,181	2,404	0	1,341	2,615	25,750	25,800	0	622	1,667	0	782	1,878
22,300	22,350	0	1,173	2,394	0	1,333	2,604	25,800	25,850	0	614	1,657	0	774	1,867
22,350	22,400	0	1,165	2,383	0	1,325	2,594	25,850	25,900	0	606	1,646	0	766	1,857
22,400	22,450	0	1,157	2,373	0	1,317	2,583	25,900	25,950	0	598	1,636	0	758	1,846
22,450	22,500	0	1,149	2,362	0	1,309	2,573	25,950	26,000	0	590	1,625	0	750	1,836
22,500	22,550	0	1,141	2,352	0	1,301	2,562	26,000	26,050	0	582	1,615	0	742	1,825
22,550	22,600	0	1,133	2,341	0	1,293	2,552	26,050	26,100	0	574	1,604	0	734	1,815
22,600	22,650	0	1,125	2,331	0	1,285	2,541	26,100	26,150	0	566	1,594	0	726	1,804
22,650	22,700	0	1,117	2,320	0	1,277	2,531	26,150	26,200	0	558	1,583	0	718	1,794
22,700	22,750	0	1,109	2,310	0	1,269	2,520	26,200	26,250	0	550	1,573	0	710	1,783
22,750	22,800	0	1,101	2,299	0	1,261	2,510	26,250	26,300	0	542	1,562	0	702	1,773
22,800	22,850	0	1,093	2,289	0	1,253	2,499	26,300	26,350	0	534	1,551	0	694	1,762
22,850	22,900	0	1,085	2,278	0	1,245	2,489	26,350	26,400	0	526	1,541	0	686	1,752
22,900	22,950	0	1,077	2,268	0	1,237	2,478	26,400	26,450	0	518	1,530	0	678	1,741
22,950	23,000	0	1,069	2,257	0	1,229	2,468	26,450	26,500	0	510	1,520	0	670	1,731
23,000	23,050	0	1,061	2,246	0	1,221	2,457	26,500	26,550	0	502	1,509	0	662	1,720
23,050	23,100	0	1,053	2,236	0	1,213	2,447	26,550	26,600	0	494	1,499	0	654	1,709
23,100	23,150	0	1,045	2,225	0	1,205	2,436	26,600	26,650	0	486	1,488	0	646	1,699
23,150	23,200	0	1,037	2,215	0	1,197	2,425	26,650	26,700	0	478	1,478	0	638	1,688
23,200	23,250	0	1,029	2,204	0	1,189	2,415	26,700	26,750	0	470	1,467	0	630	1,678
23,250	23,300	0	1,021	2,194	0	1,181	2,404	26,750	26,800	0	462	1,457	0	622	1,667
23,300	23,350	0	1,013	2,183	0	1,173	2,394	26,800	26,850	0	454	1,446	0	614	1,657
23,350	23,400	0	1,005	2,173	0	1,165	2,383	26,850	26,900	0	446	1,436	0	606	1,646
23,400	23,450	0	997	2,162	0	1,157	2,373	26,900	26,950	0	438	1,425	0	598	1,636
23,450	23,500	0	989	2,152	0	1,149	2,362	26,950	27,000	0	430	1,415	0	590	1,625
23,500	23,550	0	981	2,141	0	1,141	2,352	27,000	27,050	0	422	1,404	0	582	1,615
23,550	23,600	0	973	2,131	0	1,133	2,341	27,050	27,100	0	414	1,394	0	574	1,604
23,600	23,650	0	965	2,120	0	1,125	2,331	27,100	27,150	0	406	1,383	0	566	1,594
23,650	23,700	0	957	2,110	0	1,117	2,320	27,150	27,200	0	398	1,372	0	558	1,583
23,700	23,750	0	949	2,099	0	1,109	2,310	27,200	27,250	0	390	1,362	0	550	1,573
23,750	23,800	0	941	2,089	0	1,101	2,299	27,250	27,300	0	382	1,351	0	542	1,562
23,800	23,850	0	933	2,078	0	1,093	2,289	27,300	27,350	0	374	1,341	0	534	1,551
23,850	23,900	0	925	2,067	0	1,085	2,278	27,350	27,400	0	366	1,330	0	526	1,541
23,900	23,950	0	917	2,057	0	1,077	2,268	27,400	27,450	0	358	1,320	0	518	1,530
23,950	24,000	0	909	2,046	0	1,069	2,257	27,450	27,500	0	350	1,309	0	510	1,520
24,000	24,050	0	901	2,036	0	1,061	2,246	27,500	27,550	0	342	1,299	0	502	1,509
24,050	24,100	0	893	2,025	0	1,053	2,236	27,550	27,600	0	334	1,288	0	494	1,499
24,100	24,150	0	885	2,015	0	1,045	2,225	27,600	27,650	0	326	1,278	0	486	1,488
24,150	24,200	0	877	2,004	0	1,037	2,215	27,650	27,700	0	318	1,267	0	478	1,478
24,200	24,250	0	869	1,994	0	1,029	2,204	27,700	27,750	0	310	1,257	0	470	1,467
24,250	24,300	0	862	1,983	0	1,021	2,194	27,750	27,800	0	302	1,246	0	462	1,457
24,300	24,350	0	854	1,973	0	1,013	2,183	27,800	27,850	0	294	1,236	0	454	1,446
24,350	24,400	0	846	1,962	0	1,005	2,173	27,850	27,900	0	286	1,225	0	446	1,436
24,400	24,450	0	838	1,952	0	997	2,162	27,900	27,950	0	278	1,215	0	438	1,425
24,450	24,500	0	830	1,941	0	989	2,152	27,950	28,000	0	270	1,204	0	430	1,415
24,500	24,550	0	822	1,931	0	981	2,141	28,000	28,050	0	262	1,193	0	422	1,404
24,550	24,600	0	814	1,920	0	973	2,131	28,050	28,100	0	254	1,183	0	414	1,394
24,600	24,650	0	806	1,910	0	965	2,120	28,100	28,150	0	246	1,172	0	406	1,383
24,650	24,700	0	798	1,899	0	957	2,110	28,150	28,200	0	238	1,162	0	398	1,372
24,700	24,750	0	790	1,888	0	949	2,099	28,200	28,250	0	230	1,151	0	390	1,362
24,750	24,800	0	782	1,878	0	941	2,089	28,250	28,300	0	222	1,141	0	382	1,351
24,800	24,850	0	774	1,867	0	933	2,078	28,300	28,350	0	214	1,130	0	374	1,341
24,850	24,900	0	766	1,857	0	925	2,067	28,350	28,400	0	206	1,120	0	366	1,330
24,900	24,950	0	758	1,846	0	917	2,057	28,400	28,450	0	198	1,109	0	358	1,320

(Continued on page 49)

2003 Earned Income Credit (EIC) Table—Continued (Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is—		And your filing status is—						If the amount you are looking up from the worksheet is—		And your filing status is—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—					Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
		No children	One child	Two children	No children	One child	Two children			No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—			At least	But less than	Your credit is—			Your credit is—		
28,450	28,500	0	190	1,099	0	350	1,309	31,700	31,750	0	0	414	0	0	625
28,500	28,550	0	182	1,088	0	342	1,299	31,750	31,800	0	0	404	0	0	614
28,550	28,600	0	174	1,078	0	334	1,288	31,800	31,850	0	0	393	0	0	604
28,600	28,650	0	166	1,067	0	326	1,278	31,850	31,900	0	0	383	0	0	593
28,650	28,700	0	158	1,057	0	318	1,267	31,900	31,950	0	0	372	0	0	583
28,700	28,750	0	150	1,046	0	310	1,257	31,950	32,000	0	0	362	0	0	572
28,750	28,800	0	142	1,036	0	302	1,246	32,000	32,050	0	0	351	0	0	562
28,800	28,850	0	134	1,025	0	294	1,236	32,050	32,100	0	0	341	0	0	551
28,850	28,900	0	126	1,014	0	286	1,225	32,100	32,150	0	0	330	0	0	541
28,900	28,950	0	118	1,004	0	278	1,215	32,150	32,200	0	0	319	0	0	530
28,950	29,000	0	110	993	0	270	1,204	32,200	32,250	0	0	309	0	0	520
29,000	29,050	0	102	983	0	262	1,193	32,250	32,300	0	0	298	0	0	509
29,050	29,100	0	94	972	0	254	1,183	32,300	32,350	0	0	288	0	0	498
29,100	29,150	0	86	962	0	246	1,172	32,350	32,400	0	0	277	0	0	488
29,150	29,200	0	78	951	0	238	1,162	32,400	32,450	0	0	267	0	0	477
29,200	29,250	0	70	941	0	230	1,151	32,450	32,500	0	0	256	0	0	467
29,250	29,300	0	63	930	0	222	1,141	32,500	32,550	0	0	246	0	0	456
29,300	29,350	0	55	920	0	214	1,130	32,550	32,600	0	0	235	0	0	446
29,350	29,400	0	47	909	0	206	1,120	32,600	32,650	0	0	225	0	0	435
29,400	29,450	0	39	899	0	198	1,109	32,650	32,700	0	0	214	0	0	425
29,450	29,500	0	31	888	0	190	1,099	32,700	32,750	0	0	204	0	0	414
29,500	29,550	0	23	878	0	182	1,088	32,750	32,800	0	0	193	0	0	404
29,550	29,600	0	15	867	0	174	1,078	32,800	32,850	0	0	183	0	0	393
29,600	29,650	0	7	857	0	166	1,067	32,850	32,900	0	0	172	0	0	383
29,650	29,700	0	**	846	0	158	1,057	32,900	32,950	0	0	162	0	0	372
29,700	29,750	0	0	835	0	150	1,046	32,950	33,000	0	0	151	0	0	362
29,750	29,800	0	0	825	0	142	1,036	33,000	33,050	0	0	140	0	0	351
29,800	29,850	0	0	814	0	134	1,025	33,050	33,100	0	0	130	0	0	341
29,850	29,900	0	0	804	0	126	1,014	33,100	33,150	0	0	119	0	0	330
29,900	29,950	0	0	793	0	118	1,004	33,150	33,200	0	0	109	0	0	319
29,950	30,000	0	0	783	0	110	993	33,200	33,250	0	0	98	0	0	309
30,000	30,050	0	0	772	0	102	983	33,250	33,300	0	0	88	0	0	298
30,050	30,100	0	0	762	0	94	972	33,300	33,350	0	0	77	0	0	288
30,100	30,150	0	0	751	0	86	962	33,350	33,400	0	0	67	0	0	277
30,150	30,200	0	0	741	0	78	951	33,400	33,450	0	0	56	0	0	267
30,200	30,250	0	0	730	0	70	941	33,450	33,500	0	0	46	0	0	256
30,250	30,300	0	0	720	0	63	930	33,500	33,550	0	0	35	0	0	246
30,300	30,350	0	0	709	0	55	920	33,550	33,600	0	0	25	0	0	235
30,350	30,400	0	0	699	0	47	909	33,600	33,650	0	0	14	0	0	225
30,400	30,450	0	0	688	0	39	899	33,650	33,700	0	0	***	0	0	214
30,450	30,500	0	0	678	0	31	888	33,700	33,750	0	0	0	0	0	204
30,500	30,550	0	0	667	0	23	878	33,750	33,800	0	0	0	0	0	193
30,550	30,600	0	0	656	0	15	867	33,800	33,850	0	0	0	0	0	183
30,600	30,650	0	0	646	0	7	857	33,850	33,900	0	0	0	0	0	172
30,650	30,700	0	0	635	0	**	846	33,900	33,950	0	0	0	0	0	162
30,700	30,750	0	0	625	0	0	835	33,950	34,000	0	0	0	0	0	151
30,750	30,800	0	0	614	0	0	825	34,000	34,050	0	0	0	0	0	140
30,800	30,850	0	0	604	0	0	814	34,050	34,100	0	0	0	0	0	130
30,850	30,900	0	0	593	0	0	804	34,100	34,150	0	0	0	0	0	119
30,900	30,950	0	0	583	0	0	793	34,150	34,200	0	0	0	0	0	109
30,950	31,000	0	0	572	0	0	783	34,200	34,250	0	0	0	0	0	98
31,000	31,050	0	0	562	0	0	772	34,250	34,300	0	0	0	0	0	88
31,050	31,100	0	0	551	0	0	762	34,300	34,350	0	0	0	0	0	77
31,100	31,150	0	0	541	0	0	751	34,350	34,400	0	0	0	0	0	67
31,150	31,200	0	0	530	0	0	741	34,400	34,450	0	0	0	0	0	56
31,200	31,250	0	0	520	0	0	730	34,450	34,500	0	0	0	0	0	46
31,250	31,300	0	0	509	0	0	720	34,500	34,550	0	0	0	0	0	35
31,300	31,350	0	0	498	0	0	709	34,550	34,600	0	0	0	0	0	25
31,350	31,400	0	0	488	0	0	699	34,600	34,650	0	0	0	0	0	14
31,400	31,450	0	0	477	0	0	688	34,650	34,692	0	0	0	0	0	4
31,450	31,500	0	0	467	0	0	678	34,692 or more		0	0	0	0	0	0
31,500	31,550	0	0	456	0	0	667								
31,550	31,600	0	0	446	0	0	656								
31,600	31,650	0	0	435	0	0	646								
31,650	31,700	0	0	425	0	0	635								

*If the amount you are looking up from the worksheet is at least \$29,650 (\$30,650 if married filing jointly) but less than \$29,666 (\$30,666 if married filing jointly), your credit is \$1. Otherwise, you cannot take the credit.

***If the amount you are looking up from the worksheet is at least \$33,650 but less than \$33,692, your credit is \$4. Otherwise, you cannot take the credit.

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

This credit is for certain people who have a qualifying child as defined in the instructions for line 6c, column (4), on page 23. The additional child tax credit may give you a refund even if you do not owe any tax.

Two Steps To Take the Additional Child Tax Credit!

- Step 1.** Be sure you figured the amount, if any, of your child tax credit. See the instructions for Form 1040A, line 33, that begin on page 37.
- Step 2.** Read the **TIP** at the end of your Child Tax Credit Worksheet. Use Form 8812 to see if you can take the additional child tax credit, but only if you meet the condition given in that TIP.

Line 43

Include in the total on line 43 any of the following that apply.

Amount Paid With Extension of Time To File. If you filed **Form 4868** to get an automatic extension of time to file, include in the total on line 43 any amount you paid with that form or by electronic funds withdrawal or credit card. If you paid by credit card, do not include on line 43 the convenience fee you were charged. To the left of the entry space for line 43, enter “Form 4868” and show the amount paid. Also, include any amount paid with **Form 2688** if you filed for an additional extension.

Excess Social Security and Tier 1 Railroad Retirement (RRTA) Taxes Withheld. If you, or your spouse if filing a joint return, had more than one employer for 2003 and total wages of more than \$87,000, too much social security or tier 1 RRTA tax may have been withheld. For more details, including how to figure the amount to include on line 43, see **Pub. 505**.

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

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

If you want to check the status of your refund, please wait at least 6 weeks (3 weeks if you filed electronically) from the date you filed to do so. But, if you filed **Form 8379** with your return, allow 14 weeks (11 weeks if you filed electronically). See page 10 for details.



If the amount you overpaid is large, you may want to decrease the amount of income tax withheld from your pay by filing a new **Form W-4**. See **Income Tax Withholding and Estimated Tax Payments for 2004** on page 53.

Refund Offset. If you owe past-due Federal tax, state income tax, child support, spousal support, or certain Federal nontax debts, such as student loans, all or part of the overpayment on line 44 may be used (offset) to pay the past-due amount. Offsets for Federal taxes are made by the IRS. All other offsets are made by the Treasury Department’s Financial Management

Service (FMS). You will receive a notice from FMS showing the amount of the offset and the agency receiving it. To find out if you may have an offset or if you have a question about it, contact the agency(ies) you owe the debt to.

Injured Spouse Claim. If you file a joint return and your spouse has not paid past-due Federal tax, state income tax, child support, spousal support, or a Federal nontax debt, such as a student loan, part or all of the overpayment on line 44 may be used (offset) to pay the past-due amount. But **your** part of the overpayment may be refunded to you after the offset occurs if certain conditions apply and you complete Form 8379. For details, use TeleTax topic 203 (see page 10) or see Form 8379.

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

Simple. Safe. Secure.

Receive your refund in as few as 10 days with IRS *e-file!*

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

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

Why Use Direct Deposit?

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



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

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

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

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

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



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

Sample Check—Lines 45b Through 45d

Rufus Maple
Mary Maple
1234 Main Street
Anytown, LA 70000

PAY TO THE ORDER OF

ANYTOWN BANK
Anytown, LA 70000

For

1: 20202086 1234

1234
15-0000/0000

DOLLARS

Do not include the check number

Account number (line 45d)

Routing number (line 45b)

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

Line 46

Amount Applied to Your 2004 Estimated Tax

Enter on line 46 the amount, if any, of the overpayment on line 44 you want applied to your estimated tax for 2004. We will apply this amount to your account unless you attach a statement requesting us to apply it to your spouse's account. Include your spouse's social security number in the attached statement.



This election to apply part or all of the amount overpaid to your 2004 estimated tax cannot be changed later.

Amount You Owe



IRS *e-file* offers an additional payment option:

Electronic Funds Withdrawal. This option allows you to file your return early and schedule your payment for withdrawal from your checking or savings account on a future date up to and including April 15, 2004. IRS *e-file* also provides proof of receipt of your return and payment by email or through your software package. Visit www.irs.gov/efile for details.

Line 47

Amount You Owe



You do not have to pay if line 47 is under \$1.

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

You can pay by check, money order, or credit card. **Do not** include any estimated tax payment for 2004 in your check,

money order, or amount you charge. Instead, make the estimated tax payment separately.

To Pay by Check or Money Order. Enclose in the envelope with your return a check or money order payable to the “**United States Treasury**” for the full amount when you file. **Do not** send cash. **Do not** attach the payment to your return. Write “2003 Form 1040A” and your name, address, daytime phone number, and social security number (SSN) on your payment. If you are filing a joint return, enter the SSN shown first on your tax return.

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

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

Link2Gov Corporation

1-888-PAY-1040SM (1-888-729-1040)

1-888-658-5465 (Customer Service)

www.PAY1040.com

Official Payments Corporation

1-800-2PAY-TAXSM (1-800-272-9829)

1-877-754-4413 (Customer Service)

www.officialpayments.com



You may need to (a) increase the amount of income tax withheld from your pay by filing a new **Form W-4** or (b) make estimated tax payments for 2004. See **Income Tax Withholding and Estimated Tax Payments for 2004** on page 53.

What if You Cannot Pay?

If you cannot pay the full amount shown on line 47 when you file, you may ask to make monthly **installment payments**. You may have up to 60 months to pay. However, you will be charged interest and may be charged a late payment penalty on the tax not paid by April 15, 2004, even if your request to pay in installments is granted. You must also pay a fee. To limit the interest and penalty charges, pay as much of the tax as possible when you file. But before requesting an installment agreement, you should consider other less costly alternatives, such as a bank loan.

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

Line 48

Estimated Tax Penalty

You may owe this penalty if:

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

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

Exception. You will not owe the penalty if your 2002 tax return was for a tax year of 12 full months **and either** of the following applies.

1. You had no tax liability for 2002 and you were a U.S. citizen or resident for all of 2002 **or**
2. The total of lines 39 and 40 on your 2003 return is at least as much as the tax liability shown on your 2002 return. Your estimated tax payments for 2003 must have been made on time and for the required amount.



If your 2003 filing status is married filing separately and your 2002 adjusted gross income was over \$75,000, item 2 above may not apply. For details, see **Form 2210** and its instructions.

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



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

Third Party Designee

If you want to allow a friend, family member, or any other person you choose to discuss your 2003 tax return with the IRS, check the “Yes” box in the “Third party designee” area of your return. Also, enter the designee’s name, phone number, and any five numbers the designee chooses as his or her personal identification number (PIN). **But** if you want to allow the paid preparer who signed your return to discuss it with the IRS, just enter “Preparer” in the space for the designee’s name. You do not have to provide the other information requested.

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

- Give the IRS any information that is missing from your return,
- Call the IRS for information about the processing of your return or the status of your refund or payment(s),

- Receive copies of notices or transcripts related to your return, upon request, and
- Respond to certain IRS notices about math errors, offsets, and return preparation.

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

The authorization will automatically end no later than the due date (without regard to extensions) for filing your 2004 tax return. This is April 15, 2005, for most people. If you wish to revoke the authorization before it ends, see Pub. 947.

Sign Your Return

Form 1040A is not considered a valid return unless you sign it. If you are filing a joint return, your spouse must also sign. If your spouse cannot sign the return, see **Pub. 501**. Be sure to date your return and enter your occupation(s). If you are filing a joint return as a surviving spouse, see **Death of a Taxpayer** on page 54.

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

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

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



Electronic Return Signatures!

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

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

To verify your identity, you will be prompted to enter your adjusted gross income (AGI) from your **originally** filed 2002 Federal income tax return, if applicable. Do not use your AGI from an amended return (Form 1040X). AGI is the amount shown on your 2002 Form 1040, line 35; Form 1040A, line 21; Form 1040EZ, line 4; and on the TeleFile Tax Record, line I. If you don’t have your 2002 income tax return, call the IRS at **1-800-829-1040** to get a free transcript of your account. You will also be prompted to enter your date of birth (DOB). Make sure your DOB is accurate and matches the information on record with the Social Security Administration by checking your annual Social Security Statement.



You **cannot** sign your return electronically if you are a first-time filer under age 16 at the end of 2003.

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

Attach Required Forms and Schedules

Attach **Form(s) W-2** to the front of Form 1040A. Attach all other schedules and forms behind Form 1040A in order by

number. If you are filing **Schedule EIC**, put it last. **Do not** attach items unless required to do so.



If you received a 2003 **Form 1099-R** showing Federal income tax withheld, also attach the form to the front of Form 1040A.

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

General Information

How To Avoid Common Mistakes. Mistakes may delay your refund or result in notices being sent to you.

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

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

3. If you are taking the child tax credit or additional child tax credit, make sure you entered any advance child tax credit payment you received (before offset) in 2003 on line 2 of your Child Tax Credit Worksheet. **Do not** enter your advance payment anywhere on your tax return.

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

5. If you think you can take the earned income credit, read the instructions for line 41 that begin on page 40 to make sure you qualify. If you do, make sure you enter on Schedule EIC the correct SSN for each person you claim as a qualifying child. Also, be sure you used the correct column of the EIC Table for your filing status and the number of children you have.

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

7. Be sure you use the correct method to figure your tax. See the instructions for line 28 that begin on page 33. Also, enter your total tax on line 38.

8. Make sure you use the correct filing status. If you think you can file as head of household, read the instructions for line 4 that begin on page 20 to make sure you qualify.

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

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

11. Enter your standard deduction on line 24. Also, if you check any box on line 23a or you (or your spouse if filing jointly) can be claimed as a dependent on someone's 2003 return, see page 32 to find the amount to enter on line 24.

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

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

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

Innocent Spouse Relief. You may qualify for relief from liability for tax on a joint return if (a) there is an understatement of tax because your spouse omitted income or claimed false deductions or credits, (b) you are divorced, separated, or no longer living with your spouse, or (c) given all the facts and circumstances, it would not be fair to hold you liable for the tax. See **Form 8857** or **Pub. 971** for more details.

What Should You Do If You Move? If you move after you file, always notify the IRS of your new address. To do this, use **Form 8822**.

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

Income Tax Withholding and Estimated Tax Payments for 2004. If the amount you owe or the amount you overpaid is large, you may want to file a new **Form W-4** with your employer to change the amount of income tax withheld from your 2004 pay. For details on how to complete Form W-4, see **Pub. 919**. In general, you do not have to make estimated tax payments if you expect that your 2004 tax return will show a tax refund or a tax balance due the IRS of less than \$1,000. If your total estimated tax (including any alternative minimum tax) for 2004 is \$1,000 or more, see **Form 1040-ES**. It has a worksheet you can use to see if you have to make estimated tax payments. See **Pub. 505** for more details.

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

How Do You Make a Gift To Reduce the Public Debt? If you wish to do so, make a check payable to "Bureau of the Public Debt." You can send it to: Bureau of the Public Debt, Department G, P.O. Box 2188, Parkersburg, WV 26106-2188. Or

you can enclose the check with your income tax return when you file. Do not add your gift to any tax you may owe. See page 51 for details on how to pay any tax you owe.



If you itemize your deductions for 2004, you may be able to deduct this gift.

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

Need a Copy of Your Tax Return? If you do, use **Form 4506**. If you want a free printed copy of your account, call us. See page 12 for the number.

Death of a Taxpayer. If a taxpayer died before filing a return for 2003, the taxpayer's spouse or personal representative may have to file and sign a return for that taxpayer. A personal representative can be an executor, administrator, or anyone who is in charge of the deceased taxpayer's property. If the deceased taxpayer did not have to file a return but had tax withheld, a return must be filed to get a refund. The person who files the return must enter "**DECEASED**," the deceased taxpayer's name, and the date of death across the top of the return. If this information is not provided, it may delay the processing of the return.

If your spouse died in 2003 and you did not remarry in 2003, or if your spouse died in 2004 before filing a return for 2003, you can file a joint return. A joint return should show your spouse's 2003 income before death and your income for all of 2003. Enter "Filing as surviving spouse" in the area where you sign the return. If someone else is the personal representative, he or she must also sign.

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

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

For more details, use TeleTax topic 356 (see page 10) or see **Pub. 559**.

Parent of a Kidnapped Child. The parent of a child who is presumed by law enforcement authorities to have been kidnapped by someone who is not a family member may be able to take the child into account in determining his or her eligibility for the head of household or qualifying widow(er) filing status, deduction for dependents, child tax credit, and the earned income credit (EIC). For details, use TeleTax topic 357 (see page 10) or see **Pub. 501** (**Pub. 596** for the EIC).

Other Ways To Get Help

Send or Email Your Written Tax Questions to the IRS. You should get an answer in about 30 days. If you do not have the mailing address, call us. See page 12 for the number. Or email

your questions to us through the IRS website at www.irs.gov/help and click on **Tax Law Questions**. Do not send questions with your return.

Free Help With Your Return. Free help in preparing your return is available nationwide from IRS-trained volunteers. The Volunteer Income Tax Assistance (**VITA**) program is designed to help low-income taxpayers and the Tax Counseling for the Elderly (**TCE**) program is designed to assist taxpayers age 60 or older with their returns. Some locations offer free electronic filing and all volunteers will let you know about the credits and deductions you may be entitled to claim. For details, call us. See page 12 for the number. If you received a Federal income tax package in the mail, take it with you when you go for help. Also take a copy of your 2002 tax return (if available), all your **Forms W-2** and **1099** for 2003, any other information about your 2003 income and expenses, and the social security number (or individual taxpayer identification number) for your spouse, your dependents, and yourself. **Or** to find the nearest AARP Tax-Aide site, visit AARP's website at www.aarp.org/taxaide or call **1-888-227-7669**.

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

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

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

Help for People With Disabilities. Telephone help is available using TTY/TDD equipment. See page 12 for the number. Braille materials are available at libraries that have special services for people with disabilities.

Interest and Penalties

What if You File or Pay Late? The IRS can charge you interest and penalties on the amount you owe.

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

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

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

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

Order Blank for Forms and Publications



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

paper listing the additional items you need. To help reduce waste, order only the items you need to prepare your return. We will send you two copies of each form and one copy of each publication you circle.

How To Use the Order Blank

1. Cut the order blank on the dotted line and **print or type your name and address accurately in the space provided below**. An accurate address will ensure delivery of your order.
2. Circle the items you need. Use the blank space to order an item not listed. See pages 8 and 9 for the titles of the forms and publications. If you need more space, attach a separate sheet of

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

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



Where To Mail Your Order Blank for Free Forms and Publications

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

Order Blank

▲ Cut here ▲

Fill in your name and address.

Name _____

Postal mailing address _____ Apt./Suite/Room _____

City _____ State _____ ZIP code _____

Foreign country _____ International postal code _____

Daytime phone number (optional) _____
() _____

The items in bold may be picked up at many IRS offices, post offices, and libraries. You may also download all these items from the Internet at www.irs.gov or place an electronic order for them.

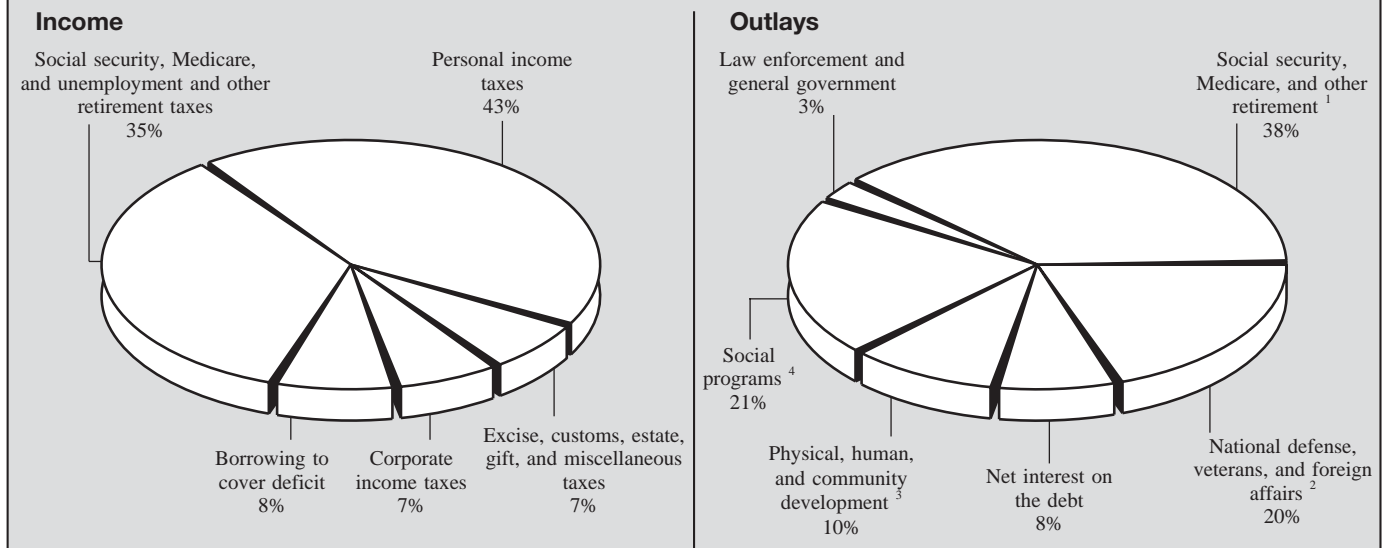
Circle the forms and publications you need. The instructions for any form you order will be included.

1040	Schedule F (1040)	Schedule 3 (1040A)	2441	8582	Pub. 17	Pub. 525	Pub. 596
Schedules A&B (1040)	Schedule H (1040)	1040EZ	3903	8606	Pub. 334	Pub. 527	Pub. 910
Schedule C (1040)	Schedule J (1040)	1040-ES (2004)	4506	8812	Pub. 463	Pub. 529	Pub. 926
Schedule C-EZ (1040)	Schedule R (1040)	1040-V	4562	8822	Pub. 501	Pub. 535	Pub. 929
Schedule D (1040)	Schedule SE (1040)	1040X	4868	8829	Pub. 502	Pub. 550	Pub. 936
Schedule D-1 (1040)	1040A	2106	5329	8863	Pub. 505	Pub. 554	Pub. 970
Schedule E (1040)	Schedule 1 (1040A)	2106-EZ	8283	9465	Pub. 521	Pub. 575	Pub. 972
Schedule EIC (1040A or 1040)	Schedule 2 (1040A)	2210	8379	Pub. 1	Pub. 523	Pub. 590	

J

Major Categories of Federal Income and Outlays for Fiscal Year 2002

Income and Outlays. These pie charts show the relative sizes of the major categories of Federal income and outlays for fiscal year 2002.



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

In fiscal year 2002 (which began on October 1, 2001, and ended on September 30, 2002), Federal income was \$1.9

trillion and outlays were \$2.1 trillion, leaving a deficit of \$0.2 trillion.

Footnotes for Certain Federal Outlays

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

2. National defense, veterans, and foreign affairs: About 17% of outlays were to equip, modernize, and pay our armed forces and to fund other national defense activities; about 2% were for veterans benefits and services; and about 1% were for international activities, including military and economic assistance to foreign countries and the maintenance of U.S. embassies abroad.

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

4. Social programs: About 14% of total outlays were for Medicaid, food stamps, temporary assistance for needy families, supplemental security income, and related programs; and 7% for health research and public health programs, unemployment compensation, assisted housing, and social services.

Note. The percentages on this page exclude undistributed offsetting receipts, which were \$48 billion in fiscal year 2002. In the budget, these receipts are offset against spending in figuring the outlay totals shown above. These receipts are for the U.S. Government's share of its employee retirement programs, rents and royalties on the Outer Continental Shelf, and proceeds from the sale of assets.

Disclosure, Privacy Act, and Paperwork Reduction Act Notice

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

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

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

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

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

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

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

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

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

The Time It Takes To Prepare Your Return. We try to create forms and instructions that can be easily understood. The time needed to complete and file the forms in the chart below will vary depending on individual circumstances.

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

We Welcome Comments on Forms. If you have comments concerning the accuracy of these time estimates or suggestions for making these forms simpler, we would be happy to hear from you. You can email us at [*taxforms@irs.gov](mailto:taxforms@irs.gov). Please put "Forms Comment" on the subject line. Or you can write to the Tax Products Coordinating Committee, Western Area Distribution Center, Rancho Cordova, CA 95743-0001. **Do not** send your return to this address. Instead, see the back cover.

Estimated Preparation Time

The time needed to complete and file Form 1040A, its schedules, and accompanying worksheets will vary depending on individual circumstances. The estimated average times are:					
Form	Recordkeeping	Learning about the law or the form	Preparing the form	Copying, assembling, and sending the form to the IRS	Totals
Form 1040A	1 hr., 10 min.	3 hr., 34 min.	5 hr., 18 min.	34 min.	10 hr., 36 min.
Sch. 1	19 min.	4 min.	13 min.	20 min.	56 min.
Sch. 2	33 min.	10 min.	52 min.	31 min.	2 hr., 6 min.
Sch. 3	13 min.	14 min.	26 min.	34 min.	1 hr., 27 min.
Sch. EIC	0 min.	1 min.	13 min.	20 min.	34 min.

Table with columns: If Form 1040A, line 27, is— (At least, But less than), And you are— (Single, Married filing jointly, Married filing separately, Head of a household), If Form 1040A, line 27, is— (At least, But less than), And you are— (Single, Married filing jointly, Married filing separately, Head of a household), If Form 1040A, line 27, is— (At least, But less than), And you are— (Single, Married filing jointly, Married filing separately, Head of a household). Rows show tax values for various income brackets from 23,000 to 29,950, 24,000 to 27,000, 29,000 to 30,950, 24,000 to 27,000, 30,000 to 30,950, 25,000 to 28,000, and 31,000 to 31,950.

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

(Continued on page 62)

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Where Do You File?

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Envelopes without enough postage will be returned to you by the post office. Your envelope may need additional postage if it contains more than five pages or is oversized (for example, it is over ¼” thick). Also, include your complete return address.

IF you live in...	THEN use this address if you:	
	Are not enclosing a check or money order...	Are enclosing a check or money order...
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Maine, Massachusetts, New Hampshire, New York, Vermont	Internal Revenue Service Center Andover, MA 05501-0015	Internal Revenue Service Center Andover, MA 05501-0115
Delaware, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, South Dakota, Wisconsin	Internal Revenue Service Center Kansas City, MO 64999-0015	Internal Revenue Service Center Kansas City, MO 64999-0115
Connecticut, District of Columbia, Maryland, New Jersey, Pennsylvania	Internal Revenue Service Center Philadelphia, PA 19255-0015	Internal Revenue Service Center Philadelphia, PA 19255-0115
Arkansas, Colorado, Kentucky, Louisiana, New Mexico, Oklahoma, Tennessee, Texas	Internal Revenue Service Center Austin, TX 73301-0015	Internal Revenue Service Center Austin, TX 73301-0115
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* Permanent residents of Guam should use: Department of Revenue and Taxation, Government of Guam, P.O. Box 23607, GMF, GU 96921; permanent residents of the Virgin Islands should use: V.I. Bureau of Internal Revenue, 9601 Estate Thomas, Charlotte Amalie, St. Thomas, VI 00802.

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