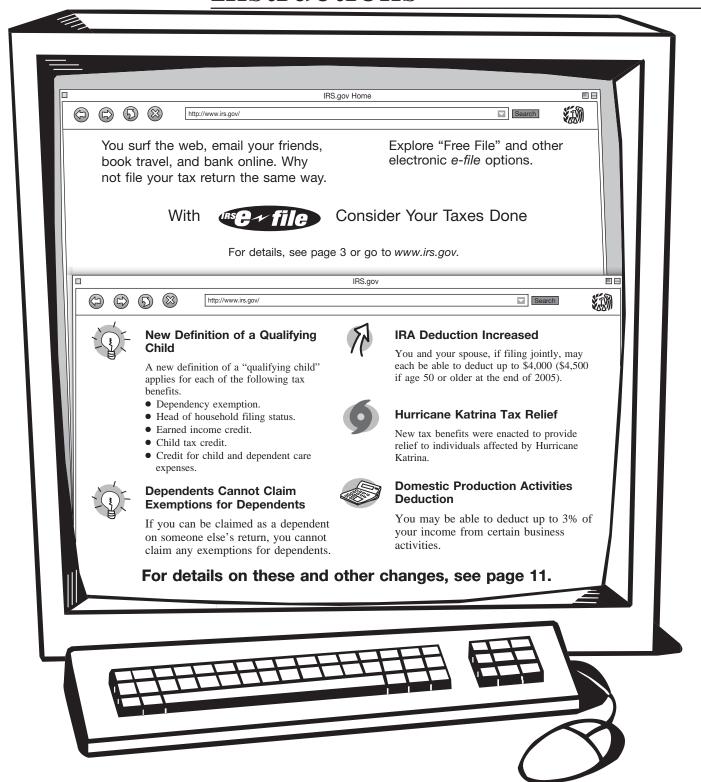


2005 1040

Instructions



A Message From the Commissioner

Dear Taxpayer,

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

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

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

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

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

Sincerely,

Mark W. Everson

Mark W. Even

The IRS Mission

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



consider it done

What is IRS *e-file*?

It's the fastest, easiest, and most convenient way to file your income tax return electronically. So easy, over 68 million taxpayers preferred e-file over filing a paper income tax return last year. Visit the IRS website at www.irs.gov/efile for all the details and latest information.

What are the benefits?

Millions Eligible for Free File!

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

Fast! Easy! Convenient!

- Get your refund in half the time as paper filers do, even faster and safer with direct deposit. See page 59.
- Sign electronically and file a completely paperless return. See page 61.
- Receive an electronic proof of receipt within 48 hours after the IRS received your return.
- If you owe, you can *e-file* and authorize an electronic funds withdrawal or pay by credit card. If you *e-file* before April 17, 2006, you can schedule an electronic funds withdrawal from your checking or savings account as late as April 17, 2006. See page 60.
- Prepare and file your federal and state returns together and save time.

Accurate! Secure!

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

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

How to *e-file*?

Use an Authorized IRS e-file Provider



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

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

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

Use a Personal Computer



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

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

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

Tax Return Page Reference

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

1040		rtment of the Treasury—Internal Revenue S Individual Income Tax Ret	וווונים 🙀	5 <i>6</i>	(99) IRS Use O	nlv—Do no	t write or	staple in this space.	
	_	the year Jan. 1-Dec. 31, 2005, or other tax year begin		5, ending	(,			MB No. 1545-0074	
Labe (16)	You	ur first name and initial	Last name					ocial security num	ber
(See L								1 1	(16)
on page 16.) B	If a	joint return, spouse's first name and initial	Last name				Spous	e's social security n	number
Use the IRS L		OR REFERENCE (DMLY—D(LE		1 1	(16)
Iabel. Otherwise,	Ho	me address (number and street). If you have a	P.O. box, see page 16		Apt. no.			ou must enter	•
please print R							A y	our SSN(s) above	. 🔼
or type.	City	y, town or post office, state, and ZIP code. If you	ou have a foreign addr	ess, se	e page 16.			ng a box below will	
Presidential Election Campaign	16)	sinth, want fo to a	o +o +b	is fund (see no		cnange	your tax or refund	
Election Campaign		neck here if you, or your spouse if filing j						You Spou	
Filing Status	1 L	Single —(16)	~	,				g person). (See page	,
-	2 L	Married filing jointly (even if only one l	' \'\'\		this child's name		illia bul	not your dependen	it, enter
Check only one box.	3 L	Married filing separately. Enter spouse and full name here. ▶		`			depen	dent child (see pag	ge 17)
	、6a	Yourself. If someone can claim you	ı as a dependent. d		, ,	(- /	.]	Boxes checked	,
Exemptions (18	b	Spouse	•				. }	on 6a and 6b No. of children	
	С	Dependents:	(2) Dependent's	-	(3) Dependent's	(4) vif qual		on 6c who: lived with you	
		(1) First name Last name	social security number	er	relationship to you	child for chi credit (see pa		did not live with	
								you due to divorce or separation	
If more than four dependents, see	-(19)			5			4	(see page 20)	
page 19.	\circ		: : 2	(1)			(19)	Dependents on 6c not entered above	
			1 1					Add numbers on	
	d	Total number of exemptions claimed .	<u> </u>					lines above ►	
Incomo o	7	Wages, salaries, tips, etc. Attach Form(s	s) W-2				7	(22)	
Income 62	8a	Taxable interest. Attach Schedule B if r	required				8a	(22)	_
Attach Form(s)	b	Tax-exempt interest. Do not include or	—(B-1)	8b	(23)			(23)	
W-2 here. Also attach Forms	9a	Ordinary dividends. Attach Schedule B	if required	 9b		3)∣	9a	23	
W-2G and		Qualified dividends (see page 23)					10	(23)	
1099-R if tax was withheld.	10	Taxable refunds, credits, or offsets of st		ie taxe	s (see page 23)	11	(24)	
was withheld.	11 12	Alimony received					12	(24)	
	13	Business income or (loss). Attach Sched Capital gain or (loss). Attach Schedule I				· i	13	(24)	
If you did not (22)	14	Other gains or (losses). Attach Schedule 1	•	equile	u, check here		14	(25)	
get a W-2,	15a	IRA distributions 15a	\bigcirc \Box	Taxable	e amount (see pa	 age 25)	15b	(25)	
see page 22. /	16a	Pensions and annuities 16a (25)			e amount (see pa	• ,	16b	(25)	
Enclose, but do	17	Rental real estate, royalties, partnerships					17		
not attach, any	18	Farm income or (loss). Attach Schedule	F				18		
payment. Also, please use	19	Unemployment compensation					19	(27)	
Form 1040-V.	20a	Social security benefits. 20a	(27) b	Taxable	e amount (see pa	age 27)	20b	(27)	
60	21	Other income. List type and amount (se			(29)		21		
	22	Add the amounts in the far right column for	or lines 7 through 21.				22		
Adjusted	23	Educator expenses (see page 29)		23) —	-		
Gross	24	Certain business expenses of reservists, per	•	04	29				
Income		fee-basis government officials. Attach Form		24	29)			
moonic	25	Health savings account deduction. Attack		26	(29)		1		
	26 27	Moving expenses. Attach Form 3903 One-half of self-employment tax. Attach		27	30)			
	28	Self-employed SEP, SIMPLE, and qualif		28	(30)				
	29	Self-employed health insurance deducti	· ·	29	30)			
	30	Penalty on early withdrawal of savings	ion (oco pago co)	30	(30)				
	31a	Alimony paid b Recipient's SSN ▶	<u> : </u>	31a	(30)			
	32			32	(31)				
	33	Student loan interest deduction (see page		33	(33)			
	34	Tuition and fees deduction (see page 34	- :	34	(34)				
	35	Domestic production activities deduction.	Attach Form 8903	35	NEW (35)			
	36	Add lines 23 through 31a and 32 through				. :	36	(35)	<u> </u>
	37	Subtract line 36 from line 22. This is you		ncome		. •	37	(35)	<u> </u>
For Disclosure, Pi	rivacy	Act, and Paperwork Reduction Act No	tice, see page 78.		Cat. No.	11320B		Form 1040	(2005)

Tax Return Page Reference

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

Form 1040 (2005)				Page 2
Tax and	38	Amount from line 37 (adjusted gross income)	38	
Credits	39a	Check ∫ ☐ You were born before January 2, 1941, ☐ Blind. ☐ Total boxes		
Orcaits		if: Spouse was born before January 2, 1941, ☐ Blind. checked ▶ 39a ☐		35)
Standard	b	If your spouse itemizes on a separate return or you were a dual-status alien. sA-1ge 35 and check here ▶39b □		
Deduction for—	40	Itemized deductions (from Schedule A) or your standard deduction (see left margin) .	40	(35)
	41	Subtract line 40 from line 38	41	
 People who checked any 	42	If line 38 is over \$109,475, or you provided housing to a person displaced by Hurricane Katrina,		
box on line		see page 37. Otherwise, multiply \$3,200 by the total number of exemptions claimed on line 6d	42	(37)
39a or 39b or who can be	43	Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-	43	
claimed as a dependent.	44	Tax (see page 37). Check if any tax is from: a ☐ Form(s) 8814 b ☐ Form 4972	44	(37)
see page 36.	45	Alternative minimum tax (see page 39). Attach Form 6251	45	(39)
All others:	46	Add lines 44 and 45	46	
Single or	47	Foreign tax credit. Attach Form 1116 if required 47 (40)		
Married filing separately,	48	Credit for child and dependent care expenses. Attach Form 2441 48 (40)		
\$5,000	49	Credit for the elderly or the disabled. Attach Schedule R 49 (40)		
Married filing	50	Education credits. Attach Form 8863		
jointly or	51	Retirement savings contributions credit. Attach Form 8880 . 51 (40)		
Qualifying widow(er),	52	Child tax credit (see page 41). Attach Form 8901 if required 52 41		
\$10,000	53	Adaption gradit Attach Form 9930		
Head of	54	Credits from: a Form 8396 b Form 8859		
household, \$7,300	55	Other credits. Check applicable box(es): a Form 3800		
¥1,551	J	b ☐ Form 8801 c ☐ Form 55 43		
(31)	56	Add lines 47 through 55. These are your total credits	56	
	57	Subtract line 56 from line 46. If line 56 is more than line 46, enter -0	57	
Other	58	Self-employment tax. Attach Schedule SE	58	
Taxes	59	Social security and Medicare tax on tip income not reported to employer. Attach Form 4137 .	59	(43)
laxes	60	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required	60	(43)
	61	Advance earned income credit payments from Form(s) W-2	61	(43)
	62	Household employment taxes. Attach Schedule H	62	(43)
	63	Add lines 57 through 62. This is your total tax	63	(44)
Payments	64	Federal income tax withheld from Forms W-2 and 1099 . 64 (44)		
•	65	2005 estimated tax payments and amount applied from 2004 return 65 (44)		
If you have a	_66a	Earned income credit (EIC)		
qualifying child, attach	b	Nontaxable combat pay election ► 66b 59		
Schedule EIC.	67	Excess social security and tier 1 RRTA tax withheld (see page 59)	-	
	68	Additional child tax credit. Attach Form 8812	-	
	69	Amount paid with request for extension to file (see page 59)	-	
	70	rayments from: a		
	71	Add lines 64, 65, 66a, and 67 through 70. These are your total payments	71	(59)
Refund	72	If line 71 is more than line 63, subtract line 63 from line 71,59's is the amount you overpaid	72	99
Direct deposit?		Amount of line 72 you want refunded to you	73a	
See page 59 and fill in 73b,		Routing number		
73c, and 73d.	► d	Account number 600		
	74	Amount of line 72 you want applied to your 2006 estimated tax	7.	(60)
Amount	75 76	Amount you owe. Subtract line 71 from line 63. For details on how to pay, see 60 Estimated tax penalty (see page 60) 76	75	
You Owe	De	you want to allow another person to discuss this return with the IRS (see page 61)?	Comple	ete the following No.
Third Party				
Designee	nan	signee's Phone Personal identific no. ► () number (PIN)	cation	
Sign	Unc	der penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, an	d to the	best of my knowledge and
Here		ief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of w		
Joint return?	You	ur signature Date Your occupation	Dayti	ime phone number
See page 17.	_		() (61)
Keep a copy for your records.	Spo	ouse's signature. If a joint return, both must sign. Date Spouse's occupation		
	Pro	pparer's Date Check if	Prep	arer's SSN or PTIN
Paid		parer's Check if self-employed	'	
Preparer's		n's name (or EIN	` i .	
Use Only	you	urs if self-employed), dress, and ZIP code Phone no.	()
		<u> </u>		Form 1040 (2005)

IRS Customer Service Standards

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

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

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

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

Help With Unresolved Tax Issues

Office of the Taxpayer Advocate

Contacting Your Taxpayer Advocate

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

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

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

Handling Your Tax Problems

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

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

Information You Should Be Prepared To Provide

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

How To Contact Your Taxpayer Advocate

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

Quick and Easy Access to Tax Help and Forms



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



Internet

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

- Access commercial tax preparation and *e-file* services available free to eligible taxpayers;
- Check the status of your 2005 refund;
- Download forms, instructions, and publications;
- Order IRS products online;
- Research your tax questions online;
- Search publications online by topic or keyword;
- Figure your withholding allowances using our W-4 calculator; and
- Sign up to receive local and national tax news by email.



Mail

You can order forms, instructions, and publications by completing the order blank on page 80. You should receive your order within 10 days after we receive your request.



Walk-In

You can pick up some of the most requested forms, instructions, and publications at many IRS offices, post offices, and libraries. Some grocery stores, copy centers, city and county government offices, credit unions, and office supply

stores have a collection of reproducible tax forms available to photocopy or print from a CD-ROM.



Phone

You can order forms and publications and receive automated information by phone.

Forms and publications. Call 1-800-TAX-FORM (1-800-829-3676) during the hours shown on page 10 to order current-year forms, instructions, and publications, and prior-year forms and instructions. You should receive your order within 10 days.

TeleTax topics. Call 1-800-829-4477 24 hours a day, 7 days a week, to listen to pre-recorded messages covering about 150 tax topics. See pages 8 and 9 for a list of the topics.

Refund information. You can check the status of your 2005 refund 24 hours a day, 7 days a week. See page 8 for details.



CD-ROM

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

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

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

Other ways to get help. See page 63 for information.

Refund Information

You can check on the status of your 2005 refund if it has been at least 6 weeks from the date you filed your return (3 weeks if you filed electronically). But if you filed Form 8379 with your return, allow 14 weeks (11 weeks if you filed electronically).

Be sure to have a copy of your 2005 tax return available because you will need to know the filing status and the exact whole-dollar amount of your refund. Then, do one of the following.

- Go to www.irs.gov and click on Where's My Refund.
- Call 1-800-829-4477 24 hours a day, 7 days a week, for automated refund information.

• Call 1-800-829-1954 during the hours shown on page 10.



Refunds are sent out weekly on Fridays. If you check the status of your refund and are not given the date it will be issued, please

wait until the next week before checking back.

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

To get a refund, you generally must file your return within 3 years from the date the return was due (including extensions).

What Is TeleTax?

Recorded Tax Information

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

Topics by Internet

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

TeleTax Topics

All topics are available in Spanish.

Topic	
No.	

Subject

IRS Help Available

- 101 IRS services—Volunteer tax assistance, toll-free telephone, walk-in assistance, and outreach programs
- Tax assistance for individuals with disabilities and the hearing impaired
- Tax help for small businesses and the self-employed
 Taxpayer Advocate Service—Help
- for problem situations
- 106 Tax relief for victims of terrorist

IRS Procedures

- 151 Your appeal rights
- 152 Refunds—How long they should take
- 153 What to do if you haven't filed your tax return
- 154 2005 Form W-2 and Form 1099-R—What to do if not received
- Forms and publications—How to order

Topic Subject No. 156 Copy of your tax return—How to get one 157 Change of address—How to notify **IRS** 158 Ensuring proper credit of payments 159 Prior year(s) Form W-2—How to get a copy of Collection 201 The collection process 202 What to do if you can't pay your tax 203 Failure to pay child support and

federal nontax and state income tax obligations

- 204 Offers in compromise
 205 Innocent spays ratiof (and
- 205 Innocent spouse relief (and separation of liability and equitable relief)

Alternative Filing Methods

- 251 Electronic signatures
- 252 Electronic filing
- 253 Substitute tax forms
- 254 How to choose a paid tax preparer
- 256 Filing business returns electronically

General Information

- When, where, and how to file
- 302 Highlights of tax changes

Topic No. Subject 303 Checklist of common errors when preparing your tax return 304 Extensions of time to file your tax

- return 305 Recordkeeping
- 306 Penalty for underpayment of estimated tax
- 307 Backup withholding
- 308 Amended returns
- 309 Roth IRA contributions
- 310 Coverdell education savings accounts
- 311 Power of attorney information
- 312 Disclosure authorizations
- 313 Qualified tuition programs (QTPs)

Filing Requirements, Filing Status, and Exemptions

- 351 Who must file?
- 352 Which form—1040, 1040A, or 1040EZ?
- 353 What is your filing status?
- 354 Dependents
- 355 Estimated tax
- 356 Decedents
- 357 Tax information for parents of kidnapped children

Types of Income

401 Wages and salaries

To	leTax Topics	Topi		Topi	c
	-	No.	Subject	No.	Subject
(Con	tinued)	509	Business use of home	755	Employer identification number
Topic	e	510	Business use of car	== <	(EIN)—How to apply
No.	Subject	511	Business travel expenses	756	Employment taxes for household
402	Tips	512	Business entertainment expenses		employees
403	Interest received	513	Educational expenses	757	Form 941—Deposit requirements
404	Dividends	514	Employee business expenses	758	Form 941—Employer's Quarterly
405	Refunds of state and local taxes	515	Casualty, disaster, and theft losses		Federal Tax Return
406	Alimony received		Tax Computation	759	Form 940 and 940-EZ—Deposit
407	Business income		rax computation		requirements
408	Sole proprietorship	551	Standard deduction	760	Form 940 and Form 940-EZ—
409	Capital gains and losses	552	Tax and credits figured by the IRS		Employer's Annual Federal
410	Pensions and annuities	553	Tax on a child's investment income		Unemployment Tax Returns
411	Pensions—The general rule and the	554	Self-employment tax	761	Tips—Withholding and reporting
711	simplified method	555	Ten-year tax option for lump-sum	762	Independent contractor vs. employee
412	Lump-sum distributions		distributions		
413	Rollovers from retirement plans	556	Alternative minimum tax		Electronic Magnetic Media
414	Rental income and expenses	557	Tax on early distributions from		Filers—1099 Series and
415	Renting residential and vacation		traditional and Roth IRAs		Related Information Returns
413	property	558	Tax on early distributions from	801	Who must file magnetically
416	Farming and fishing income		retirement plans		Who must file magnetically
417	Earnings for clergy		•	802 803	Applications, forms, and information Waivers and extensions
418	Unemployment compensation		Tax Credits		
419	Gambling income and expenses	601	Earned income credit (EIC)	804	Test files and combined federal and
420	Bartering income	602	Child and dependent care credit	805	state filing
421	Scholarship and fellowship grants	603	Credit for the elderly or the disabled	803	Electronic filing of information
422	Nontaxable income	604	Advance earned income credit		returns
423	Social security and equivalent	605	Education credits		Tou Information for Aliena and
123	railroad retirement benefits	606	Child tax credits		Tax Information for Aliens and
424	401(k) plans	607	Adoption credit		U.S. Citizens Living Abroad
425	Passive activities—Losses and	608	Excess social security and RRTA	851	Resident and nonresident aliens
	credits	000	tax withheld	852	Dual-status alien
426	Other income	610	Retirement savings contributions	853	Foreign earned income exclusion—
427	Stock options		credit		General
428	Roth IRA distributions			854	Foreign earned income exclusion—
429	Traders in securities (information for		IRS Notices		Who qualifies?
	Form 1040 filers)	651	Notices—What to do	855	Foreign earned income exclusion—
430	Exchange of policyholder interest	651 652			What qualifies?
	for stock	032	Notice of underreported income— CP 2000	856	Foreign tax credit
	A division and a facility and a	652		857	Individual taxpayer identification
	Adjustments to Income	653	IRS notices and bills, penalties, and		number (ITIN)—Form W-7
451	Individual retirement arrangements		interest charges	858	Alien tax clearance
	(IRAs)		Basis of Assets, Depreciation,		
452	Alimony paid		and Sale of Assets		Tax Information for Puerto
453	Bad debt deduction	701	C-1 f 1		Rico Residents (in Spanish
455	Moving expenses	701	Sale of your home		only)
456	Student loan interest deduction	703	Basis of assets	001	WI
457	Tuition and fees deduction	704 705	Depreciation Installment sales	901	Who must file a U.S. income tax return in Puerto Rico
458	Educator expense deduction	703	Instannient sales	902	
	Itemized Deductions		Employer Tax Information	902	Deductions and credits for Puerto Rico filers
501		7.51	. ,	903	Federal employment taxes in Puerto
501	Should I itemize?	751	Social security and Medicare	703	Rico
502	Medical and dental expenses	750	withholding rates	904	Tax assistance for Puerto Rico
503	Deductible taxes	752	Form W-2—Where, when, and how	7U T	residents
504	Home mortgage points	752	to file		
505	Interest expense	753	Form W-4—Employee's	_	
506	Contributions	754	Withholding Allowance Certificate		ic numbers are effective
507	Casualty and theft losses	754	Form W-5—Advance earned	Janı	uary 1, 2006.
508	Miscellaneous expenses		income credit		

Calling the IRS

If you cannot find the answer to your question using one of the methods listed on page 7, please call us for assistance at 1-800-829-1040. You will not be charged for the call unless your phone company charges you for toll-free calls. Our normal hours of operation are Monday through Friday from 8:00 a.m. to 8:00 p.m. local time. Assistance provided to callers from Alaska and Hawaii will be based on the hours of operation in the Pacific time zone. These hours are subject to change. If you call when assistance is not available, you will receive a message giving the updated hours of operation.



If you want to check the status of your 2005 refund, see Refund Information on page 8.

Before You Call

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

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

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

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

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

Evaluation of services provided. The IRS uses several methods to evaluate our telephone service. One method is to record telephone calls for quality purposes only. A random sample of recorded calls is selected for review through the quality assurance process. Other methods include listening to live calls in progress and random selection of customers for participation in a customer satisfaction survey.

Making the Call

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

- Order tax forms and publications.
- Find out what you owe.
- Determine if we have adjusted your account or received payments you made.
- Request a transcript of your tax return or account.
- Find out where to send your tax return or payment.
- Request more time to pay or set up a monthly installment agreement.
- Find out if you qualify for innocent spouse relief.

Before You Hang Up

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

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

Before You Fill In Form 1040



For details on these and other changes for 2005 and 2006, see Pub. 553. Pending legislation may eliminate one or more of

the last five changes listed under What's New for 2006.

What's New for 2005

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

- Dependency exemption (line 6c).
- Child tax credits (lines 52 and 68).
- Head of household filing status (line 4).
- Credit for child and dependent care expenses (line 48).
- Earned income credit (EIC) (lines 66a and 66b).

See the instructions for each of these benefits for details.

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

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

Hurricane Katrina Tax Relief



At the time these instructions went to print, Congress was considering legislation that would provide additional tax

relief for individuals affected by Hurricanes Katrina, Rita, and Wilma. For more details, and to find out if this legislation was enacted, see Pub. 4492.

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

- Suspended limits for certain personal casualty losses and cash contributions.
- An additional exemption amount if you provided housing for a person displaced by Hurricane Katrina.
- Election to use your 2004 earned income to figure your 2005 EIC and additional child tax credit.
- Increased charitable standard mileage rate for using your vehicle for volunteer work related to Hurricane Katrina.

- Special rules for time and support tests for people who were temporarily relocated because of Hurricane Katrina.
- Special rules for withdrawals and loans from IRAs and other qualified retirement plans.

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

Domestic production activities deduction. You may be able to deduct up to 3% of your qualified production activities income from certain business activities. See the instructions for line 35 on page 35.

IRA deduction expanded. You and your spouse, if filing jointly, may each be able to deduct up to \$4,000 (\$4,500 if age 50 or older at the end of 2005). You may be able to take an IRA deduction if you were covered by a retirement plan and your modified adjusted gross income (AGI) is less than \$60,000 (\$80,000 if married filing jointly or qualifying widow(er)). See the instructions for line 32 on page 31.

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

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

See the instructions for lines 66a and 66b that begin on page 45.

Standard mileage rates. The 2005 rate for business use of your vehicle is 40½ cents a mile (48½ cents after August 31, 2005). The 2005 rate for use of your vehicle to get medical care or to move is 15 cents a mile (22 cents a mile after August 31, 2005).

Elective salary deferrals. The maximum amount you can defer under all plans is generally limited to \$14,000 (\$10,000 if you only have SIMPLE plans; \$17,000 for section 403(b) plans if you qualify for the 15-year rule). The catch-up contribution limit increased to \$4,000 (\$2,000 for SIMPLE plans). See the instructions for line 7 on page 22.

Certain deductions reordered. The lines in the *Adjusted Gross Income* section have been reordered to simplify the computation of modified adjusted gross income limits.

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

What's New for 2006

Personal exemption and itemized deduction phaseouts reduced. The phaseouts of the personal exemptions and itemized deductions will be reduced by 1/3.

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

Residential energy credit—New. You may be able to take a residential energy credit for expenses paid in 2006 to have qualified energy saving items installed in your main home.

Alternative motor vehicles. You may be able to take a credit if you place an energy efficient motor vehicle or alternative fuel vehicle refueling property in service in 2006. You can no longer take a deduction for clean-fuel vehicles or refueling property.

Clean renewable energy bond credit— New. You may be able to take a credit based on the face amount of any clean renewable energy bond you hold during 2006. The amount of any credit before tax liability limits must be included as interest income.

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 carryforwards of the District of Columbia first-time homebuyer credit are no longer allowed against AMT and a new tax liability limit applies. For most people, this limit is your regular tax minus any tentative minimum tax.

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

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

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

District of Columbia first-time homebuyer credit expires. This credit will not apply to homes purchased after December 31, 2005.

Filing Requirements

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



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

Do You Have To File?

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



Even if you do not otherwise have to file a return, you should file one to get a refund of any federal income tax withheld.

You should also file if you are eligible for the earned income credit, the additional child tax credit, or the health coverage tax credit.

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

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

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

Nonresident aliens and dual-status aliens. These rules also apply if you were a nonres-

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

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

See Pub. 519 for details.



Specific rules apply to determine if you are a resident alien, nonresident alien, or dual-status alien. Most nonresident aliens

and dual-status aliens have different filing requirements and may have to file Form 1040NR or Form 1040NR-EZ. Pub. 519 discusses these requirements and other information to help aliens comply with U.S. tax law, including tax treaty benefits and special rules for students and scholars.

When and Where Should You File?

Not later than **April 17, 2006.** If you file after this date, you may have to pay interest and penalties. See page 64.

See the back cover for filing instructions and addresses. For details on using a private delivery service, see page 15.

What if You Cannot File on Time?

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



An automatic 6-month extension to file does not extend the time to pay your tax. See Form 4868.

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

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

This extension gives you an extra 2 months to file and pay the tax, but interest will be charged from the original due date of the return on any unpaid tax. You must attach a statement to your return showing that you meet the requirements. If you are still unable to file your return by the end of the 2-month period, you can get an additional 4 months if, no later than June 15, 2006, you file Form 4868. This 4-month extension of time to file does not extend the time to pay your tax. See Form 4868.

Chart A—For Most People

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

^{*} If you were born on January 1, 1941, you are considered to be age 65 at the end of 2005.

^{**} Gross income means all income you received in the form of money, goods, property, and services that is not exempt from tax, including any income from sources outside the United States (even if you can exclude part or all of it). Do not include social security benefits unless you are married filing a separate return and you lived with your spouse at any time in 2005.

^{***} If you did not live with your spouse at the end of 2005 (or on the date your spouse died) and your gross income was at least \$3,200, you must file a return regardless of your age.

Chart B—For Children and Other Dependents (See the instructions for line 6c that begin on page 19 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 In this chart, unearned income includes taxable interest, ordinary divages, tips, and taxable scholarship and fellowship grants. Gross incom	vidends, and cap	ital gain distributions. Earne	
Single dependents. Were you either age 65 or older or blind?			
 No. You must file a return if any of the following apply. Your unearned income was over \$800. Your earned income was over \$5,000. Your gross income was more than the larger of— \$800, or 			
 Your earned income (up to \$4,750) plus \$250. Yes. You must file a return if any of the following apply. Your unearned income was over \$2,050 (\$3,300 if 65 or of the following apply). Your earned income was over \$6,250 (\$7,500 if 65 or older). Your gross income was more than— 	· · · · · · · · · · · · · · · · · · ·		
The larger of:	Plus	This amount:	
\$800, orYour earned income (up to \$4,750) plus \$250	}	\$1,250 (\$2,500 if 65 or older and blind)	
Married dependents. Were you either age 65 or older or blind?			
No. You must file a return if any of the following apply.			
• Your unearned income was over \$800.			
• Your earned income was over \$5,000.			
• Your gross income was at least \$5 and your spouse files a	separate return a	and itemizes deductions.	
 Your gross income was more than the larger of— \$800, or 			
• Your earned income (up to \$4,750) plus \$250.			
Yes. You must file a return if any of the following apply.			
• Your unearned income was over \$1,800 (\$2,800 if 65 or of			
• Your earned income was over \$6,000 (\$7,000 if 65 or older			
• Your gross income was at least \$5 and your spouse files a	separate return a	and itemizes deductions.	
• Your gross income was more than—	701	TOTAL &	
The larger of:	Plus	This amount:	
 \$800, or Your earned income (up to \$4,750) plus \$250 	}	\$1,000 (\$2,000 if 65 or older and blind)	

Chart C—Other Situations When You Must File

You must file a return if any of the four conditions below apply for 2005.

- 1. You owe any special taxes, including any of the following.
 - Alternative minimum tax.
- Additional tax on a qualified plan, including an individual retirement arrangement (IRA), or other tax-favored account. But if you are filing a return only because you owe this tax, you can file Form 5329 by itself.
 - Household employment taxes. But if you are filing a return only because you owe this tax, you can file Schedule H by itself.
 - Social security and Medicare tax on tips you did not report to your employer.
- Write-in taxes, including uncollected social security and Medicare or RRTA tax on tips you reported to your employer or on group-term life insurance and additional tax on health savings account distributions. See the instructions for line 63 on page 44.
 - Recapture taxes. See the instructions for line 44, on page 37, and line 63, on page 44.
- 2. You received any advance earned income credit (EIC) payments from your employer. These payments are shown in Form W-2, box 9.
- **3.** You had net earnings from self-employment of at least \$400.
- 4. You had wages of \$108.28 or more from a church or qualified church-controlled organization that is exempt from employer social security and Medicare taxes.

Where To Report Certain Items From 2005 Forms W-2, 1098, and 1099

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

If any federal income tax withheld is shown on these forms, include the tax withheld on Form 1040, line 64. If you itemize your deductions and any state or local income tax withheld is shown on these forms, include the tax withheld on Schedule A, line 5, if you do not elect to deduct state and local general sales taxes.

Form	Item and Box in Which It Should Appear	Where To Report if Filing Form 1040
W-2	Wages, tips, other compensation (box 1)	Form 1040, line 7
	Allocated tips (box 8)	See <i>Tip income</i> on page 22
	Advance EIC payment (box 9)	Form 1040, line 61
	Dependent care benefits (box 10)	Form 2441, line 12
	Adoption benefits (box 12, code T)	Form 8839, line 22
	Employer contributions to an Archer	Form 8853, line 3
	MSA (box 12, code R) Employer contributions to a health savings account (box 12, code W)	Form 8889, line 9
W-2G	Gambling winnings (box 1)	Form 1040, line 21 (Schedule C or C-EZ for professional gamblers)
1098	Mortgage interest (box 1)	Schedule A, line 10*
	Points (box 2)	
	Refund of overpaid interest (box 3)	Form 1040, line 21, but first see the instructions on Form 1098*
1098-C	Contributions of motor vehicles, boats, and airplanes	Schedule A, line 16
1098-E	Student loan interest (box 1)	See the instructions for Form 1040, line 33, on page 33*
1098-T	Qualified tuition and related expenses (box 1)	See the instructions for Form 1040, line 34, on page 34, or line 50, or page 40, but first see the instructions on Form 1098-T*
1099-A	Acquisition or abandonment of secured property	See Pub. 544
1099-B	Stocks, bonds, etc. (box 2)	See the instructions on Form 1099-B
	Bartering (box 3)	See Pub. 525
	Aggregate profit or (loss) (box 11)	Form 6781, line 1
1099-C	Canceled debt (box 2)	Form 1040, line 21, but first see the instructions on Form 1099-C*
1099-DIV	Total ordinary dividends (box 1a)	Form 1040, line 9a
	Qualified dividends (box 1b)	See the instructions for Form 1040, line 9b, on page 23
	Total capital gain distributions (box 2a)	Form 1040, line 13, or, if required, Schedule D, line 13
	Unrecaptured section 1250 gain (box 2b)	See the instructions for Schedule D, line 19, that begin on page D-7
	Section 1202 gain (box 2c)	See Exclusion of Gain on Qualified Small Business (QSB) Stock in
	Callestibles (200/) sain (how 2d)	the instructions for Schedule D on page D-4
	Collectibles (28%) gain (box 2d)	See the instructions for Schedule D, line 18, on page D-7
	Nondividend distributions (box 3)	See the instructions for Form 1040, line 9a, on page 23
	Investment expenses (box 5)	Schedule A, line 22
	Foreign tax paid (box 6)	Form 1040, line 47, or Schedule A, line 8
1099-G	Unemployment compensation (box 1)	Form 1040, line 19. But if you repaid any unemployment compensation in 2005, see the instructions for line 19 on page 27.
	State or local income tax refunds, credits, or	See the instructions for Form 1040, line 10, that begin on
	offsets (box 2)	page 23* Form 1040, line 21
	ATAA payments (box 5) Taxable grants (box 6)	Form 1040, line 21*
	Agriculture payments (box 7)	See the Instructions for Schedule F or Pub. 225*
1099-H	HCTC advance payments (box 1)	Form 8885, lines 2 and 6

Form	Item and Box in Which It Should Appear	Where To Report if Filing Form 1040
1099-INT	Interest income (box 1)	See the instructions for Form 1040, line 8a, on page 22
	Early withdrawal penalty (box 2)	Form 1040, line 30
	Interest on U.S. savings bonds and Treasury obligations (box 3)	See the instructions for Form 1040, line 8a, on page 22
	Investment expenses (box 5)	Schedule A, line 22
	Foreign tax paid (box 6)	Form 1040, line 47, or Schedule A, line 8
1099-LTC	Long-term care and accelerated death benefits	See Pub. 502 and the Instructions for Form 8853
1099-MISC	Rents (box 1)	See the Instructions for Schedule E*
	Royalties (box 2)	Schedule E, line 4 (for timber, coal, and iron ore royalties, see Pub. 544)*
	Other income (box 3)	Form 1040, line 21*
	Nonemployee compensation (box 7)	Schedule C, C-EZ, or F. But if you were not self-employed, see the instructions on Form 1099-MISC.
	Excess golden parachute payments (box 13)	See the instructions for Form 1040, line 63, on page 44
	Other (boxes 5, 6, 8, 9, 10, 14, and 15b)	See the instructions on Form 1099-MISC
1099-OID	Original issue discount (box 1)	See the instructions on Form 1099-OID
	Other periodic interest (box 2)	
	Early withdrawal penalty (box 3)	Form 1040, line 30
	Original issue discount on U.S. Treasury obligations (box 6)	See the instructions on Form 1099-OID
	Investment expenses (box 7)	Schedule A, line 22
1099-PATR	Patronage dividends and other distributions from a cooperative (boxes 1, 2, 3, and 5)	Schedule C, C-EZ, or F or Form 4835, but first see the instructions on Form 1099-PATR
	Domestic production activities deduction (box 6)	Form 8903, line 17
	Credits (boxes 7, 8, and 10)	Form 3468, 5884, 5884-A, 6478, 8844, 8845, 8861, or 8896
	Patron's AMT adjustment (box 9)	Form 6251, line 26
	Deduction for small refiner capital costs (box 10)	Schedule C, C-EZ, or F
1099-Q	Qualified education program payments	See the instructions for Form 1040, line 21, on page 29
1099-R	Distributions from IRAs**	See the instructions for Form 1040, lines 15a and 15b, on page 25
	Distributions from pensions, annuities, etc.	See the instructions for Form 1040, lines 16a and 16b, that begin on page 25
	Capital gain (box 3)	See the instructions on Form 1099-R
1099-S	Gross proceeds from real estate transactions (box 2)	Form 4797, Form 6252, or Schedule D. But if the property was your home, see the Instructions for Schedule D to find out if you must report the sale or exchange.
	Buyer's part of real estate tax (box 5)	See the instructions for Schedule A, line 6, on page A-5*
1099-SA	Distributions from health savings accounts (HSAs)	Form 8889, line 12a
	Distributions from MSAs***	Form 8853

^{*} If the item relates to an activity for which you are required to file Schedule C, C-EZ, E, or F or Form 4835, report the taxable or deductible amount allocable to the activity on that schedule or form instead.

Private Delivery Services

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

• DHL Express (DHL): DHL Same Day Service, DHL Next Day 10:30 am, DHL Next Day 12:00 pm, DHL Next Day 3:00 pm, and DHL 2nd Day Service.

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

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



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

IRS P.O. box address.

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

^{***} This includes distributions from Archer and Medicare Advantage MSAs.

Line Instructions for Form 1040

(RSC) file

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

Name and Address

Use the Peel-Off Label

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

Address Change

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

Name Change

If you changed your name because of marriage, divorce, etc., be sure to report the change to your local Social Security Administration office before filing your return. This prevents delays in processing your return and issuing refunds. It also safeguards your future social security benefits. See page 63 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 spouse's name on line 3 instead of below your name.



If you filed a joint return for 2004 and you are filing a joint return for 2005 with the same spouse, be sure to enter your

names and SSNs in the same order as on your 2004 return.

P.O. Box

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

Foreign Address

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

Death of a Taxpayer

See page 63.

Social Security Number (SSN)

An incorrect or missing SSN can increase your tax or reduce your refund. To apply for an SSN, fill in Form SS-5 and return it, along with the appropriate evidence documents, to the Social Security Administration (SSA). You can get Form SS-5 online at www.socialsecurity.gov, from your local SSA office, or by calling the SSA at 1-800-772-1213. It usually takes about 2 weeks to get an SSN.

Check that your SSN on your Forms W-2 and 1099 agrees with your social security card. If not, see page 63 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 box. If you are filing a joint return, your spouse can also have \$3 go to the fund. If you check a box, your tax or refund will not change.

Filing Status

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

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



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

Line 1 Single

You can check the box on line 1 if any of the following was true on December 31, 2005.

- You were never married.
- You were legally separated, according to your state law, under a decree of divorce or separate maintenance.
- You were widowed before January 1, 2005, and did not remarry in 2005. But if you have a dependent child, you may be able to use the qualifying widow(er) filing status. See the instructions for line 5 that begin on page 17.

Married Filing Jointly

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

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

For federal tax purposes, a marriage means only a legal union between a man and a woman as husband and wife. A husband and wife can file a joint return even if only one had income or if they did not live together all year. However, both persons must sign the return. Once you file a joint return, you cannot choose to file separate returns for that year after the due date of the return.

Joint and several tax liability. If you file a joint return, both you and your spouse are generally responsible for the tax and any interest or penalties due on the return. This means that if one spouse does not pay the tax due, the other may have to. However, see *Innocent Spouse Relief* on page 62.

Nonresident aliens and dual-status aliens. Generally a husband and wife cannot file a joint return if either spouse is a nonresident alien at any time during the year. However, if you were a nonresident alien or a dual-status alien and were married to a U.S. citizen or resident alien at the end of 2005, you may elect to be treated as a resident alien and file a joint return. See Pub. 519 for details.

Line 3

Married Filing Separately

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

Generally, you report only your own income, exemptions, deductions, and credits. Different rules apply to people in community property states. See page 22.



You may be able to file as head of household if you had a child living with you and you lived apart from your spouse during

the last 6 months of 2005. See Married persons who live apart on this page.

Line 4 Head of Household



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

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

- 1. You paid over half the cost of keeping up a home that was the main home for all of 2005 of your parent whom you can claim as a dependent, except under a multiple support agreement (see page 21). Your parent did not have to live with you.
- 2. You paid over half the cost of keeping up a home in which you lived and in which one of the following also lived for more than half of the year (if half or less, see *Exception to time lived with you* below).
- a. Any person whom you can claim as a dependent. But do not include:
 - i. Your qualifying child (as defined in Step 1 on page 19) whom you claim as your dependent based on the rules for *Children of divorced or separated parents* on page 20,
 - ii. Any person who is your dependent only because he or she lived with you for all of 2005, or
 - iii. Any person you claimed as a dependent under a multiple support agreement. See page 21.
- b. Your unmarried qualifying child who is not your dependent.
- c. Your married qualifying child who is not your dependent only because you can be claimed as a dependent on someone else's 2005 return.
- d. Your child who is neither your dependent nor your qualifying child because of the rules for *Children of divorced or separated parents* on page 20.

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

Dependent. To find out if someone is your dependent, see the instructions for line 6c that begin on page 19.

Exception to time lived with you. Temporary absences for special circumstances, such as for school, vacation, medical care, military service, and detention in a juvenile facility, count as time lived in the home. If

the person for whom you kept up a home was born or died in 2005, you can still file as head of household as long as the home was that person's main home for the part of the year he or she was alive. Also see *Kidnapped child* on page 21, if applicable.

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

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

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

- You lived apart from your spouse for the last 6 months of 2005. Temporary absences for special circumstances, such as for business, medical care, school, or military service, count as time lived in the home.
- You file a separate return from your spouse.
- You paid over half the cost of keeping up your home for 2005.
- Your home was the main home of your child, stepchild, or foster child for more than half of 2005 (if half or less, see *Exception to time lived with you* on this page).
- You claim this child as your dependent or the child's other parent claims him or her under the rules for *Children of divorced or separated parents* on page 20.

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

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

Line 5

Qualifying Widow(er) With Dependent Child



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

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

• Your spouse died in 2003 or 2004 and you did not remarry in 2005.

- You have a child or stepchild whom you claim as a dependent. This does not include a foster child.
- This child lived in your home for all of 2005. If the child did not live with you for the required time, see *Exception to time lived with you* below.
- You paid over half the cost of keeping up your home.
- You could have filed a joint return with your spouse the year he or she died, even if you did not actually do so.

If your spouse died in 2005, you cannot file as qualifying widow(er) with dependent child. Instead, see the instructions for line 2 on page 17.

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

Dependent. To find out if someone is your dependent, see the instructions for line 6c that begin on page 19.

Exception to time lived with you. Temporary absences for special circumstances, such as for school, vacation, medical care, military service, and detention in a juvenile facility, count as time lived in the home. A

child is considered to have lived with you for all of 2005 if the child was born or died in 2005 and your home was the child's home for the entire time he or she was alive. Also see *Kidnapped child* on page 21, if applicable.

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

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

Exemptions

You usually can deduct \$3,200 on line 42 for each exemption you can take. You may also be able to take an additional exemption amount on line 42 if you provided housing to a person displaced by Hurricane Katrina.

Line 6b

Spouse

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

- 1. Your filing status is married filing jointly and your spouse cannot be claimed as a dependent on another person's return.
- 2. You were married at the end of 2005, your filing status is married filing separately or head of household, and both of the following apply.
- a. Your spouse had no income and is not filing a return.
- b. Your spouse cannot be claimed as a dependent on another person's return.

If your filing status is head of household and you check the box on line 6b, enter the name of your spouse on the dotted line next to line 6b. Also, enter your spouse's social security number in the space provided at the top of your return.

Line 6c—Dependents

Dependents and Qualifying Child for Child Tax Credit

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



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

Step 1

Do You Have a Qualifying Child?

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

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



was ...

Under age 19 at the end of 2005

01

Under age 24 at the end of 2005 and a student (see page 21)

or

Any age and permanently and totally disabled (see page 21)



who...

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



who...

Lived with you for more than half of 2005. If the child did not live with you for the required time, see *Exception to time lived with you* on page 21.



If the child meets the conditions to be a qualifying child of any other person (other than your spouse if filing jointly) for 2005, see Qualifying child of more than one person on page 21.

1.	Do you have a child who moqualifying child?	eets the conditions to be your
	☐ Yes. Go to Step 2.	☐ No. Go to Step 4 on page 20.
S	Is Your Qual Dependent?	ifying Child Your
1.	Was the child a U.S. citizen, the United States, Canada, o adopted, see <i>Exception to ci</i>	
2.	Was the child married? Yes. See Married person on page 21.	□ No. Continue
3.	Could you, or your spouse it dependent on someone else's 2, and 4.	f filing jointly, be claimed as a s 2005 tax return? See Steps 1,
	☐ Yes. You cannot claim any dependents. Go to Step 3.	■ No. You can claim this child as a dependent. Complete Form 1040, line 6c, columns (1) through (3) for this child. Then, go to Step 3.
S		Qualifying Child for the Child Tax
1.	Was the child under age 17	
	☐ Yes. Continue	Go to Form 1040, line 7.
2.		U.S. national, or a resident of ld was adopted, see <i>Exception to</i> No. STOP Go to Form 1040, line 7.
	column (4). Otherwise, you must complete and attach Form 8901.	

Step 4

Is Your Qualifying Relative Your Dependent?

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

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

O

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

or

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

or

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

or

Any other person (other than your spouse) who lived with you all year as a member of your household if your relationship does not violate local law. If the person did not live with you for the required time, see Exception to time lived with you on page 21



who was not...

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



who...

Had gross income of less than \$3,200 in 2005. If the person was permanently and totally disabled, see *Exception to gross income test* on page 21



For whom you provided...

Over half of his or her support in 2005. But see the exceptions for *Children of divorced or separated parents* on this page, *Multiple support agreements* on page 21, and *Kidnapped child* on page 21.

1.	Does any person meet the corelative?	onditions to be your qualifying
	Yes. Continue	☐ No. STOP
		Go to Form 1040, line 7.
2.	a resident of the United Stat	e a U.S. citizen, U.S. national, or es, Canada, or Mexico? If your ted, see <i>Exception to the citizen</i>
	☐ Yes. Continue	☐ No. STOP
	*	Go to Form 1040, line 7.
3.	Was your qualifying relative	married?
	Yes. See Married	No. Continue
	person on page 21.	Mo. Continue
4.	person on page 21. Could you, or your spouse i	f filing jointly, be claimed as a s 2005 tax return? See Steps 1,
4.	Could you, or your spouse i dependent on someone else' 2, and 4.	f filing jointly, be claimed as a
4.	Could you, or your spouse i dependent on someone else'	f filing jointly, be claimed as a s 2005 tax return? See Steps 1,

Definitions and Special Rules

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

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

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

- 1. The parents are divorced, legally separated, separated under a written separation agreement, or lived apart at all times during the last 6 months of 2005.
- 2. The child received over half of his or her support for 2005 from the parents (without regard to the rules on *Multiple support agreements* on page 21).
- 3. The child is in custody of one or both of the parents for more than half of 2005.
- 4. Either of the following applies.
- a. The custodial parent signs Form 8332 or a substantially similar statement that he or she will not claim the child as a dependent for 2005.
- b. A decree of divorce or separate maintenance or written separation agreement between the parents that applies to 2005 provides that the noncustodial parent can claim the child as a dependent. If your decree or agreement went into effect before 1985, the noncustodial parent must provide at least \$600 for support of the child during 2005.

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

 Only the noncustodial parent can claim the child for purposes of the dependency exemption (line 6c) and the child tax credits (lines 52 and 68). • For head of household filing status (line 4), the credit for child and dependent care expenses (line 48), and the earned income credit (EIC) (lines 66a and 66b), only one person can claim these three benefits. No other person can claim any of these three benefits unless he or she has a different qualifying child. If you and any other person claim the child as a qualifying child, the IRS will apply the rules shown under *Qualifying child of more than one person* on this page. If you will not be taking the EIC with a qualifying child because of these rules, put "No" on the dotted line next to line 66a.

See Pub. 501 for more details.

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

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

Exception to time lived with you. A person is considered to have lived with you for all of 2005 if the person was born or died in 2005 and your home was this person's home for the entire time he or she was alive. Temporary absences for special circumstances, such as for school, vacation, medical care, military service, or detention in a juvenile facility, count as time lived with you. Also see *Children of divorced or separated parents* on page 20 or *Kidnapped child* below.

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

Kidnapped child. If your child is presumed by law enforcement authorities to have been kidnapped by someone who is not a family member, you may be able to take the child into account in determining your eligibility for head of household or qualifying widow(er) filing status, the deduction for dependents, child tax credit, and the earned income credit (EIC). For details, use TeleTax topic 357 (see page 8) or see Pub. 501 (Pub. 596 for the EIC).

Married person. If the person is married, you cannot claim that person as your dependent if he or she files a joint return. But this rule does not apply if the return is filed only as a claim for refund and no tax liability would exist for either spouse if they had filed separate returns. If the person meets this exception, go to Step 2, question 3, on page 19 (for a qualifying child) or Step 4, question 4, on page 20 (for a qualifying relative). If the person does not meet this exception, go to Step 3 on page 19 (for a qualifying child) or Form 1040, line 7 (for a qualifying relative).

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

Permanently and totally disabled. A person who, at any time in 2005, cannot engage in any substantial gainful activity because of a physical or mental condition and a doctor has determined that this condition (a) has lasted or can be expected to last continuously for at least a year, or (b) can be expected to lead to death.

Qualifying child of more than one person. If the child is the qualifying child of more than one person, only one person can claim the child as a qualifying child for all of the following tax benefits, unless the rules for *Children of divorced or separated parents* on page 20 apply.

- 1. Dependency exemption (line 6c).
- 2. Child tax credits (lines 52 and 68).
- 3. Head of household filing status (line 4).
- 4. Credit for child and dependent care expenses (line 48).
- 5. Earned income credit (lines 66a and 66b).

No other person can take any of the five tax benefits listed above unless he or she has a different qualifying child. If you and any other person claim the child as a qualifying child, the IRS will apply the following rules.

- If only one of the persons is the child's parent, the child will be treated as the qualifying child of the parent.
- If two of the persons are the child's parents, the child will be treated as the qualifying child of the parent with whom the child lived for the longer period of time in 2005. If the child lived with each parent for the same amount of time, the child will be treated as the qualifying child of the parent who had the higher adjusted gross income (AGI) for 2005.
- If none of the persons is the child's parent, the child will be treated as the qualifying child of the person who had the highest AGI for 2005.

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

If you will be claiming the child as a qualifying child, go to Step 2 on page 19. Otherwise, stop; you cannot claim any benefits based on this child. Go to Form 1040, line 7.

Social security number. You must enter each dependent's social security number (SSN). Be sure the name and SSN entered agree with the dependent's social security card. Otherwise, at the time we process your return, we may disallow the exemption claimed for the dependent and reduce or disallow any other tax benefits (such as the child tax credit) based on that dependent. If the name or SSN on the dependent's social security card is not correct, call the Social Security Administration at 1-800-772-1213. For details on how your dependent can get an SSN, see page 16. If your dependent will not have a number by April 17, 2006, see *What if You Cannot File on Time?* on page 12.

If your dependent child was born and died in 2005 and you do not have an SSN for the child, you can attach a copy of the child's birth certificate instead and enter "Died" in column (2).

Student. A child who during any part of 5 calendar months of 2005 was enrolled as a full-time student at a school, or took a full-time, on-farm training course given by a school or a state, county, or local government agency. A school includes a technical, trade, or mechanical school. It does not include an on-the-job training course, correspondence school, or Internet school.

Income

Foreign-Source Income

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

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

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

Report distributions from foreign pension plans on lines 16a and 16b.

Community Property States

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

Rounding Off to Whole Dollars

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

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

Line 7

Wages, Salaries, Tips, etc.

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

• Wages received as a household employee for which you did not receive a Form W-2 because your employer paid you less than \$1,400 in 2005. Also, enter

"HSH" and the amount not reported on Form W-2 on the dotted line next to line 7.

• Tip income you did not report to your employer. Also include allocated tips shown on your Form(s) W-2 unless you can prove that you received less. Allocated tips should be shown in Form(s) W-2, box 8. They are not included as income in box 1. See Pub. 531 for more details.



You may owe social security and Medicare tax on unreported or allocated tips. See the instructions for line 59 on

page 43.

- Dependent care benefits, which should be shown in Form(s) W-2, box 10. But first complete Form 2441 to see if you can exclude part or all of the benefits.
- Employer-provided adoption benefits, which should be shown in Form(s) W-2, box 12, with code T. But see the Instructions for Form 8839 to find out if you can exclude part or all of the benefits. You may also be able to exclude amounts if you adopted a child with special needs and the adoption became final in 2005.
- Scholarship and fellowship grants not reported on Form W-2. Also, enter "SCH" and the amount on the dotted line next to line 7. However, if you were a degree candidate, include on line 7 only the amounts you used for expenses other than tuition and course-related expenses. For example, amounts used for room, board, and travel must be reported on line 7.
- Excess salary deferrals. The amount deferred should be shown in Form W-2, box 12, and the "Retirement plan" box in box 13 should be checked. If the total amount you (or your spouse if filing jointly) deferred for 2005 under all plans was more than \$14,000 (excluding catch-up contributions as explained below), include the excess on line 7. This limit is (a) \$10,000 if you only have SIMPLE plans, or (b) \$17,000 for section 403(b) plans if you qualify for the 15-year rule in Pub. 571.

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

If you were age 50 or older at the end of 2005, your employer may have allowed an additional deferral (catch-up contributions) of up to \$4,000 (\$2,000 for SIMPLE plans). This additional deferral amount is not subject to the overall limit on elective deferrals.



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

- Disability pensions shown on Form 1099-R if you have not reached the minimum retirement age set by your employer. Disability pensions received after you reach that age and other payments shown on Form 1099-R (other than payments from an IRA*) are reported on lines 16a and 16b. Payments from an IRA are reported on lines 15a and 15b.
- Corrective distributions from a retirement plan shown on Form 1099-R of excess salary deferrals and excess contributions (plus earnings). But do not include distributions from an IRA* on line 7. Instead, report distributions from an IRA on lines 15a and 15b.

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

Were You a Statutory Employee?

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

Missing or Incorrect Form W-2?

Your employer is required to provide or send Form W-2 to you no later than January 31, 2006. If you do not receive it by early February, use TeleTax topic 154 (see page 8) to find out what to do. Even if you do not get a Form W-2, you must still report your earnings on line 7. If you lose your Form W-2 or it is incorrect, ask your employer for a new one.

Line 8a

Taxable Interest

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

Interest credited in 2005 on deposits that you could not withdraw because of the bankruptcy or insolvency of the financial institution may not have to be included in your 2005 income. For details, see Pub. 550.



If you get a 2005 Form 1099-INT for U.S. savings bond interest that includes amounts you reported before

2005, see Pub. 550.

Line 8b

Tax-Exempt Interest

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

Line 9a Ordinary Dividends

Each payer should send you a Form 1099-DIV. Enter your total ordinary dividends on line 9a. This amount should be shown in Form(s) 1099-DIV, box 1a. But you must fill in and attach Schedule B if the total is over \$1,500 or you received, as a nominee, ordinary dividends that actually belong to someone else.

Nondividend Distributions

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



Dividends on insurance policies are a partial return of the premiums you paid. Do not report them as dividends. Include

them in income on line 21 only if they exceed the total of all net premiums you paid for the contract.

Line 9b

Qualified Dividends

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

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

- Dividends you received as a nominee. See the Instructions for Schedule B.
- Dividends you received on any share of stock that you held for less than 61 days during the 121-day period that began 60 days before the ex-dividend date. The ex-dividend date is the first date following the declaration of a dividend on which the

purchaser of a stock is not entitled to receive the next dividend payment. When counting the number of days you held the stock, include the day you disposed of the stock but not the day you acquired it. See the examples below. Also, when counting the number of days you held the stock, you cannot count certain days during which your risk of loss was diminished. See Pub. 550 for more details.

- Dividends attributable to periods totaling more than 366 days that you received on any share of preferred stock held for less than 91 days during the 181-day period that began 90 days before the ex-dividend date. When counting the number of days you held the stock, you cannot count certain days during which your risk of loss was diminished. See Pub. 550 for more details. Preferred dividends attributable to periods totaling less than 367 days are subject to the 61-day holding period rule above.
- Dividends on any share of stock to the extent that you are under an obligation (including a short sale) to make related payments with respect to positions in substantially similar or related property.
- Payments in lieu of dividends, but only if you know or have reason to know that the payments are not qualified dividends.

Example 1. You bought 5,000 shares of XYZ Corp. common stock on June 30, 2005. XYZ Corp. paid a cash dividend of 10 cents per share. The ex-dividend date was July 8, 2005. Your Form 1099-DIV from XYZ Corp. shows \$500 in box 1a (ordinary dividends) and in box 1b (qualified dividends). However, you sold the 5,000 shares on August 3, 2005. You held your shares of XYZ Corp. for only 34 days of the 121-day period (from July 1, 2005, through August 3, 2005). The 121-day period began on May 9, 2005 (60 days before the ex-dividend date), and ended on September 6, 2005. 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 7, 2005 (the day before the ex-dividend date), and you sold the stock on September 8, 2005. You held the stock for 63 days (from July 8, 2005, through September 8, 2005). The \$500 of qualified dividends shown in Form 1099-DIV, box 1b, are all qualified dividends because you held the stock for 61 days of the 121-day period (from July 8, 2005, through September 6, 2005).

Example 3. You bought 10,000 shares of ABC Mutual Fund common stock on June 30, 2005. ABC Mutual Fund paid a cash dividend of 10 cents a share. The ex-dividend date was July 8, 2005. The ABC Mutual Fund advises you that the portion of the dividend eligible to be treated as qualified dividends equals 2 cents per

share. Your Form 1099-DIV from ABC Mutual Fund shows total ordinary dividends of \$1,000 and qualified dividends of \$200. However, you sold the 10,000 shares on August 3, 2005. You have no qualified dividends from ABC Mutual Fund because you held the ABC Mutual Fund stock for less than 61 days.



Be sure you use the Qualified Dividends and Capital Gain Tax Worksheet or the

Schedule D Tax Worksheet, whichever applies, to figure your tax. Your tax may be less if you use the worksheet that applies. See the instructions for line 44 that begin on page 37 for details.

Line 10

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



None of your refund is taxable if, in the year you paid the tax, you either (a) did not itemize deductions, or (b) elected to de-

duct state and local general sales taxes instead of state and local income taxes.

If you received a refund, credit, or offset of state or local income taxes in 2005, you may receive a Form 1099-G. If you chose to apply part or all of the refund to your 2005 estimated state or local income tax, the amount applied is treated as received in 2005. If the refund was for a tax you paid in 2004 and you deducted state and local income taxes on line 5 of your 2004 Schedule A, use the worksheet on page 24 to see if any of your refund is taxable.

Exception. See *Itemized Deduction Recoveries* in Pub. 525 instead of using the worksheet on page 24 if any of the following applies.

- 1. You received a refund in 2005 that is for a tax year other than 2004.
- 2. You received a refund other than an income tax refund, such as a general sales tax or real property tax refund, in 2005 of an amount deducted or credit claimed in an earlier year.
- 3. The amount on your 2004 Form 1040, line 41, was more than the amount on your 2004 Form 1040, line 40.
- 4. Your 2004 state and local income tax refund is more than your 2004 state and local income tax deduction minus the amount you could have deducted as your 2004 state and local general sales taxes.
- 5. You made your last payment of 2004 estimated state or local income tax in 2005.
- 6. You owed alternative minimum tax in 2004.

- 7. You could not deduct the full amount of credits you were entitled to in 2004 because the total credits exceeded the amount shown on your 2004 Form 1040, line 45.
- 8. You could be claimed as a dependent by someone else in 2004.
- 9. You had to use the Itemized Deductions Worksheet in the 2004 Instructions for Schedules A & B because your 2004 adjusted gross income was over \$142,700 (\$71,350 if married filing separately) and both of the following apply.
- a. You could not deduct all of the amount on the 2004 Itemized Deductions Worksheet, line 1.
- b. The amount on line 8 of that 2004 worksheet would be more than the amount on line 4 of that worksheet if the amount on line 4 were reduced by 80% of the refund you received in 2005.

Line 11 **Alimony Received**

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

Line 12 **Business Income or (Loss)**

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

Line 13 Capital Gain or (Loss)

If you had a capital gain or loss, including any capital gain distributions or a capital loss carryover from 2004, you must complete and attach Schedule D.

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

• The only amounts you have to report on Schedule D are capital gain distributions from Form(s) 1099-DIV, box 2a, or substitute statements.

• None of the Form(s) 1099-DIV or substitute statements have an amount in box 2b (unrecaptured section 1250 gain), box 2c (section 1202 gain), or box 2d (collectibles (28%) gain).

If both of the above apply, enter your total capital gain distributions (from box 2a of Form(s) 1099-DIV) on line 13 and check the box on that line. If you received capital gain distributions as a nominee (that is, they were paid to you but actually belong to someone else), report on line 13 only the amount that belongs to you. Attach a statement showing the full amount you received and the amount you received as a nominee. See the Instructions for Schedule B for filing requirements for Forms 1099-DIV and 1096.



If you do not have to file Schedule D, use the Qualified Dividends and Capital Gain Tax Worksheet on page 38 to figure

your tax. Your tax is usually less if you use this worksheet.

State and Local Income Tax Refund Worksheet—Line 10

Keep for Your Records



State and Local moonie	Tax Neturia Worksheet—Line 10	Keep for Tour Records
Before you begin: √	Be sure you have read the Exception on page 23 to s instead of Pub. 525 to figure if any of your refund is	
the amount of your state an	d from Form (s) 1099-G (or similar statement). But do and local income taxes shown on your 2004 Schedule A, temized deductions from your 2004 Schedule A, line 2004	line 5 1.
	your 2004 Form 1040 was married filing separately and etions in 2004, skip lines 3, 4, and 5, and enter the 6.	nd
your 2004 Form 1040. • Single or married filing	low for the filing status claimed on separately— \$4,850	
Married filing jointly orHead of household— \$7	qualifying widow(er)— \$9,700 \ 3	
2004 Form 1040 b	your 2004 Form 1040? Deer in the box on line 38a of your by \$950 (\$1,200 if your 2004 filing by head of household). 4.	
5. Add lines 3 and 4		. 5
6. Is the amount on line 5 less No. STOP None of y	s than the amount on line 2? rour refund is taxable.	
	om line 2	
7. Taxable part of your refu	nd. Enter the smaller of line 1 or line 6 here and on Fo	orm 1040, line 10 7.

Other Gains or (Losses)

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

Lines 15a and 15b IRA Distributions



Special rules may apply if you received a distribution from your individual retirement arrangement (IRA) after August

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

You should receive a Form 1099-R showing the amount of any distribution from your IRA. Unless otherwise noted in the line 15a and 15b instructions, an IRA includes a traditional IRA, Roth IRA, simplified employee pension (SEP) IRA, and a savings incentive match plan for employees (SIMPLE) IRA. Except as provided below, leave line 15a blank and enter the total distribution on line 15b.

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

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

Also, put "Rollover" next to line 15b. If the total distribution was rolled over in a qualified rollover, enter -0- on line 15b. If the total distribution was not rolled over in a qualified rollover, enter the part not rolled over on line 15b unless *Exception 2* applies to the part not rolled over. Generally, a qualified rollover must be made within 60 days after the day you received the distribution. For more details on rollovers, see Pub. 590.

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

Exception 2. If any of the following apply, enter the total distribution on line 15a and see Form 8606 and its instructions to figure the amount to enter on line 15b.

1. You received a distribution from an IRA (other than a Roth IRA) and you made

nondeductible contributions to any of your traditional or SEP IRAs for 2005 or an earlier year. If you made nondeductible contributions to these IRAs for 2005, also see Pub. 590.

- 2. You received a distribution from a Roth IRA. But if either (a) or (b) below applies, enter -0- on line 15b; you do not have to see Form 8606 or its instructions.
- a. Distribution code T is shown in Form 1099-R, box 7, and you made a contribution (including a conversion) to a Roth IRA for 2000 or an earlier year.
- b. Distribution code Q is shown in Form 1099-R, box 7.
- 3. You converted part or all of a traditional, SEP, or SIMPLE IRA to a Roth IRA in 2005.
- 4. You had a 2004 or 2005 IRA contribution returned to you, with the related earnings or less any loss, by the due date (including extensions) of your tax return for that year.
- 5. You made excess contributions to your IRA for an earlier year and had them returned to you in 2005.
- 6. You recharacterized part or all of a contribution to a Roth IRA as a traditional IRA contribution, or vice versa.

Note. If you (or your spouse if filing jointly) received more than one distribution, figure the taxable amount of each distribution and enter the total of the taxable amounts on line 15b. Enter the total amount of those distributions on line 15a.



You may have to pay an additional tax if (a) you received an early distribution from your IRA and the total was not rolled

over, or (b) you were born before July 1, 1934, and received less than the minimum required distribution from your traditional, SEP, and SIMPLE IRAs. See the instructions for line 60 on page 43 for details.

Lines 16a and 16b Pensions and Annuities



Special rules may apply if you received a distribution from a profit-sharing or retirement plan after August 24, 2005, and

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

You should receive a Form 1099-R showing the amount of your pension and annuity payments. See page 27 for details on rollovers and lump-sum distributions. Do not include the following payments on lines 16a and 16b. Instead, report them on line 7

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



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

Fully Taxable Pensions and Annuities

If your pension or annuity is fully taxable, enter it on line 16b; do not make an entry on line 16a. Your payments are fully taxable if (a) you did not contribute to the cost (see page 27) of your pension or annuity, or (b) you got your entire cost back tax free before 2005.

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

Partially Taxable Pensions and Annuities

Enter the total pension or annuity payments you received in 2005 on line 16a. If your Form 1099-R does not show the taxable amount, you must use the General Rule explained in Pub. 939 to figure the taxable part to enter on line 16b. But if your annuity starting date (defined below) was after July 1, 1986, see *Simplified Method* on page 26 to find out if you must use that method to figure the taxable part.

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

If your Form 1099-R shows a taxable amount, you can report that amount on line 16b. But you may be able to report a lower taxable amount by using the General Rule or the Simplified Method.

Annuity Starting Date

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

Simplified Method

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

- 1. Your annuity starting date (defined on page 25) was after July 1, 1986, and you used this method last year to figure the taxable part.
- 2. Your annuity starting date was after November 18, 1996, and both of the following apply.

- a. The payments are from a qualified employee plan, a qualified employee annuity, or a tax-sheltered annuity.
- b. On your annuity starting date, either you were under age 75 or the number of years of guaranteed payments was fewer than 5. See Pub. 575 for the definition of guaranteed payments.

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



THEN enter on line 3...

410

360

310

260

210

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 below.

Simplified Method Worksheet—Lines 16a and 16b

Keep for Your Records



ents received in 2005. Also, enter this a starting date	mount on Form 1040,
y starting date	2.
le 1 below. But if your annuity starting are for your life and that of your er from Table 2 below	3.
are for your life and that of your or from Table 2 below	3.
	4.
. C 1.1.1.41.1	
s for which this year's payments were before 1987, skip lines 6 and 7 and entline 6	
free in years after 1986	6.
	7.
	8 .
Form 1099-R shows a larger amount, 099-R	use the amount on this
	ty starting date was—
	after November 18, 1996, enter on line 3
300	360
260	310
240	260
170	210
120	160
1 f	Table 1 for Line 3 Above AND your annui before November 19, 1996, enter on line 3 300 260 240 170

IF the combined ages at annuity starting date (see page 27) were . . .

110 or under

111 - 120

121 - 130

131 - 140

141 or older

Age (or Combined Ages) at Annuity Starting Date

If you are the retiree, use your age on the annuity starting date. If you are the survivor of a retiree, use the retiree's age on his or her annuity starting date. But if your annuity starting date was after 1997 and the payments are for your life and that of your beneficiary, use your combined ages on the annuity starting date.

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

Cost

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

Rollovers

Generally, a qualified rollover is a tax-free distribution of cash or other assets from one retirement plan that is contributed to another plan within 60 days of receiving the distribution. Use lines 16a and 16b to report a qualified rollover, including a direct rollover, from one qualified employer's plan to another or to an IRA or SEP.

Enter on line 16a the total distribution before income tax or other deductions were withheld. This amount should be shown in Form 1099-R, box 1. From the total on line 16a, subtract any contributions (usually shown in box 5) that were taxable to you when made. From that result, subtract the amount of the qualified rollover. Enter the remaining amount, even if zero, on line 16b. Also, enter "Rollover" next to line 16b.

Special rules apply to partial rollovers of property. For more details on rollovers,

including distributions under qualified domestic relations orders, see Pub. 575.

Lump-Sum Distributions

If you received a lump-sum distribution from a profit-sharing or retirement plan, your Form 1099-R should have the "Total distribution" box in box 2b checked. You may owe an additional tax if you received an early distribution from a qualified retirement plan and the total amount was not rolled over in a qualified rollover. For details, see the instructions for line 60 on page 43.

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



You may be able to pay less tax on the distribution if you were born before January 2, 1936, or you are the beneficiary of a de-

ceased employee who was born before January 2, 1936. For details, see Form 4972.

Line 19

Unemployment Compensation

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

If you received an overpayment of unemployment compensation in 2005 and you repaid any of it in 2005, subtract the amount you repaid from the total amount you received. Enter the result on line 19. Also, enter "Repaid" and the amount you repaid on the dotted line next to line 19. If, in 2005, you repaid unemployment compensation that you included in gross income in an earlier year, you can deduct the amount repaid on Schedule A, line 22. But

if you repaid more than \$3,000, see *Repayments* in Pub. 525 for details on how to report the repayment.

Lines 20a and 20b Social Security Benefits

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

Use the worksheet on page 28 to see if any of your benefits are taxable.

Exception. Do not use the worksheet on page 28 if any of the following applies.

- You made contributions to a traditional IRA for 2005 and you or your spouse were covered by a retirement plan at work or through self-employment. Instead, use the worksheets in Pub. 590 to see if any of your social security benefits are taxable and to figure your IRA deduction.
- You repaid any benefits in 2005 and your total repayments (box 4) were more than your total benefits for 2005 (box 3). None of your benefits are taxable for 2005. Also, you may be able to take an itemized deduction or a credit for part of the excess repayments if they were for benefits you included in gross income in an earlier year. For more details, see Pub. 915.
- You file Form 2555, 2555-EZ, 4563, or 8815, or you exclude employer-provided adoption benefits or income from sources within Puerto Rico. Instead, use the worksheet in Pub. 915.

Social Security Benefits Worksheet—Lines 20a and 20b

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|--|

Be	Complete Form 1040, lines 21 and 23 through 32 if they apply to you Figure any write-in adjustments to be entered on the dotted line next to instructions for line 36 on page 35). If you are married filing separately and you lived apart from your spot enter "D" to the right of the word "benefits" on line 20a. Be sure you have read the Exception on page 27 to see if you can use instead of a publication to find out if any of your benefits are taxable.	o line 36 (see the use for all of 2005,
1.	Enter the total amount from box 5 of all your Forms SSA-1099 and	
	Forms RRB-1099	
2.	Enter one-half of line 1	2.
3.	Enter the total of the amounts from Form 1040, lines 7, 8a, 9a, 10 through 14, 15b, 16b, 17 through 19, and 21	3.
4.	Enter the amount, if any, from Form 1040, line 8b	4.
5.	Add lines 2, 3, and 4	5.
6.	Enter the total of the amounts from Form 1040, lines 23 through 32, plus any write-in	
	adjustments you entered on the dotted line next to line 36	6.
7.	Is the amount on line 6 less than the amount on line 5?	
	No. Stop None of your social security benefits are taxable.	
	Yes. Subtract line 6 from line 5	7.
8.	If you are:	
	• Married filing jointly, enter \$32,000	
	• Single, head of household, qualifying widow(er), or married filing separately and you lived apart from your spouse for all of 2005,	
	enter \$25,000	8.
	• Married filing separately and you lived with your spouse at any time	
	in 2005, skip lines 8 through 15; multiply line 7 by 85% (.85) and enter the result on line 16. Then go to line 17	
9.	Is the amount on line 8 less than the amount on line 7?	
	No. STOP None of your social security benefits are taxable. You do not have to enter any	
	amounts on line 20a or 20b of Form 1040. But if you are married filing separately and you lived apart from your spouse for all of 2005, enter -0- on	
	line 20b. Be sure you entered "D" to the right of the word "benefits" on line 20a.	
	Yes. Subtract line 8 from line 7	9.
10.	Enter: \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying widow(er), or married filing separately and you lived apart from your spouse for all of 2005	10
11.	Subtract line 10 from line 9. If zero or less, enter -0-	
12.	Enter the smaller of line 9 or line 10	
13.	Enter one-half of line 12	
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	
17.	Multiply line 1 by 85% (.85)	
18.	Taxable social security benefits. Enter the smaller of line 16 or line 17	18.
	• Enter the amount from line 18 above on Form 1040, line 20a.	
, ,		1 C
	If any of your benefits are taxable for 2005 and they include a lump-sum benefit payment that year, you may be able to reduce the taxable amount. See Pub. 915 for details.	t was for an earlier

Line 21 Other Income



Do not report on this line any income from self-employment or fees received as a notary public. Instead, you must use

Schedule C, C-EZ, or F, even if you do not have any business expenses. Also, do not report on line 21 any nonemployee compensation shown on Form 1099-MISC. Instead, see the chart on page 15 to find out where to report that income.

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



Do not report any nontaxable amounts on line 21, such as child support; money or property that was inherited, willed

to you, or received as a gift; or life insurance proceeds received because of a person's death.

Examples of income to report on line 21 are:

• Taxable distributions from a Coverdell education savings account (ESA) or a qualified tuition program (QTP). Distributions from these accounts may be taxable if (a) they are more than the qualified higher education expenses of the designated beneficiary in 2005, and (b) they were not included in a qualified rollover. See Pub. 970.



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

the Instructions for Form 5329.

• Taxable distributions from a health savings account (HSA) or an Archer MSA. Distributions from these accounts may be taxable if (a) they are more than the unreimbursed qualified medical expenses of the account beneficiary or account holder in 2005, and (b) they were not included in a qualified rollover. See Pub. 969.



You may have to pay an additional tax if you received a taxable distribution from an HSA or an Archer MSA. See the In-

structions for Form 8889 for HSAs or the Instructions for Form 8853 for Archer MSAs.

- Prizes and awards.
- Gambling winnings, including lotteries, raffles, a lump-sum payment from the sale of a right to receive future lottery payments, etc. For details on gambling losses,

see the instructions for Schedule A, line 27, on page A-9.



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

- Jury duty fees. Also, see the instructions for line 36 on page 35.
 - Alaska Permanent Fund dividends.
- Alternative trade adjustment assistance payments. These payments should be shown in Form 1099-G, box 5.
- Reimbursements or other amounts received for items deducted in an earlier year, such as medical expenses, real estate taxes, general sales taxes, or home mortgage interest. See *Recoveries* in Pub. 525 for details on how to figure the amount to report.
- Income from the rental of personal property if you engaged in the rental for profit but were not in the business of renting such property. Also, see the instructions for line 36 on page 35.
- Income from an activity not engaged in for profit. See Pub. 535.
- Loss on certain corrective distributions of excess deferrals. See *Retirement Plan Contributions* in Pub. 525.

Adjusted Gross Income

Line 23

Educator Expenses

If you were an eligible educator in 2005, you can deduct up to \$250 of qualified expenses you paid in 2005. If you and your spouse are filing jointly and both of you were eligible educators, the maximum deduction is \$500. However, neither spouse can deduct more than \$250 of his or her qualified expenses. An eligible educator is a kindergarten through grade 12 teacher, instructor, counselor, principal, or aide in a school for at least 900 hours during a school year.

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

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

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

For more details, use TeleTax topic 458 (see page 8).

Line 24

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

Include the following deductions on line 24.

- Certain business expenses of National Guard and reserve members who traveled more than 100 miles from home to perform services as a National Guard or reserve member.
- Performing-arts-related expenses as a qualified performing artist.
- Business expenses of fee-basis state or local government officials.

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

Line 25

Health Savings Account Deduction

If contributions (other than employer contributions) were made to your health savings account for 2005, you may be able to take this deduction. See Form 8889.

Line 26 Moving Expenses

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

One-Half of Self-Employment Tax

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

Line 28

Self-Employed SEP, SIMPLE, and Qualified Plans

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

Line 29

Self-Employed Health Insurance Deduction

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

- You were self-employed and had a net profit for the year.
- You used one of the optional methods to figure your net earnings from self-employment on Schedule SE.
- You received wages in 2005 from an S corporation in which you were a

more-than-2% shareholder. Health insurance benefits paid for you may be shown in Form W-2, box 14.

The insurance plan must be established under your business. But if you were also eligible to participate in any subsidized health plan maintained by your or your spouse's employer for any month or part of a month in 2005, amounts paid for health insurance coverage for that month cannot be used to figure the deduction. For example, if you were eligible to participate in a subsidized health plan maintained by your spouse's employer from September 30 through December 31, you cannot use amounts paid for health insurance coverage for September through December to figure your deduction.

For more details, see Pub. 535.

Note. If, during 2005, you were an eligible trade adjustment assistance (TAA) recipient, alternative TAA recipient, or Pension Benefit Guaranty Corporation pension recipient, you must complete Form 8885 before completing the worksheet below. When figuring the amount to enter on line 1 of the worksheet below, do not include any health coverage tax credit advance payments shown in Form 1099-H, box 1. Also, subtract the amount shown on Form 8885, line 4 (reduced by any advance payments shown on line 6 of that form), from the total insurance premiums you paid.

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

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

- You had more than one source of income subject to self-employment tax.
 - You file Form 2555 or 2555-EZ.
- You are using amounts paid for qualified long-term care insurance to figure the deduction.

Line 30

Penalty on Early Withdrawal of Savings

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

Line 31a and 31b Alimony Paid

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

Self-Employed Health Insurance Deduction Worksheet—Line 29

Keep for Your Records



Before	you .	begin:
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If, during 2005, you were an eligible trade adjustment assistance (TAA) recipient, alternative TAA recipient, or Pension Benefit Guaranty Corporation pension recipient, see the **Note** above.

Be sure you have read the **Exception** above to see if you can use this worksheet instead of Pub. 535 to figure your deduction.

1.	Enter the total amount paid in 2005 for health insurance coverage established under your business
	for 2005 for you, your spouse, and your dependents. But do not include amounts for any month you
	were eligible to participate in an employer-sponsored health plan
2	Enter your not mustick and any other gamed incomes ** from the hyginess under which the incomes

1.

2.

. 3. _____

- * If you used either optional method to figure your net earnings from self-employment, do not enter your net profit. Instead, enter the amount from Schedule SE, line 4b.
- ** Earned income includes net earnings and gains from the sale, transfer, or licensing of property you created. It does not include capital gain income. If you were a more-than-2% shareholder in the S corporation under which the insurance plan is established, earned income is your wages from that corporation.

IRA Deduction



If you made any nondeductible contributions to a traditional individual retirement arrangement (IRA) for 2005, you must

report them on Form 8606.

If you made contributions to a traditional IRA for 2005, you may be able to take an IRA deduction. But you, or your spouse if filing a joint return, must have had earned income to do so. For IRA purposes, earned income includes alimony and separate maintenance payments reported on line 11. If you were self-employed, earned income is generally your net earnings from self-employment if your personal services are a material income-producing factor. For more details, see Pub. 590. A statement should be sent to you by May 31, 2006, that shows all contributions to your traditional IRA for 2005.

Use the worksheet on page 32 to figure the amount, if any, of your IRA deduction. But read the following list before you fill in the worksheet.

- 1. If you were age 70½ or older at the end of 2005, you cannot deduct any contributions made to your traditional IRA for 2005 or treat them as nondeductible contributions
- 2. 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 51 on page 40.



If you made contributions to both a traditional IRA and a Roth IRA for 2005, do not use the worksheet on page 32. In-

stead, see Pub. 590 to figure the amount, if any, of your IRA deduction.

3. You cannot deduct elective deferrals to a 401(k) plan, section 457 plan,

SIMPLE plan, or the federal Thrift Savings Plan. These amounts are not included as income in Form W-2, box 1. But you may be able to take the retirement savings contributions credit. See the instructions for line 51 on page 40.

- 4. If you made contributions to your IRA in 2005 that you deducted for 2004, do not include them in the worksheet.
- 5. If you received income from a non-qualified deferred compensation plan or nongovernmental section 457 plan that is included in Form W-2, box 1, or in Form 1099-MISC, box 7, do not include that income on line 8 of the worksheet. The income should be shown in (a) Form W-2, box 11, (b) Form W-2, box 12, with code Z, or (c) Form 1099-MISC, box 15b. If it is not, contact your employer or the payer for the amount of the income.
- 6. 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 32.
- 7. Do not include qualified rollover contributions in figuring your deduction. Instead, see the instructions for lines 15a and 15b on page 25.
- 8. Do not include trustees' fees that were billed separately and paid by you for your IRA. These fees can be deducted only as an itemized deduction on Schedule A.
- 9. If the total of your IRA deduction on line 32 plus any nondeductible contribution to your traditional IRAs shown on Form 8606 is less than your total traditional IRA contributions for 2005, see Pub. 590 for special rules.



By April 1 of the year after the year in which you turn age 70½, you must start taking minimum required distributions from

your traditional IRA. If you do not, you may have to pay a 50% additional tax on the amount that should have been distributed. For details, including how to figure the minimum required distribution, see Pub. 590.

Were You Covered by a Retirement Plan?

If you were covered by a retirement plan (qualified pension, profit-sharing (including 401(k)), annuity, SEP, SIMPLE, etc.) at work or through self-employment, your IRA deduction may be reduced or eliminated. But you can still make contributions to an IRA even if you cannot deduct them. In any case, the income earned on your IRA contributions is not taxed until it is paid to you.

The "Retirement plan" box in Form W-2, box 13, should be checked if you were covered by a plan at work even if you were not vested in the plan. You are also covered by a plan if you were self-employed and had a SEP, SIMPLE, or qualified retirement plan.

If you were covered by a retirement plan and you file Form 2555, 2555-EZ, or 8815, or you exclude employer-provided adoption benefits, see Pub. 590 to figure the amount, if any, of your IRA deduction.

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

IRA Deduction Worksheet—Line 32

Keep for Your Records

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Bei	fore you	,	line 36 on page				ed lin	e next to line 36 (see the	instructions for
1a.	Were you	covered by a re	tirement plan (s	see page 31)?			1a.	Your IRA Yes No	S	pouse's IRA
b.	If married	filing jointly, w	as your spouse	covered by a re	tirement p	lan?			1b.	Yes No
	jointly), sk	tip lines 2 throu	gh 6, enter \$4,0	nd "No" on line 000 (\$4,500 if ag a, and go to line	ge 50 or ol	der at the end				
2.	Enter the a	amount shown b	elow that appli	es to you.		,				
	from you	r spouse for all	of 2005, enter	iling separately a \$60,000	and you li	ved apart				
	• Married "No" on covered l	either line 1a or by a plan	ter \$80,000 in 1b, enter \$160	both columns. B 0,000 for the per	son who v	vas not	2a.		2b.	
	• Married : enter \$10		and you lived	with your spous	se at any ti	me in 2005, 7				
3.	Enter the a	amount from Fo	rm 1040, line 2	2	3.					
4.	through 31 the dotted	line next to line	e-in adjustment	ts you entered or	4.					
5.	columns .			ing jointly, enter			5a.		5b.	
6.	Is the amo No.	unt on line 5 les STOP None of nondedu	your IRA contr	ount on line 2? ributions are dec cributions, see Fo	ductible. Form 8606.	or details on				
	Yes.	more, enter \$6 line 7 for that	4,000 (\$4,500 ii column and g		e r at the e erwise, go	nd of 2005) on to line 7	6a.		6b.	
7.	of a person multiple of \$490.30 to	n who is age 50 f \$10, increase in \$500. If the re	or older at the t to the next musult is \$200 or	r by 45% (.45) i end of 2005). If ultiple of \$10 (for more, enter the	f the result or example result. Bu	is not a e, increase	7a.		7b.	
8.	other earned deductions	ed income from on Form 1040,	Form 1040, mi lines 27 and 28	ling jointly, and nus any 8. Do not reduce	e					
	CAUTION	spouse is age :	50 or older at tl r at the end of .	ine 8 is less than the end of 2005; 2005), stop hero	\$9,000 if	both spouses are				
9.				or that will be a		April 17, 2006, 9b	9a.		9b.	
10.	of line 7b, and 10b ar a smaller a	8, or 9b. This indenter the total amount and treated	s the most you l on Form 1040 t the rest as a n), line 32. Or, if ondeductible con	d the amou you want, ntribution	ints on lines 10a you can deduct (see Form			105	
	TIP					tions credit. See		instructions for line	.10b. e 51 or	n page 40.

Student Loan Interest Deduction

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

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

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

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

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

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

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

Qualified higher education expenses. Qualified higher education expenses generally include tuition, fees, room and board, and related expenses such as books and supplies. The expenses must be for education in a degree, certificate, or similar program at an eligible educational institution. An eligible educational institution includes

most colleges, universities, and certain vocational schools. You must reduce the expenses by the following benefits.

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

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

Eligible student. An eligible student is a person who:

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

Student Loan Interest Deduction Worksheet—Line 33

Keep for Your Records

R	ore you begin: Figure any write-in adjustments to be entered on the dotted line next to line 36 (see the	
D (instructions for line 36 on page 35).	
	Be sure you have read the Exception above to see if you can use this worksheet instead of	
	Pub. 970 to figure your deduction.	
1.	Enter the total interest you paid in 2005 on qualified student loans (see above). Do not enter more than \$2,500	
2.	Enter the amount from Form 1040, line 22	
3.	Enter the total of the amounts from Form 1040, lines 23 through 32, plus any vrite-in adjustments you entered on the dotted line next to line 36	
4.	Subtract line 3 from line 2	
5.	Enter the amount shown below for your filing status.	
	Single, head of household, or qualifying widow(er)—\$50,000 Married filing jointly—\$105,000	
	• Married filing jointly—\$105,000	
6.	s the amount on line 4 more than the amount on line 5?	
	No. Skip lines 6 and 7, enter -0- on line 8, and go to line 9.	
	Yes. Subtract line 5 from line 4	
7.	Divide line 6 by \$15,000 (\$30,000 if married filing jointly). Enter the result as a decimal (rounded to	
	t least three places). If the result is 1.000 or more, enter 1.000	
8.	Multiply line 1 by line 7	
9.	Student loan interest deduction. Subtract line 8 from line 1. Enter the result here and on	
	Form 1040, line 33. Do not include this amount in figuring any other deduction on your return (such	
	s on Schedule A, C, E, etc.)	

Tuition and Fees Deduction



You may be able to take a credit for your educational expenses instead of a deduction. See the instructions for line 50 on page

40 for details.

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

- You paid qualified tuition and fees (see this page) in 2005 for yourself, your spouse, or your dependent(s).
- Your filing status is any status except married filing separately.
- Your modified adjusted gross income (AGI) is not more than: \$80,000 if single, head of household, or qualifying widow(er); \$160,000 if married filing jointly. Use lines 1 through 3 of the worksheet below to figure your modified AGI.
- You, or your spouse if filing jointly, cannot be claimed as a dependent on someone's (such as your parent's) 2005 tax return.
- You are not claiming an education credit for the same student. See the instructions for line 50 on page 40.

• You were a U.S. citizen or resident alien for all of 2005 or you were a nonresident alien for any part of 2005 and you are filing a joint return.

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

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

Qualified tuition and fees. Qualified tuition and fees are amounts paid in 2005 for tuition and fees required for the student's enrollment or attendance at an eligible educational institution during 2005. Tuition and fees paid in 2005 for an academic period that begins in the first 3 months of 2006 can also be used in figuring your deduction. Amounts paid include those paid by credit card or with borrowed funds. An eligible educational institution includes most colleges, universities, and certain vocational schools.

Qualified tuition and fees do not include amounts paid for the following items.

• Room and board, insurance, medical expenses (including student health fees),

transportation, or other similar personal, living, or family expenses.

- Course-related books, supplies, equipment, and nonacademic activities, except for fees required to be paid to the institution as a condition of enrollment or attendance.
- Any course involving sports, games, or hobbies, unless such course is part of the student's degree program.

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

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

For more details, use TeleTax topic 457 (see page 8) or see Pub. 970.

Tuition and Fees Deduction Worksheet—Line 34

Keep for Your Records

	Before y	ou begin:	√ √	Figure any write-in adjustments to be entered on the dotted line next instructions for line 36 on page 35). Be sure you have read the Exception above to see if you can use this Pub. 970 to figure your deduction.		`
1.	Enter the	amount from I	Form	1040, line 22	1.	
2.				s from Form 1040, lines 23 through 33, plus any write-in the dotted line next to line 36	2.	
3.		$\overline{}$		f the result is more than \$80,000 (\$160,000 if married filing e the deduction for tuition and fees	3.	
		and fees deduc		Is the amount on line 3 more than \$65,000 (\$130,000 if married		
	Yes.			ified tuition and fees (defined above) you paid in 2005. Do not ,000. Also, enter this amount on Form 1040, line 34.	4.	
	No.			ified tuition and fees (defined above) you paid in 2005. Do not 0000. Also, enter this amount on Form 1040, line 34.		

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

Domestic Production Activities Deduction

You may be able to deduct up to 3% of your qualified production activities income from the following activities.

- 1. Construction performed in the United States.
- 2. Engineering or architectural services performed in the United States for construction projects in the United States.
- 3. Any lease, rental, license, sale, exchange, or other disposition of:
- a. Tangible personal property, computer software, and sound recordings that you manufactured, produced, grew, or extracted in whole or in significant part within the United States,
 - b. Any qualified film you produced,
- c. Electricity, natural gas, or potable water you produced in the United States.

The deduction does not apply to income derived from:

- The sale of food and beverages you prepared at a retail establishment;
- Property you leased, licensed, or rented for use by any related person; or
- The transmission or distribution of electricity, natural gas, or potable water.

For details, see Form 8903 and its instructions.

Line 36

Include in the total on line 36 any of the following write-in adjustments. To find out if you can take the deduction, see the form or publication indicated. On the dotted line next to line 36, enter the amount of your deduction and identify it as indicated.

- Archer MSA deduction (see Form 8853). Identify as "MSA."
- Jury duty pay if you gave the pay to your employer because your employer paid your salary while you served on the jury. Identify as "Jury Pay."
- Deductible expenses related to income reported on line 21 from the rental of personal property engaged in for profit. Identify as "PPR."
- Reforestation amortization and expenses (see Pub. 535). Identify as "RFST."
- Repayment of supplemental unemployment benefits under the Trade Act of 1974 (see Pub. 525). Identify as "Sub-Pay TRA."
- Contributions to section 501(c)(18)(D) pension plans (see Pub. 525). Identify as "501(c)(18)(D)."

- Contributions by certain chaplains to section 403(b) plans (see Pub. 517). Identify as "403(b)."
- Attorney fees and court costs for actions settled or decided after October 22, 2004, involving certain unlawful discrimination claims, but only to the extent of gross income from such actions (see Pub. 525). Identify as "UDC."
- Deduction for clean-fuel vehicles. If you placed a qualified clean-fuel vehicle in service in 2005, you can deduct \$2,000 on line 36 if you did not use the vehicle in your business (other than as an employee). Identify this deduction on line 36 as "Clean-Fuel."

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



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

A qualified clean-fuel vehicle:

- 1. Must be acquired new and for your own use.
- 2. Must satisfy any federal and state emissions standards.
- 3. Is designed to be propelled by a clean-burning fuel, such as natural gas, liquefied natural gas, liquefied petroleum gas, hydrogen, or electricity.

A qualified clean-fuel vehicle includes certain gasoline-electric hybrid vehicles such as the Ford Escape Hybrid, Honda Insight, Honda Civic Hybrid, Honda Accord Hybrid, Lexus RX 400h, Mercury Mariner Hybrid, Toyota Highlander Hybrid, and Toyota Prius. It does not include electric vehicles.



You may be able to take a credit if you placed a new electric vehicle in service in 2005. See Form 8834 for details.

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

For more details, see Pub. 535.

Line 37

If line 37 is less than zero, you may have a net operating loss that you can carry to another tax year. See the Instructions for Form 1045 for details.

Tax and Credits

Line 39a

If you were born before January 2, 1941, or were blind at the end of 2005, check the appropriate box(es) on line 39a. If you were married and checked the box on Form 1040, line 6b, and your spouse was born before January 2, 1941, or was blind at the end of 2005, also check the appropriate box(es) for your spouse. Be sure to enter the total number of boxes checked.

Blindness

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

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

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

You must keep the statement for your records.

Line 39b

If your spouse itemizes deductions on a separate return or if you were a dual-status alien, check the box on line 39b. But if you were a dual-status alien and you file a joint return with your spouse who was a U.S. citizen or resident at the end of 2005 and you and your spouse agree to be taxed on your combined worldwide income, do not check the box.

Line 40

Itemized Deductions or Standard Deduction

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



If you checked the box on line 39b, your standard deduction is zero.

Itemized Deductions

To figure your itemized deductions, fill in Schedule A.

Standard Deduction

Most people can find their standard deduction by looking at the amounts listed under "All others" to the left of Form 1040, line 40. But if you, or your spouse if filing

jointly, can be claimed as a dependent on someone's 2005 return or you checked any box on line 39a, use the worksheet or the chart below, whichever applies, to figure

your standard deduction. Also, if you checked the box on line 39b, your standard deduction is zero, even if you were born before January 2, 1941, or were blind.

Standard Deduction Worksheet for Dependents—Line 40

Keep for Your Records

Us	se this worksheet only if someone can claim you, or your spous	se if filing jointly, as a dependent.	
1.	Is your earned income * more than \$550?		
	Yes. Add \$250 to your earned income. Enter the total	}	
	No. Enter \$800	}	
2.	Enter the amount shown below for your filing status.		
	• Single or married filing separately—\$5,000		
	• Married filing jointly or qualifying widow(er)—\$10,000	.	
	• Head of household—\$7,300		
3.	Standard deduction.		
a	• Enter the smaller of line 1 or line 2. If born after January 1,	1941, and not blind, stop here and	
	enter this amount on Form 1040, line 40. Otherwise, go to line	ne 3b	
b	. If born before January 2, 1941, or blind, multiply the number		
	(\$1,250 if single or head of household)		
	. Add lines 3a and 3b. Enter the total here and on Form 1040,		
	arned income includes wages, salaries, tips, professional fees, and oth		
	includes any amount received as a scholarship that you must include bunt(s) you reported on Form 1040, lines 7, 12, and 18, minus the amount for the second		наг от те
	5.0, 7.00 reported on 101m 10.0, miles 7, 12, and 10, miles the amo	, and, it and, on the z	

Standard Deduction Chart for People Who Were Born Before January 2, 1941, or Were Blind—Line 40

Do not use this chart if someone can claim you, or your spouse if filing jointly, as a dependent. Instead, use the worksheet above.						
Enter the number from the box on Form 1040, line 39a						
IF your filing status is	AND the number in the box above is	THEN your standard deduction is				
Single	1 2	\$6,250 7,500				
Married filing jointly or Qualifying widow(er)	1 2 3 4	\$11,000 12,000 13,000 14,000				
Married filing separately	1 2 3 4	\$6,000 7,000 8,000 9,000				
Head of household	1 2	\$8,550 9,800				

Line 42 **Exemptions**

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

- The person displaced lived in your main home for at least 60 consecutive days in 2005.
- You did not receive any rent or other amount from any source for providing the housing.
- The main home of the person displaced was, on August 28, 2005, in the Hurricane Katrina disaster area.
- The person displaced was not your spouse or dependent.

For details, see Form 8914.

Adjusted gross income (line 38) over \$109,475. Use the Deduction for Exemptions Worksheet below to figure your deduction for exemptions unless you are filing Form 8914.

Line 44

Tax

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

- Yes. See Pub. 967 for details, including who is eligible and what to do. If you have paid too much, we will send you a refund. If you did not pay enough, we will send you a bill.
- No. Use one of the following methods to figure your tax. Also include in the total on line 44 any of the following taxes.
- 1. Tax from Forms 8814 and 4972. Be sure to check the appropriate box(es).
- 2. Tax from recapture of an education credit. You may owe this tax if (a) you claimed an education credit in an earlier year, and (b) either tax-free educational assistance or a refund of qualified expenses was received in 2005 for the student. See Form 8863 for more details. If you owe this tax, enter the amount and "ECR" on the dotted line next to line 44.

Tax Table or Tax Computation Work**sheet.** If your taxable income is less than \$100,000, you must use the Tax Table that begins on page 65 to figure your tax. Be sure you use the correct column. If your taxable income is \$100,000 or more, use the Tax Computation Worksheet on page 77.

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

Form 8615. Form 8615 must generally be used to figure the tax for any child who was under age 14 at the end of 2005, and who

had more than \$1,600 of investment income, such as taxable interest, ordinary dividends, or capital gains (including capital gain distributions). But if neither of the child's parents was alive at the end of 2005, do not use Form 8615 to figure the child's tax. Also, a child born on January 1, 1992, is considered to be age 14 at the end of 2005. Do not use Form 8615 for such a

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

Qualified Dividends and Capital Gain Tax Worksheet. If you do not have to use the Schedule D Tax Worksheet (see above), use the worksheet on page 38 to figure your tax if any of the following applies.

- You reported qualified dividends on Form 1040, line 9b.
- You do not have to file Schedule D and you reported capital gain distributions on Form 1040, line 13.
- You are filing Schedule D and Schedule D, lines 15 and 16, are both more than zero.

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

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Dedi	uction for Exemptions Worksheet—Line 42 Ke	eep for Your Records
1.	Is the amount on Form 1040, line 38, more than the amount shown on line 4 below for your filing statute. No. Stop Multiply \$3,200 by the total number of exemptions claimed on Form 1040, line 6d, and result on line 42.	
	Yes. Continue	
2.	Multiply \$3,200 by the total number of exemptions claimed on Form 1040, line 6d	2.
3.	Enter the amount from Form 1040, line 38	
4.	Enter the amount shown below for your filing status. • Single—\$145,950 • Married filing jointly or qualifying widow(er)—\$218,950 • Married filing separately—\$109,475 • Head of household—\$182,450	
5.	Subtract line 4 from line 3. If the result is more than \$122,500 (\$61,250 if married filing separately), You cannot take a deduction for exemptions	
6.	Divide line 5 by \$2,500 (\$1,250 if married filing separately). If the result is not a whole number, increase it to the next higher whole number (for example, increase 0.0004 to 1) 6.	
7.	Multiply line 6 by 2% (.02) and enter the result as a decimal	7
8.	Multiply line 2 by line 7	8.
9.	Deduction for exemptions . Subtract line 8 from line 2. Enter the result here and on Form 1040, line 42	2 9.

Qualified Dividends and Capital Gain Tax Worksheet—Line 44

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В	your tax.	page 37 to see if you can use this worksheet to figure D and you received capital gain distributions, be sure Form 1040.	
	Enter the amount from Form 1040, line 43		
	Enter the amount from Form 1040, line 9b	·	
3.	Are you filing Schedule D?		
	Yes. Enter the smaller of line 15 or 16 of Schedule D, but do not enter less than -0- No. Enter the amount from Form 1040, line 13	·	
1	Add lines 2 and 3		
	If you are claiming investment interest expense on Form		
٥.	4952, enter the amount from line 4g of that form.		
	Otherwise, enter -0		
	Subtract line 5 from line 4. If zero or less, enter -0		
7.	Subtract line 6 from line 1. If zero or less, enter -0		
8.	 Enter the smaller of: The amount on line 1, or \$29,700 if single or married filing separately, \$59,400 if married filing jointly or qualifying widow(er), \$39,800 if head of household. 	} 8	
9.	Is the amount on line 7 equal to or more than the amount on li	ne 8?	
	Yes. Skip lines 9 through 11; go to line 12 and check the '' No. Enter the amount from line 7		
10.	Subtract line 9 from line 8		
11.	Multiply line 10 by 5% (.05)	11.	
12.	Are the amounts on lines 6 and 10 the same?		
	Yes. Skip lines 12 through 15; go to line 16.	12	
13	No. Enter the smaller of line 1 or line 6		
	Subtract line 13 from line 12		
	Multiply line 14 by 15% (.15)		
	6. Figure the tax on the amount on line 7. Use the Tax Table or Tax Computation Worksheet,		
	whichever applies		
17.	Add lines 11, 15, and 16	17.	
	Figure the tax on the amount on line 1. Use the Tax Table or whichever applies	18.	
19.	Tax on all taxable income. Enter the smaller of line 17 or line Form 1040, line 44		

Line 45

Alternative Minimum Tax

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



An electronic version of this worksheet will be available on www.irs.gov in 2006. Enter "AMT Assistant" in the Search

for box on the website.

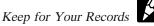
Exception. Fill in Form 6251 instead of using the worksheet below if you claimed or received any of the following items.

- Accelerated depreciation.
- Stock by exercising an incentive stock option and you did not dispose of the stock in the same year.
- Tax-exempt interest from private activity bonds.
- Intangible drilling, circulation, research, experimental, or mining costs.

- Amortization of pollution-control facilities or depletion.
- Income or (loss) from tax-shelter farm activities or passive activities.
- Income from long-term contracts not figured using the percentage-of-completion method.

(Continued on page 40)

Worksheet To See if You Should Fill in Form 6251—Line 45



Before you begin: ✓ Be sure you have read the Exception above to see if you must fill in Form 6 worksheet. ✓ If you are claiming the foreign tax credit (see the instructions for Form 1040, that credit on line 47.	_
1. Are you filing Schedule A? No. Skip lines 1 through 3; enter on line 4 the amount from Form 1040, line 38, and go to line 5.	
Yes. Enter the amount from Form 1040, line 41	1.
2. Enter the smaller of the amount on Schedule A, line 4, or 2.5% (.025) of the amount on Form 1040, line 38	2
3. Enter the total of the amounts from Schedule A, lines 9 and 26	3.
4. Add lines 1 through 3 above	4.
5. Enter any tax refund from Form 1040, lines 10 and 21	5
6. Subtract line 5 from line 4	6.
7. Enter the amount from Form 8914, line 2	7.
8. Subtract line 7 from line 6	8.
 9. Enter the amount shown below for your filing status. Single or head of household—\$40,250 	
Married filing jointly or qualifying widow(er)—\$58,000	9.
• Married filing separately—\$29,000	
10. Is the amount on line 8 more than the amount on line 9?	
No. STOP You do not need to fill in Form 6251.	
Yes. Subtract line 9 from line 8	10.
11. Enter the amount shown below for your filing status.	
• Single or head of household—\$112,500	
Married filing jointly or qualifying widow(er)—\$150,000	11.
• Married filing separately—\$75,000	
12. Is the amount on line 8 more than the amount on line 11?	
No. Skip lines 12 and 13; enter on line 14 the amount from line 10, and go to line 15.	
Yes. Subtract line 11 from line 8	
13. Multiply line 12 by 25% (.25) and enter the result but do not enter more than line 9 above	
14. Add lines 10 and 13	14.
15. Is the amount on line 14 more than \$175,000 (\$87,500 if married filing separately)?	
Yes. STOP Fill in Form 6251 to see if you owe the alternative minimum tax.	
No. Multiply line 14 by 26% (.26)	15.
16. Enter the amount from Form 1040, line 44, minus the total of any tax from Form 4972 and any amount on Form 1040, line 47. If you used Schedule J to figure your tax, the amount for Form 1040, line 44, must be	
refigured without using Schedule J	16.
Next. Is the amount on line 15 more than the amount on line 16?	
Yes. Fill in Form 6251 to see if you owe the alternative minimum tax.	
No. You do not need to fill in Form 6251.	

- Interest paid on a home mortgage not used to buy, build, or substantially improve your home.
- Investment interest expense reported on Form 4952.
 - Net operating loss deduction.
- Alternative minimum tax adjustments from an estate, trust, electing large partnership, or cooperative.
 - Section 1202 exclusion.
 - Any general business credit.
 - Qualified electric vehicle credit.
 - Nonconventional source fuel credit.
 - Credit for prior year minimum tax.



Form 6251 should be filled in for a child who was under age 14 at the end of 2005 if the child's adjusted gross income

from Form 1040, line 38, exceeds the child's earned income by more than \$5,850.

Line 47

Foreign Tax Credit

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

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

- 1. All of your gross foreign source income was from interest and dividends and all of that income and the foreign tax paid on it were reported to you on Form 1099-INT, Form 1099-DIV, or Schedule K-1 (or substitute statement).
- 2. If you had dividend income from shares of stock, you held those shares for at least 16 days.
- 3. You are not filing Form 4563 or excluding income from sources within Puerto Rico.
- 4. The total of your foreign taxes was not more than \$300 (not more than \$600 if married filing jointly).
 - 5. All of your foreign taxes were:
- a. Legally owed and not eligible for a refund, and
- b. Paid to countries that are recognized by the United States and do not support terrorism.

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

Do you meet all five requirements above?

☐ **Yes.** Enter on line 47 the smaller of (a) your total foreign taxes, or (b) the amount on Form 1040, line 44.

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

Line 48

Credit for Child and Dependent Care Expenses

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

- Your qualifying child under age 13 whom you claim as your dependent.
- Your disabled spouse who could not care for himself or herself.
- Any disabled person not able to care for himself or herself whom you claim as a dependent (or could have claimed as a dependent except that person received \$3,200 or more of gross income or filed a joint return).
- Any disabled person not able to care for himself or herself whom you could have claimed as a dependent except that you, or your spouse if filing jointly, could be claimed as a dependent on someone else's 2005 return.
- Your child whom you could not claim as a dependent because of the rules for *Children of divorced or separated parents* that begin on page 20.

For details, use TeleTax topic 602 (see page 8) or see Form 2441.

Line 49

Credit for the Elderly or the Disabled

You may be able to take this credit if by the end of 2005 (a) you were age 65 or older, or (b) you retired on permanent and total disability and you had taxable disability income. But you usually cannot take the credit if the amount on Form 1040, line 38, is \$17,500 or more (\$20,000 or more if married filing jointly and only one spouse is eligible for the credit; \$25,000 or more if married filing jointly and both spouses are eligible; \$12,500 or more if married filing separately). See Schedule R and its instructions for details.

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

Line 50

Education Credits

If you (or your dependent) paid qualified expenses in 2005 for yourself, your spouse,

or your dependent to enroll in or attend an eligible educational institution, you may be able to take an education credit. See Form 8863 for details. However, you cannot take an education credit if any of the following applies.

- You, or your spouse if filing jointly, are claimed as a dependent on someone's (such as your parent's) 2005 tax return.
- Your filing status is married filing separately.
- The amount on Form 1040, line 38, is \$53,000 or more (\$107,000 or more if married filing jointly).
- You are taking a deduction for tuition and fees on Form 1040, line 34, for the same student.
- You, or your spouse, were a nonresident alien for any part of 2005 unless your filing status is married filing jointly.

Line 51

Retirement Savings Contributions Credit

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

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

- 1. The amount on Form 1040, line 38, is more than \$25,000 (\$37,500 if head of household; \$50,000 if married filing jointly).
- 2. The person(s) who made the qualified contribution or elective deferral (a) was born after January 1, 1988, (b) is claimed as a dependent on someone else's 2005 tax return, or (c) was a student (defined below).

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

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

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

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

Line 52—Child Tax Credit

Three Steps To Take the Child Tax Credit!

- **Step 1.** Make sure you have a qualifying child for the child tax credit (see the instructions for line 6c).
- **Step 2.** Make sure that for each qualifying child you either checked the box on Form 1040, line 6c, column (4), or completed Form 8901 (if the child is not your dependent).
- **Step 3.** Answer the questions on this page to see if you can use the worksheet on page 42 to figure your credit or if you must use Pub. 972. If you need Pub. 972, see page 7.



Who Must Use Pub. 972



- 1. Is the amount on Form 1040, line 38, more than the amount shown below for your filing status?
 - Married filing jointly \$110,000
 - Single, head of household, or qualifying widow(er) \$75,000
 - Married filing separately \$55,000
 - ☐ Yes. STOP

 \square **No.** Go to question 2.

You must use Pub. 972 to figure your credit.

- 2. Are you claiming any of the following credits?
 - Adoption credit, Form 8839 (see the instructions for Form 1040, line 53, on page 43).
 - Mortgage interest credit, Form 8396 (see the instructions for Form 1040, line 54, on page 43).
 - District of Columbia first-time homebuyer credit, Form 8859.

_		$\overline{}$
	Yes	STOP
	163.	15101
		\

You must use Pub. 972 to figure your child tax credit. You will also need the form(s) listed above for any credit(s) you

are claiming.

☐ **No.** Continue



- 3. Are you excluding income from Puerto Rico or are you filing any of the following forms?
 - Form 2555 or 2555-EZ (relating to foreign earned income).
 - Form 4563 (exclusion of income for residents of American Samoa).

	Yes.	STO
_		(

You must use Pub. 972 to figure your credit.

No. Use the worksheet on page 42 to figure your credit.

Child Tax Credit Worksheet—Line 52





- To be a qualifying child for the child tax credit, the child must be **under age 17** at the end of 2005 and meet the other requirements listed on page 19.
- Do not use this worksheet if you answered "Yes" to question 1, 2, or 3 on page 41. Instead, use Pub. 972.

1. Number of qualifying children:× \$1,000. Enter the result.	1
2. Enter the amount from Form 1040, line 46.	
3. Add the amounts from Form 1040:	
Line 47	
Line 48 +	
Line 49 +	
Line 50 +	
Line 51 + Enter the total.	
4. Are the amounts on lines 2 and 3 the same? Yes. STOP You cannot take this credit because there is no tax to reduce. However, you may be able to take the additional child tax credit. See the TIP below.	
No. Subtract line 3 from line 2.	4
5. Is the amount on line 1 more than the amount on line 4?	
 ☐ Yes. Enter the amount from line 4. Also, you may be able to take the additional child tax credit. See the TIP below. ☐ No. Enter the amount from line 1. 	Enter this amount on Form 1040, line 52.
You may be able to take the additional child tax credit on Form 1040, line 68, if you answered "Yes" on line 4 or line 5 above.	1040
 First, complete your Form 1040 through line 67. 	
 Then, use Form 8812 to figure any additional child tax credit. 	

Line 53

Adoption Credit

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

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

See the Instructions for Form 8839 for details.

Line 54

Include the following credits on line 54 and check the appropriate box(es). To find out if you can take the credit, see the form indicated.

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

Line 55

Other Credits

Include the following credits on line 55 and check the appropriate box(es). If box c is checked, also enter the form number, if applicable. To find out if you can take the credit, see the form or publication indicated

- Credit for prior year minimum tax. If you paid alternative minimum tax in a prior year, see Form 8801.
- Qualified electric vehicle credit. If you placed a new electric vehicle in service in 2005, see Form 8834.
- General business credit. This credit consists of a number of credits that usually apply only to individuals who are partners, shareholders in an S corporation, self-employed, or who have rental property. See Form 3800 or Pub. 334.
- Empowerment zone and renewal community employment credit. See Form 8844.
- Credit for alcohol used as fuel. See Form 6478.
- Renewable electricity, refined coal, and Indian coal production credit for electricity and refined coal produced at facilities placed in service after October 22, 2004, and Indian coal produced at facilities placed in service after August 8, 2005. See Form 8835, Section B.
- New York Liberty Zone business employee credit. If you have a carryforward credit from Form 8884, see Form 8835, Section B.

- Nonconventional source fuel credit. If you sold fuel produced from a nonconventional source, or you were an owner of royalty interests and you received income from the sale of fuel produced from a nonconventional source, you may be able to take this credit. See Form 8907.
- Qualified zone academy bond credit. This credit applies only to S corporation shareholders. See Form 8860.

Other Taxes

Line 59

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

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

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



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

port to your employer.

Line 60

Additional Tax on IRAs, Other Qualified Retirement Plans, etc.



You may not owe this tax if the distribution was made or repaid because of Hurricane Katrina. See Form 8915 and its instruc-

tions for details.

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

- 1. You received an early distribution from (a) an IRA or other qualified retirement plan, (b) an annuity, or (c) a modified endowment contract entered into after June 20, 1988, and the total distribution was not rolled over in a qualified rollover contribution.
- 2. Excess contributions were made to your IRAs, Coverdell education savings ac-

counts (ESAs), Archer MSAs, or health savings accounts.

- 3. You received taxable distributions from Coverdell ESAs or qualified tuition programs.
- 4. You were born before July 1, 1934, and did not take the minimum required distribution from your IRA or other qualified retirement plan.

Exception. If only item (1) applies and distribution code 1 is correctly shown in Form 1099-R, box 7, you do not have to file Form 5329. Instead, multiply the taxable amount of the distribution by 10% (.10) and enter the result on line 60. The taxable amount of the distribution is the part of the distribution you reported on Form 1040, line 15b or line 16b, or on Form 4972. Also, put "No" under the heading "Other Taxes" to the left of line 60 to indicate that you do not have to file Form 5329. But if distribution code 1 is incorrectly shown in Form 1099-R, box 7, or you qualify for an exception for qualified medical expenses, qualified higher education expenses, or qualified first-time homebuyer distributions, you must file Form 5329.

Line 61

Advance Earned Income Credit Payments

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

Line 62

Household Employment Taxes

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

- 1. You paid any one household employee (defined below) cash wages of \$1,400 or more in 2005. Cash wages include wages paid by check, money order, etc.
- 2. You withheld federal income tax during 2005 at the request of any household employee.
- 3. You paid total cash wages of \$1,000 or more in any calendar quarter of 2004 or 2005 to household employees.



For item (1), do not count amounts paid to an employee who was under age 18 at any time in 2005 and was a student.

Household employee. Any person who does household work is a household em-

ployee if you can control what will be done and how it will be done. Household work includes work done in or around your home by babysitters, nannies, health aides, maids, yard workers, and similar domestic workers.

Line 63

Total Tax

Include in the total on line 63 any of the following taxes. To find out if you owe the tax, see the form or publication indicated. On the dotted line next to line 63, enter the amount of the tax and identify it as indicated.

- 1. Additional tax on health savings account distributions (see Form 8889). Identify as "HSA."
- 2. Additional tax on Archer MSA distributions (see Form 8853). Identify as "MSA."
- 3. Additional tax on Medicare Advantage MSA distributions (see Form 8853). Identify as "Med MSA."
 - 4. Recapture of the following credits.
- a. Investment credit (see Form 4255). Identify as "ICR."
- b. Low-income housing credit (see Form 8611). Identify as "LIHCR."
- c. Qualified electric vehicle credit (see Pub. 535). Identify as "QEVCR."
- d. Indian employment credit (see Form 8845). Identify as "IECR."
- e. New markets credit (see Form 8874). Identify as "NMCR."
- f. Credit for employer-provided child care facilities (see Form 8882). Identify as "ECCFR."
- 5. Recapture of federal mortgage subsidy. If you sold your home in 2005 and it was financed (in whole or in part) from the proceeds of any tax-exempt qualified mortgage bond or you claimed the mortgage interest credit, see Form 8828. Identify as "FMSR."
- 6. Section 72(m)(5) excess benefits tax (see Pub. 560). Identify as "Sec. 72(m)(5)."
- 7. Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance. This tax should be shown in Form W-2, box 12, with codes A and B or M and N. Identify as "UT."

- 8. Golden parachute payments. If you received an excess parachute payment (EPP), you must pay a 20% tax on it. This tax should be shown in Form W-2, box 12, with code K. If you received a Form 1099-MISC, the tax is 20% of the EPP shown in box 13. Identify as "EPP."
- 9. Tax on accumulation distribution of trusts (see Form 4970). Identify as "ADT."
- 10. Excise tax on insider stock compensation from an expatriated corporation. You may owe a 15% excise tax on the value of nonstatutory stock options and certain other stock-based compensation held by you or a member of your family from an expatriated corporation or its expanded affiliated group in which you were an officer, director, or more-than-10% owner. See Internal Revenue Code section 4985. Identify as "ISC."
- 11. Additional tax on income you received from a nonqualified deferred compensation plan that fails to meet certain requirements. This income should be shown in Form W-2, box 12, with code Z, or in Form 1099-MISC, box 15b. See Internal Revenue Code section 409A(a)(1)(B) to figure the tax on this income. Identify as "NODC."
- 12. Interest on the tax due on installment income from the sale of certain residential lots and timeshares. Identify as "453(l)(3)" or "453A(c)," whichever applies.

Payments

Line 64

Federal Income Tax Withheld

Add the amounts shown as federal income tax withheld on your Forms W-2, W-2G, and 1099-R. Enter the total on line 64. The amount withheld should be shown in Form W-2 or W-2G, box 2, and in Form 1099-R, box 4. Attach Forms W-2G and 1099-R to the front of your return if federal income tax was withheld.

If you received a 2005 Form 1099 showing federal income tax withheld on dividends, interest income, unemployment

compensation, social security benefits, or other income you received, include the amount withheld in the total on line 64. This should be shown in Form 1099, box 4, or Form SSA-1099, box 6.

Line 65 2005 Estimated Tax Payments

Enter any estimated federal income tax payments you made for 2005. Include any overpayment from your 2004 return that you applied to your 2005 estimated tax.

If you and your spouse paid joint estimated tax but are now filing separate income tax returns, you can divide the amount paid in any way you choose as long as you both agree. If you cannot agree, you must divide the payments in proportion to each spouse's individual tax as shown on your separate returns for 2005. For an example of how to do this, see Pub. 505. Be sure to show both social security numbers (SSNs) in the space provided on the separate returns. If you or your spouse paid separate estimated tax but you are now filing a joint return, add the amounts you each paid. Follow these instructions even if your spouse died in 2005 or in 2006 before filing a 2005 return.

Divorced Taxpayers

If you got divorced in 2005 and you made joint estimated tax payments with your former spouse, put your former spouse's SSN in the space provided on the front of Form 1040. If you were divorced and remarried in 2005, put your present spouse's SSN in the space provided on the front of Form 1040. Also, under the heading *Payments* to the left of line 65, put your former spouse's SSN, followed by "DIV."

Name Change

If you changed your name because of marriage, divorce, etc., and you made estimated tax payments using your former name, attach a statement to the front of Form 1040. On the statement, explain all the payments you and your spouse made in 2005 and the name(s) and SSN(s) under which you made them.

Lines 66a and 66b— 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.



You may be able to elect to use your 2004 earned income to figure your EIC if (a) your 2004 earned income is more than your 2005 earned income, and (b) your main home was in the Hurricane Katrina disaster

area on August 25, 2005. Also, special rules may apply for people who had to relocate because of Hurricane Katrina. For details, see Pub. 4492.

To Take the EIC:

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

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



If you take the EIC even though you are not eligible and it is determined that your error is due to reckless or intentional disregard of the EIC rules, you will not be allowed to take the credit for 2 years even if you are

otherwise eligible to do so. If you fraudulently take the EIC, you will not be allowed to take the credit for 10 years. See Form 8862, Who must file, on page 48. You may also have to pay penalties.

Step 1 All Filers

- 1. If, in 2005:
 - 2 children lived with you, is the amount on Form 1040, line 38, less than \$35,263 (\$37,263 if married filing jointly)?
 - 1 child lived with you, is the amount on Form 1040, line 38, less than \$31,030 (\$33,030 if married filing jointly)?
 - No children lived with you, is the amount on Form 1040, line 38, less than \$11,750 (\$13,750 if married filing jointly)?

Yes. Continue	☐ No. (STOP)
▼	You cannot take the credit.

2. Do you, and your spouse if filing a joint return, have a social security number that allows you to work or is valid for EIC purposes (see page 48)?

LIC Pu	poses (see page	10).	
☐ Yes.	Go to question	☐ No.	STOR
3.		You	can

You cannot take the credit. Put "No" on the dotted line next to line 66.

Is your filing status married filing separately?	
Yes. (STOP)	☐ No. Continue
You cannot take the credit.	e V
Are you filing Form 255 earned income)?	5 or 2555-EZ (relating to foreign
☐ Yes. STOP	No. Continue
You cannot take the credit.	e V
Were you or your spouse 2005?	e a nonresident alien for any part of
☐ Yes. See <i>Nonresia</i> aliens on page 48.	lent No. Go to Step 2.
Step 2 Investmen	nt Income
Add the amounts from Form 1040:	
	Line 8a
	Line 8b +
	Line 9a +
	Line 13* +
Invest	tment Income =
*Do not include if lir	
. Is your investment incom	ne more than \$2,700?
☐ Yes. Continue	No. Skip question 3; go to question 4.
Are you filing Form 479 property)?	7 (relating to sales of business
Yes. See Form 47	97 No. (STOP)
filers on page 48.	You cannot take the credit.
Do any of the following • You are filing Schedul	
 You are reporting inco personal property not u 	ome or a loss from the rental of used in a trade or business.
	ome on Form 1040, line 21, from election to report child's interest
Worksheet 1 in Pub 596 to see if you catake the credit. To pub. 596, see page	o. an get
Did a child live with you	ı in 2005?
☐ Yes. Go to Step 3 on page 46.	☐ No. Go to Step 4 on page 46.

Continued from page 45

Step 3 Qualifying Child

A qualifying child for the EIC is a child who is your...

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



was ...

Under age 19 at the end of 2005

or

Under age 24 at the end of 2005 and a student (see page 48)

or

Any age and permanently and totally disabled (see page 48)



who...

Lived with you in the United States for more than half of 2005.

If the child did not live with you for the required time, see *Exception to time lived with you* on page 48.

If the child meets the conditions to be a qualifying child of any other person (other than your spouse if filing a joint return) for 2005, or the child was married, see page 48.

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

☐ Yes. STOP

☐ **No.** Go to question 2.

You cannot take the credit. Put "No" on the dotted line next to line 66a.

2.	Do you have at least one child be your qualifying child?	I who meets the conditions to
	☐ Yes. The child must have a valid social security number as defined on page 48 unless the child was born and died in 2005. Skip Step 4; go to Step 5 on page 47.	No. Go to Step 4, question 2, if the amount on Form 1040, line 38, is less than \$11,750 (\$13,750 if married filing jointly).
S	Step 4 Filers Withou	t a Qualifying Child
1.	Could you, or your spouse if t qualifying child of another per	filing a joint return, be a rson in 2005? See Step 3.
	You cannot take the credit. Put "No" on the dotted line next to line 66a.	No. Continue
	Can you, or your spouse if file as a dependent on someone el	
	Yes. STOP You cannot take the credit.	No. Continue
	Were you, or your spouse if fi 25 but under age 65 at the end	iling a joint return, at least aged of 2005?
	Yes. Continue	You cannot take the credit.
	Was your home, and your spot the United States for more that the military stationed outside before you answer.	in half of 2005? Members of
	☐ Yes. Go to Step 5 on page 47.	You cannot take the credit. Put "No" on the dotted line next to line 66a.

Step 5 Earned Income	
 Are you filing Schedule SE because you we the clergy or you had church employee incomer more? 	vere a member of come of \$108.28
☐ Yes. See <i>Clergy</i> or <i>Church employees</i> , whichever applies, on this page. ☐ No. Cont	inue 🗪
2. Figure earned income:	
Form 1040, line 7	
 Subtract, if included on line 7, any: Taxable scholarship or fellowship grant not reported on a Form W-2. Amount received for work performed while an inmate in a penal institution (put "PRI" and the amount subtracted on the dotted line next to Form 1040, line 7). Amount received as a pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan (put "DFC" and the amount subtracted on the dotted line next to Form 1040, line 7). This amount may be shown in Form W-2, box 11. If you received such an amount but box 11 is blank, contact your employer for the amount received as a pension or annuity. 	
Add all of your nontaxable combat pay if you elect to include it in earned income. Also enter this amount on Form 1040, line 66b. See <i>Combat pay, Nontaxable</i> on this page.	+
Electing to include nontaxable combat pay may increase or decrease your EIC. Figure the credit with and without your nontaxable combat pay before making the election.	
Earned Income* =	
*V 111 2004	

*You may be able to elect to use your 2004 earned income to figure your EIC if (a) your 2004 earned income is more than your 2005 earned income, and (b) your main home was in the Hurricane Katrina disaster area on August 25, 2005. For details, see Pub. 4492. If you make this election, skip question 3 and go to question 4.

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

3.	Were you self-employed, or are you filing Schedule SE because you were a member of the clergy or you had church employee income, or are you filing Schedule C or C-EZ as a statutory employee?
	☐ Yes. Skip question 4 ☐ No. Continue and Step 6; go to Worksheet B on page 50.
4.	If you have:
	• 2 or more qualifying children, is your earned income* less than \$35,263 (\$37,263 if married filing jointly)?
	• 1 qualifying child, is your earned income* less than \$31,030 (\$33,030 if married filing jointly)?
	• No qualifying children, is your earned income* less than \$11,750 (\$13,750 if married filing jointly)?
	☐ Yes. Go to Step 6. ☐ No. (STOP)
	You cannot take the credit.
S	Step 6 How To Figure the Credit
1.	Do you want the IRS to figure the credit for you?
	☐ Yes. See <i>Credit fig-</i> ☐ No. Go to Worksheet A ured by the <i>IRS</i> on page 49.
D	
	efinitions and Special Rules
	efinitions and Special Rules sted in alphabetical order)

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

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

- 1. Put "Clergy" on the dotted line next to Form 1040, line 66a.
- 2. Determine how much of the amount on Form 1040, line 7, was also reported on Schedule SE, line 2.
- 3. Subtract that amount from the amount on Form 1040, line 7. Enter the result in the first space of Step 5, line 2.
- 4. Be sure to answer "Yes" to question 3 in Step 5.

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

Credit figured by the IRS. To have the IRS figure your EIC:

- 1. Put "EIC" on the dotted line next to Form 1040, line 66a.
- 2. Be sure you enter the nontaxable combat pay you elect to include in earned income on Form 1040, line 66b. See *Combat pay, Nontaxable* on page 47.
- 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. A child is considered to have lived with you for all of 2005 if the child was born or died in 2005 and your home was this child's home for the entire time he or she was alive in 2005. Temporary absences for special circumstances, such as for school, vacation, medical care, military service, or detention in a juvenile facility, count as time lived at home. Also see *Kidnapped child* on page 21 or *Members of the military* below.

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

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

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

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

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

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

Married child. A child who was married at the end of 2005 is a qualifying child only if (a) you can claim him or her as your dependent on Form 1040, line 6c, or (b) you could have claimed him or her as your dependent except for the rules for *Children of divorced or separated parents* on page 20.

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 45. Otherwise, stop; you cannot take the EIC.

Permanently and totally disabled. A person who, at any time in 2005, cannot engage in any substantial gainful activity because of a physical or mental condition and a doctor has determined that this condition (a) has lasted or can be expected to last continuously for at least a year, or (b) can be expected to lead to death.

Qualifying child of more than one person. If the child is the qualifying child of more than one person, only one person can claim the child as a qualifying child for all of the following tax benefits, unless the rules for *Children of divorced or separated parents* on page 20 apply.

- 1. Dependency exemption (line 6c).
- 2. Child tax credits (lines 52 and 68).
- 3. Head of household filing status (line 4).
- 4. Credit for child and dependent care expenses (line 48).
- 5. Earned income credit (lines 66a and 66b).

No other person can take any of the five tax benefits listed above unless he or she has a different qualifying child. If you and any other person claim the child as a qualifying child, the IRS will apply the following rules.

- If only one of the persons is the child's parent, the child will be treated as the qualifying child of the parent.
- If two of the persons are the child's parents, the child will be treated as the qualifying child of the parent with whom the child lived for the longer period of time in 2005. If the child lived with each parent for the same amount of time, the child will be treated as the qualifying child of the parent who had the higher adjusted gross income (AGI) for 2005.
- If none of the persons is the child's parent, the child will be treated as the qualifying child of the person who had the highest AGI for 2005.

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

If you will not be taking the EIC with a qualifying child, put "No" on the dotted line next to line 66a. Otherwise, go to Step 3, question 1, on page 46.

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

To find out how to get an SSN, see page 16. If you will not have an SSN by April 17, 2006, see *What if You Cannot File on Time?* on page 12.

Student. A child who during any part of 5 calendar months of 2005 was enrolled as a full-time student at a school, or took a full-time, on-farm training course given by a school or a state, county, or local government agency. A school includes a technical, trade, or mechanical school. It does not include an on-the-job training course, correspondence school, or Internet school.

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

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

Worksheet A—Earned Income Credit (EIC)—Lines 66a and 66b

Keep for Your Records



Before you begin: $\sqrt{}$ Be sure you are using the correct worksheet. Use this worksheet only if you answered "No" to Step 5, question 3, on page 47, or you elect to use your 2004 earned income to figure your EIC (see page 47). Otherwise, use Worksheet B that begins on page 50.

Part 1	1. Enter your earned income from Step 5 on page 47. But if you elect to use your 2004 earned income (see page 47), enter that amount instead.
All Filers Using Worksheet A	2. Look up the amount on line 1 above in the EIC Table on pages 52–58 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.
	If line 2 is zero, You cannot take the credit. Put "No" on the dotted line next to line 66a.
	3. Enter the amount from Form 1040, line 38.
	 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.
	□ NO. Go to line 5.
Part 2 Filers Who Answered "No" on Line 4	 If you have: No qualifying children, is the amount on line 3 less than \$6,550 (\$8,550 if married filing jointly)? 1 or more qualifying children, is the amount on line 3 less than \$14,400 (\$16,400 if married filing jointly)? Yes. Leave line 5 blank; enter the amount from line 2 on line 6. No. Look up the amount on line 3 in the EIC Table on pages 52–58 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. Look at the amounts on lines 5 and 2. Then, enter the smaller amount on line 6.
Part 3 Your Earned	6. This is your earned income credit. If you elect to use your 2004 earned income (see page 47), enter "PYEI" and the amount of your 2004 earned income on the dotted line next to line 66a. Enter this amount on Form 1040, line 66a.
Income Credit	Reminder— √ If you have a qualifying child, complete and attach Schedule EIC. 1040 ••••••••••••••••••••••••••••••••
	If your EIC for a year after 1996 was reduced or disallowed, see page 48 to find out if you must file Form 8862 to take the credit for 2005.

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Worksheet B—Earned Income Credit (EIC)—Lines 66a and 66b

Keep for Your Records



Use this worksheet if you answered "Yes" to Step 5, question 3, on page 47, and you do not elect to use your 2004 earned income to figure your EIC (see page 47).

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

Part 1	1a. Enter the amount from Schedule SE, Section A, line 3, or Section B, line 3, whichever applies.	1a
Self-Employed, Members of the	b. Enter any amount from Schedule SE, Section B, line 4b, and line 5a.	+ 1b
Clergy, and	c. Combine lines 1a and 1b.	= 1c
People With Church Employee	d. Enter the amount from Schedule SE, Section A, line 6, or Section B, line 13, whichever applies.	_ ld
Income Filing Schedule SE	e. Subtract line 1d from 1c.	= 1e
Part 2	2. Do not include on these lines any statutory employee income or any amous self-employment tax as the result of the filing and approval of Form 4029	
Self-Employed NOT Required	a. Enter any net farm profit or (loss) from Schedule F, line 36, and from farm partnerships, Schedule K-1 (Form 1065), box 14, code A*.	2a
To File Schedule SE For example, your net earnings from	b. Enter any net profit or (loss) from Schedule C, line 31; Schedule C-EZ, line 3; Schedule K-1 (Form 1065), box 14, code A (other than farming); and Schedule K-1 (Form 1065-B), box 9*.	+ 2b
self-employment were less than \$400.	c. Combine lines 2a and 2b.	= 2c
	*Reduce any Schedule K-1 amounts by any partnership section 179 exper unreimbursed partnership expenses claimed, and depletion claimed on oil have any Schedule K-1 amounts, complete the appropriate line(s) of Sche name and social security number on Schedule SE and attach it to your ret	and gas properties. If you dule SE, Section A. Put your
Part 3		
Statutory Employees Filing Schedule	3. Enter the amount from Schedule C, line 1, or Schedule C-EZ, line 1, that you are filing as a statutory employee.	3
C or C-EZ		
Part 4 All Filers Using	4a. Enter your earned income from Step 5 on page 47.	
Worksheet B	b. Combine lines 1e, 2c, 3, and 4a. This is your total earned income.	4b
Note. If line 4b includes income on	If line 4b is zero or less, You cannot take the credit. Put "No" on the	e dotted line next to line 66a.
which you should have paid self- employment tax but did not, we may reduce your credit by the amount of	 5. If you have: 2 or more qualifying children, is line 4b less than \$35,263 (\$37,263 if 1 qualifying child, is line 4b less than \$31,030 (\$33,030 if married filing) No qualifying children, is line 4b less than \$11,750 (\$13,750 if married) 	ng jointly)?
self-employment tax not paid.	☐ Yes. If you want the IRS to figure your credit, see page 48. If you wan figure the credit yourself, enter the amount from line 4b on line 6 (page	
	No. You cannot take the credit. Put "No" on the dotted line ne	ext to line 66a.

Worksheet B—Continued from page 50

Keep for Your Records



Part 5

All Filers Using Worksheet B

6. Enter your total earned income from Part 4, line 4b, on page 50.

6

7. Look up the amount on line 6 above in the EIC Table on pages 52–58 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.

_	
1	
-	

If line 7 is zero, You cannot take the credit. Put "No" on the dotted line next to line 66a.

8. Enter the amount from Form 1040, line 38.

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

Part 6

Filers Who Answered "No" on Line 9

10. If you have:

- No qualifying children, is the amount on line 8 less than \$6,550 (\$8,550 if married filing jointly)?
- 1 or more qualifying children, is the amount on line 8 less than \$14,400 (\$16,400 if married filing jointly)?
- Yes. Leave line 10 blank; enter the amount from line 7 on line 11.
- No. Look up the amount on line 8 in the EIC Table on pages 52–58 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.
 Look at the amounts on lines 10 and 7.



Part 7

Your Earned Income Credit

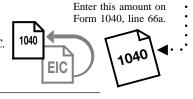
11. This is your earned income credit.

11

Reminder—

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

Then, enter the **smaller** amount on line 11.





If your EIC for a year after 1996 was reduced or disallowed, see page 48 to find out if you must file Form 8862 to take the credit for 2005.

2005 Earned Income Credit (EIC) Table

Caution. This is not a tax table.

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

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

Example. If your filing that includes your filing status 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.

And your filing status is-If the amount you are Single, head of household, looking up from the or qualifying widow(er) and worksheet isyou have-No One Two children At least But less than Your credit is-2,400 2,450 825 970 2,450 2,500 189 842 990

your EIC Works	sheet.)	our El	C Worksh	neet.	\	would en	er \$842.								
			An	d your filin	g status i	is—				And your filing status is—						
If the amount y looking up fron worksheet is—			ing wido	ousehold, ow(er) and	Married you ha	d filing joi ve—	ntly and	If the amore looking up worksheet				ousehold, ow(er) and	Marrie you h	ed filing joi ave—	ntly and	
		No One Two children children			No One Two children children				No children	One child	Two children	No children	One child	Two children		
At least But	less than		ır credit			ır credit		At least	But less than		our credi			our credit		
\$1 50 100 150 200	\$50 100 150 200 250	\$2 6 10 13 17	\$9 26 43 60 77	\$10 30 50 70 90	\$2 6 10 13	\$9 26 43 60 77	\$10 30 50 70 90	2,750 2,800 2,850 2,900 2,950	2,800 2,850 2,900 2,950 3,000	212 216 220 224 228	944 961 978 995 1,012	1,110 1,130 1,150 1,170 1,190	212 216 220 224 228	944 961 978 995 1,012	1,110 1,130 1,150 1,170 1,190	
250 300 350 400 450	300 350 400 450 500	21 25 29 33 36	94 111 128 145 162	110 130 150 170 190	21 25 29 33 36	94 111 128 145 162	110 130 150 170 190	3,000 3,050 3,100 3,150 3,200	3,050 3,100 3,150 3,200 3,250	231 235 239 243 247	1,029 1,046 1,063 1,080 1,097	1,210 1,230 1,250 1,270 1,290	231 235 239 243 247	1,029 1,046 1,063 1,080 1,097	1,210 1,230 1,250 1,270 1,290	
500 550 600 650 700	550 600 650 700 750	40 44 48 52 55	179 196 213 230 247	210 230 250 270 290	40 44 48 52 55	179 196 213 230 247	210 230 250 270 290	3,250 3,300 3,350 3,400 3,450	3,300 3,350 3,400 3,450 3,500	251 254 258 262 266	1,114 1,131 1,148 1,165 1,182	1,310 1,330 1,350 1,370 1,390	251 254 258 262 266	1,114 1,131 1,148 1,165 1,182	1,310 1,330 1,350 1,370 1,390	
750 800 850 900 950	800 850 900 950 1,000	59 63 67 71 75	264 281 298 315 332	310 330 350 370 390	59 63 67 71 75	264 281 298 315 332	310 330 350 370 390	3,500 3,550 3,600 3,650 3,700	3,550 3,600 3,650 3,700 3,750	270 273 277 281 285	1,199 1,216 1,233 1,250 1,267	1,410 1,430 1,450 1,470 1,490	270 273 277 281 285	1,199 1,216 1,233 1,250 1,267	1,410 1,430 1,450 1,470 1,490	
1,050 1,100 1,150	1,050 1,100 1,150 1,200 1,250	78 82 86 90 94	349 366 383 400 417	410 430 450 470 490	78 82 86 90 94	349 366 383 400 417	410 430 450 470 490	3,750 3,800 3,850 3,900 3,950	3,800 3,850 3,900 3,950 4,000	289 293 296 300 304	1,284 1,301 1,318 1,335 1,352	1,510 1,530 1,550 1,570 1,590	289 293 296 300 304	1,284 1,301 1,318 1,335 1,352	1,510 1,530 1,550 1,570 1,590	
1,300 1,350 1,400	1,300 1,350 1,400 1,450 1,500	98 101 105 109 113	434 451 468 485 502	510 530 550 570 590	98 101 105 109 113	434 451 468 485 502	510 530 550 570 590	4,000 4,050 4,100 4,150 4,200	4,050 4,100 4,150 4,200 4,250	308 312 316 319 323	1,369 1,386 1,403 1,420 1,437	1,610 1,630 1,650 1,670 1,690	308 312 316 319 323	1,369 1,386 1,403 1,420 1,437	1,610 1,630 1,650 1,670 1,690	
1,550 1,600 1,650	1,550 1,600 1,650 1,700 1,750	117 120 124 128 132	519 536 553 570 587	610 630 650 670 690	117 120 124 128 132	519 536 553 570 587	610 630 650 670 690	4,250 4,300 4,350 4,400 4,450	4,300 4,350 4,400 4,450 4,500	327 331 335 339 342	1,454 1,471 1,488 1,505 1,522	1,710 1,730 1,750 1,770 1,790	327 331 335 339 342	1,454 1,471 1,488 1,505 1,522	1,710 1,730 1,750 1,770 1,790	
1,800 1,850 1,900	1,800 1,850 1,900 1,950 2,000	136 140 143 147 151	604 621 638 655 672	710 730 750 770 790	136 140 143 147 151	604 621 638 655 672	710 730 750 770 790	4,500 4,550 4,600 4,650 4,700	4,550 4,600 4,650 4,700 4,750	346 350 354 358 361	1,539 1,556 1,573 1,590 1,607	1,810 1,830 1,850 1,870 1,890	346 350 354 358 361	1,539 1,556 1,573 1,590 1,607	1,810 1,830 1,850 1,870 1,890	
2,050 2,100 2,150	2,050 2,100 2,150 2,200 2,250	155 159 163 166 170	689 706 723 740 757	810 830 850 870 890	155 159 163 166 170	689 706 723 740 757	810 830 850 870 890	4,750 4,800 4,850 4,900 4,950	4,800 4,850 4,900 4,950 5,000	365 369 373 377 381	1,624 1,641 1,658 1,675 1,692	1,910 1,930 1,950 1,970 1,990	365 369 373 377 381	1,624 1,641 1,658 1,675 1,692	1,910 1,930 1,950 1,970 1,990	
2,300 2,350 2,400	2,300 2,350 2,400 2,450 2,500	174 178 182 186 189	774 791 808 825 842	910 930 950 970 990	174 178 182 186 189	774 791 808 825 842	910 930 950 970 990	5,000 5,050 5,100 5,150 5,200	5,050 5,100 5,150 5,200 5,250	384 388 392 396 399	1,709 1,726 1,743 1,760 1,777	2,010 2,030 2,050 2,070 2,090	384 388 392 396 399	1,709 1,726 1,743 1,760 1,777	2,010 2,030 2,050 2,070 2,090	
2,550 2,600 2,650	2,550 2,600 2,650 2,700 2,750	193 197 201 205 208	859 876 893 910 927	1,010 1,030 1,050 1,070 1,090	193 197 201 205 208	859 876 893 910 927	1,010 1,030 1,050 1,070 1,090	5,250 5,300 5,350 5,400 5,450	5,300 5,350 5,400 5,450 5,500	399 399 399 399 399	1,794 1,811 1,828 1,845 1,862	2,110 2,130 2,150 2,170 2,190	399 399 399 399 399	1,794 1,811 1,828 1,845 1,862	2,110 2,130 2,150 2,170 2,190	

(Continued on page 53)

2005 Ea	rned Inco	ne Cı	edit (E	IC) Tal	ble—(Continu	ied	(Caution. This is not a tax table.)								
			Ar	d your filir	ng status	is—					Ar	nd your filir	ng status	is—		
If the amo looking up workshee		or qual		ow(er) and	Married filing jointly and you have—			If the amou looking up worksheet	from the	or qua		ow(er) and	you h		·	
		No childre	One child	Two children	No One Two children children					No One Two children			No One Two children child children			
At least	But less than	Your credit is—			Your credit is—			At least But less than		Your credit is—			Your credit is—			
5,500	5,550	399	1,879	2,210	399	1,879	2,210	8,500	8,550	247	2,662	3,410	399	2,662	3,410	
5,550	5,600	399	1,896	2,230	399	1,896	2,230	8,550	8,600	243	2,662	3,430	396	2,662	3,430	
5,600	5,650	399	1,913	2,250	399	1,913	2,250	8,600	8,650	239	2,662	3,450	392	2,662	3,450	
5,650	5,700	399	1,930	2,270	399	1,930	2,270	8,650	8,700	235	2,662	3,470	388	2,662	3,470	
5,700	5,750	399	1,947	2,290	399	1,947	2,290	8,700	8,750	231	2,662	3,490	384	2,662	3,490	
5,750	5,800	399	1,964	2,310	399	1,964	2,310	8,750	8,800	228	2,662	3,510	381	2,662	3,510	
5,800	5,850	399	1,981	2,330	399	1,981	2,330	8,800	8,850	224	2,662	3,530	377	2,662	3,530	
5,850	5,900	399	1,998	2,350	399	1,998	2,350	8,850	8,900	220	2,662	3,550	373	2,662	3,550	
5,900	5,950	399	2,015	2,370	399	2,015	2,370	8,900	8,950	216	2,662	3,570	369	2,662	3,570	
5,950	6,000	399	2,032	2,390	399	2,032	2,390	8,950	9,000	212	2,662	3,590	365	2,662	3,590	
6,000	6,050	399	2,049	2,410	399	2,049	2,410	9,000	9,050	208	2,662	3,610	361	2,662	3,610	
6,050	6,100	399	2,066	2,430	399	2,066	2,430	9,050	9,100	205	2,662	3,630	358	2,662	3,630	
6,100	6,150	399	2,083	2,450	399	2,083	2,450	9,100	9,150	201	2,662	3,650	354	2,662	3,650	
6,150	6,200	399	2,100	2,470	399	2,100	2,470	9,150	9,200	197	2,662	3,670	350	2,662	3,670	
6,200	6,250	399	2,117	2,490	399	2,117	2,490	9,200	9,250	193	2,662	3,690	346	2,662	3,690	
6,250	6,300	399	2,134	2,510	399	2,134	2,510	9,250	9,300	189	2,662	3,710	342	2,662	3,710	
6,300	6,350	399	2,151	2,530	399	2,151	2,530	9,300	9,350	186	2,662	3,730	339	2,662	3,730	
6,350	6,400	399	2,168	2,550	399	2,168	2,550	9,350	9,400	182	2,662	3,750	335	2,662	3,750	
6,400	6,450	399	2,185	2,570	399	2,185	2,570	9,400	9,450	178	2,662	3,770	331	2,662	3,770	
6,450	6,500	399	2,202	2,590	399	2,202	2,590	9,450	9,500	174	2,662	3,790	327	2,662	3,790	
6,500	6,550	399	2,219	2,610	399	2,219	2,610	9,500	9,550	170	2,662	3,810	323	2,662	3,810	
6,550	6,600	396	2,236	2,630	399	2,236	2,630	9,550	9,600	166	2,662	3,830	319	2,662	3,830	
6,600	6,650	392	2,253	2,650	399	2,253	2,650	9,600	9,650	163	2,662	3,850	316	2,662	3,850	
6,650	6,700	388	2,270	2,670	399	2,270	2,670	9,650	9,700	159	2,662	3,870	312	2,662	3,870	
6,700	6,750	384	2,287	2,690	399	2,287	2,690	9,700	9,750	155	2,662	3,890	308	2,662	3,890	
6,750	6,800	381	2,304	2,710	399	2,304	2,710	9,750	9,800	151	2,662	3,910	304	2,662	3,910	
6,800	6,850	377	2,321	2,730	399	2,321	2,730	9,800	9,850	147	2,662	3,930	300	2,662	3,930	
6,850	6,900	373	2,338	2,750	399	2,338	2,750	9,850	9,900	143	2,662	3,950	296	2,662	3,950	
6,900	6,950	369	2,355	2,770	399	2,355	2,770	9,900	9,950	140	2,662	3,970	293	2,662	3,970	
6,950	7,000	365	2,372	2,790	399	2,372	2,790	9,950	10,000	136	2,662	3,990	289	2,662	3,990	
7,000	7,050	361	2,389	2,810	399	2,389	2,810	10,000	10,050	132	2,662	4,010	285	2,662	4,010	
7,050	7,100	358	2,406	2,830	399	2,406	2,830	10,050	10,100	128	2,662	4,030	281	2,662	4,030	
7,100	7,150	354	2,423	2,850	399	2,423	2,850	10,100	10,150	124	2,662	4,050	277	2,662	4,050	
7,150	7,200	350	2,440	2,870	399	2,440	2,870	10,150	10,200	120	2,662	4,070	273	2,662	4,070	
7,200	7,250	346	2,457	2,890	399	2,457	2,890	10,200	10,250	117	2,662	4,090	270	2,662	4,090	
7,250	7,300	342	2,474	2,910	399	2,474	2,910	10,250	10,300	113	2,662	4,110	266	2,662	4,110	
7,300	7,350	339	2,491	2,930	399	2,491	2,930	10,300	10,350	109	2,662	4,130	262	2,662	4,130	
7,350	7,400	335	2,508	2,950	399	2,508	2,950	10,350	10,400	105	2,662	4,150	258	2,662	4,150	
7,400	7,450	331	2,525	2,970	399	2,525	2,970	10,400	10,450	101	2,662	4,170	254	2,662	4,170	
7,450	7,500	327	2,542	2,990	399	2,542	2,990	10,450	10,500	98	2,662	4,190	251	2,662	4,190	
7,500	7,550	323	2,559	3,010	399	2,559	3,010	10,500	10,550	94	2,662	4,210	247	2,662	4,210	
7,550	7,600	319	2,576	3,030	399	2,576	3,030	10,550	10,600	90	2,662	4,230	243	2,662	4,230	
7,600	7,650	316	2,593	3,050	399	2,593	3,050	10,600	10,650	86	2,662	4,250	239	2,662	4,250	
7,650	7,700	312	2,610	3,070	399	2,610	3,070	10,650	10,700	82	2,662	4,270	235	2,662	4,270	
7,700	7,750	308	2,627	3,090	399	2,627	3,090	10,700	10,750	78	2,662	4,290	231	2,662	4,290	
7,750	7,800	304	2,644	3,110	399	2,644	3,110	10,750	10,800	75	2,662	4,310	228	2,662	4,310	
7,800	7,850	300	2,662	3,130	399	2,662	3,130	10,800	10,850	71	2,662	4,330	224	2,662	4,330	
7,850	7,900	296	2,662	3,150	399	2,662	3,150	10,850	10,900	67	2,662	4,350	220	2,662	4,350	
7,900	7,950	293	2,662	3,170	399	2,662	3,170	10,900	10,950	63	2,662	4,370	216	2,662	4,370	
7,950	8,000	289	2,662	3,190	399	2,662	3,190	10,950	11,000	59	2,662	4,390	212	2,662	4,390	
8,000	8,050	285	2,662	3,210	399	2,662	3,210	11,000	11,050	55	2,662	4,400	208	2,662	4,400	
8,050	8,100	281	2,662	3,230	399	2,662	3,230	11,050	11,100	52	2,662	4,400	205	2,662	4,400	
8,100	8,150	277	2,662	3,250	399	2,662	3,250	11,100	11,150	48	2,662	4,400	201	2,662	4,400	
8,150	8,200	273	2,662	3,270	399	2,662	3,270	11,150	11,200	44	2,662	4,400	197	2,662	4,400	
8,200	8,250	270	2,662	3,290	399	2,662	3,290	11,200	11,250	40	2,662	4,400	193	2,662	4,400	
8,250	8,300	266	2,662	3,310	399	2,662	3,310	11,250	11,300	36	2,662	4,400	189	2,662	4,400	
8,300	8,350	262	2,662	3,330	399	2,662	3,330	11,300	11,350	33	2,662	4,400	186	2,662	4,400	
8,350	8,400	258	2,662	3,350	399	2,662	3,350	11,350	11,400	29	2,662	4,400	182	2,662	4,400	
8,400	8,450	254	2,662	3,370	399	2,662	3,370	11,400	11,450	25	2,662	4,400	178	2,662	4,400	
8,450	8,500	251	2,662	3,390	399	2,662	3,390	11,450	11,500	21	2,662	4,400	174	2,662	4,400	

(Continued on page 54)

2005 Ea	rned Incor	ıed	(Caution. This is not a tax table.)													
If the amo	ount you are	Single, hea		d your filir ousehold,	· -	s is— ed filing joi	intly and	If the amou	unt you are	Single,	An head of h		mg status is— Married filing jointly and			
	o from the	or qualifyir you have-	-	w(er) and				looking up worksheet	from the	or qualifying widow(er) and you have—			you ha			
		No children	One child	Two children	No childrer	One child	Two children		No One Two children children			No One Two children child children				
At least	But less than	Your	credit	is—	Yo	our credit	is—	At least	But less than	Y	our credi	it is—	Yo	our credit	is—	
11,500 11,550 11,600 11,650 11,700	11,550 11,600 11,650 11,700 11,750	13 2 10 2 6 2	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	170 166 163 159 155	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	15,100 15,150 15,200 15,250 15,300	15,150 15,200 15,250 15,300 15,350	0 0 0 0	2,542 2,534 2,526 2,518 2,510	4,241 4,230 4,220 4,209 4,199	0 0 0 0	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	
11,750 11,800 11,850 11,900 11,950	11,800 11,850 11,900 11,950 12,000	0 2 0 2 0 2	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	151 147 143 140 136	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	15,350 15,400 15,450 15,500 15,550	15,400 15,450 15,500 15,550 15,600	0 0 0 0	2,502 2,494 2,486 2,478 2,470	4,188 4,178 4,167 4,157 4,146	0 0 0 0	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	
12,000 12,050 12,100 12,150 12,200	12,050 12,100 12,150 12,200 12,250	0 2 0 2 0 2	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	132 128 124 120 117	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	15,600 15,650 15,700 15,750 15,800	15,650 15,700 15,750 15,800 15,850	0 0 0 0	2,462 2,454 2,446 2,438 2,430	4,136 4,125 4,115 4,104 4,094	0 0 0 0	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	
12,250 12,300 12,350 12,400 12,450	12,300 12,350 12,400 12,450 12,500	0 2 0 2 0 2	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	113 109 105 101 98	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	15,850 15,900 15,950 16,000 16,050	15,900 15,950 16,000 16,050 16,100	0 0 0 0	2,422 2,414 2,406 2,398 2,390	4,083 4,073 4,062 4,051 4,041	0 0 0 0	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	
12,500 12,550 12,600 12,650 12,700	12,550 12,600 12,650 12,700 12,750	0 2 0 2 0 2	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	94 90 86 82 78	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	16,100 16,150 16,200 16,250 16,300	16,150 16,200 16,250 16,300 16,350	0 0 0 0	2,382 2,374 2,366 2,358 2,350	4,030 4,020 4,009 3,999 3,988	0 0 0 0	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	
12,750 12,800 12,850 12,900 12,950	12,800 12,850 12,900 12,950 13,000	0 2 0 2 0 2	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	75 71 67 63 59	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	16,350 16,400 16,450 16,500 16,550	16,400 16,450 16,500 16,550 16,600	0 0 0 0	2,342 2,334 2,326 2,318 2,310	3,978 3,967 3,957 3,946 3,936	0 0 0 0	2,662 2,653 2,645 2,637 2,629	4,400 4,388 4,378 4,367 4,357	
13,000 13,050 13,100 13,150 13,200	13,050 13,100 13,150 13,200 13,250	0 2 0 2 0 2	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	55 52 48 44 40	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	16,600 16,650 16,700 16,750 16,800	16,650 16,700 16,750 16,800 16,850	0 0 0 0	2,302 2,294 2,286 2,278 2,270	3,925 3,915 3,904 3,894 3,883	0 0 0 0	2,621 2,613 2,605 2,597 2,589	4,346 4,336 4,325 4,315 4,304	
13,250 13,300 13,350 13,400 13,450	13,300 13,350 13,400 13,450 13,500	0 2 0 2 0 2	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	36 33 29 25 21	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	16,850 16,900 16,950 17,000 17,050	16,900 16,950 17,000 17,050 17,100	0 0 0 0	2,262 2,254 2,246 2,238 2,230	3,872 3,862 3,851 3,841 3,830	0 0 0 0	2,582 2,574 2,566 2,558 2,550	4,294 4,283 4,273 4,262 4,252	
13,500 13,550 13,600 13,650 13,700	13,550 13,600 13,650 13,700 13,750	0 2 0 2 0 2	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	17 13 10 6 2	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	17,100 17,150 17,200 17,250 17,300	17,150 17,200 17,250 17,300 17,350	0 0 0 0	2,222 2,214 2,206 2,198 2,190	3,820 3,809 3,799 3,788 3,778	0 0 0 0 0	2,542 2,534 2,526 2,518 2,510	4,241 4,230 4,220 4,209 4,199	
13,750 14,400 14,450 14,500 14,550	14,400 14,450 14,500 14,550 14,600	0 2 0 2 0 2	2,662 2,653 2,645 2,637 2,629	4,400 4,388 4,378 4,367 4,357	0 0 0 0	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	17,350 17,400 17,450 17,500 17,550	17,400 17,450 17,500 17,550 17,600	0 0 0 0	2,182 2,174 2,166 2,158 2,150	3,767 3,757 3,746 3,736 3,725	0 0 0 0	2,502 2,494 2,486 2,478 2,470	4,188 4,178 4,167 4,157 4,146	
14,600 14,650 14,700 14,750 14,800	14,650 14,700 14,750 14,800 14,850	0 2 0 2 0 2	2,621 2,613 2,605 2,597 2,589	4,346 4,336 4,325 4,315 4,304	0 0 0 0	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	17,600 17,650 17,700 17,750 17,800	17,650 17,700 17,750 17,800 17,850	0 0 0 0	2,142 2,134 2,126 2,118 2,110	3,714 3,704 3,693 3,683 3,672	0 0 0 0	2,462 2,454 2,446 2,438 2,430	4,136 4,125 4,115 4,104 4,094	
14,850 14,900 14,950 15,000 15,050	14,900 14,950 15,000 15,050 15,100	0 2 0 2 0 2	2,582 2,574 2,566 2,558 2,550	4,294 4,283 4,273 4,262 4,252	0 0 0 0	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	17,850 17,900 17,950 18,000 18,050	17,900 17,950 18,000 18,050 18,100	0 0 0 0	2,102 2,094 2,086 2,078 2,070	3,662 3,651 3,641 3,630 3,620	0 0 0 0	2,422 2,414 2,406 2,398 2,390	4,083 4,073 4,062 4,051 4,041	

(Continued on page 55)

2005 Ea	arned Inco	ne Cı	edit (E	IC) Tal	ole—C	Continu	(Caution. This is not a tax table.)								
16.11		Single	Ar head of h	id your filir		is— ed filing jo	intly and				And your filing status is— d of household, Married filing jointly a				
looking u	ount you are p from the		ifying wide		you have—			looking up		or qualifying widow(er) and you have—			you have—		intry und
workshee	t is—	No	One	Two	No One Two			worksheet	No	One	Two	No	One	Two	
At least	But less than	childrer Y	n child our credit	is—	children child children Your credit is—			At least	children child children Your credit is—			children child children Your credit is—			
18,100 18,150	18,150 18,200	0	2,062 2,054	3,609 3,599	0	2,382 2,374	4,030 4,020	21,100 21,150	21,150 21,200	0	1,583 1,575	2,977 2,967	0	1,902 1,894	3,399 3,388
18,200 18,250	18,250 18,300	0	2,046 2,038	3,588 3,578	0	2,366 2,358	4,009 3,999	21,200 21,250	21,250 21,300	0	1,567 1,559	2,956 2,946	0	1,886 1,878	3,378 3,367
18,300	18,350	0	2,030	3,567	0	2,350	3,988	21,300 21,350	21,350	0	1,551	2,935	0	1,870	3,356
18,400	18,450	0	2,014 2,006	3,546	0	2,334	3,967	21,400	21,450	0	1,535	2,914	0 0	1,854	3,335
18,450 18,500	18,500 18,550	0	1,998	3,535 3,525	0	2,326 2,318	3,957 3,946	21,450 21,500	21,500 21,550	0	1,527 1,519	2,904 2,893	0	1,846 1,838	3,325 3,314
18,550	18,600	0	1,990	3,514	0	2,310	3,936	21,550 21,600	21,600	0	1,511	2,883	0	1,830	3,304
18,650	18,700	0	1,974 1,966	3,493	0	2,294	3,915	21,650 21,700	21,700 21,750	0	1,495 1,487	2,862 2,851	0 0	1,814 1,806	3,283 3,272
18,700 18,750	18,750 18,800	0	1,958	3,483 3,472	0	2,286 2,278	3,904 3,894	21,750	21,800	0	1,479	2,841	0	1,798	3,262
18,800	18,850	0	1,950	3,462	0	2,270	3,883	21,800 21,850	21,850	0	1,471 1,463	2,830	0	1,790	3,251
18,900 18,950	18,950 19,000	0	1,934 1,926	3,441 3,430	0	2,254 2,246	3,862 3,851	21,900 21,950	21,950 22,000	0	1,455 1,447	2,809 2,798	0	1,775 1,767	3,230 3,220
19,000	19,050	0	1,918	3,420	0	2,238	3,841	22,000	22,050	0	1,439	2,788	0	1,759	3,209
19,050	19,100	0	1,910	3,409	0	2,230	3,830	22,050 22,100	22,100	0	1,431	2,777	0	1,751	3,199
19,150 19,200	19,200 19,250	0	1,894 1,886	3,388 3,378	0	2,214 2,206	3,809 3,799	22,150 22,200	22,200 22,250	0	1,415 1,407	2,756 2,746	0 0	1,735 1,727	3,177 3,167
19,250	19,300	0	1,878	3,367	0	2,198	3,788	22,250	22,300	0	1,399	2,735	0	1,719	3,156
19,300	19,350	0	1,870	3,356	0	2,190	3,778	22,300 22,350	22,350	0	1,391	2,725	0	1,711	3,146
19,400 19,450	19,450 19,500	0	1,854 1,846	3,335 3,325	0	2,174 2,166	3,757 3,746	22,400 22,450	22,450 22,500	0	1,375 1,367	2,704 2,693	0	1,695 1,687	3,125 3,114
19,500 19,550	19,550 19,600	0	1,838 1,830	3,314 3,304	0	2,158 2,150	3,736 3,725	22,500 22,550	22,550 22,600	0 0	1,359 1,351	2,683 2,672	0 0	1,679 1,671	3,104 3,093
19,600	19,650	0	1,822	3,293	0	2,142	3,714	22,600	22,650	0	1,343	2,661	0	1,663	3,083
19,650 19,700	19,700 19,750	0	1,814 1,806	3,283 3,272	0	2,134 2,126	3,704 3,693	22,650 22,700	22,700 22,750	0	1,335 1,327	2,651 2,640	0	1,655 1,647	3,072 3,062
19,750 19,800	19,800 19,850	0	1,798 1,790	3,262 3,251	0	2,118 2,110	3,683 3,672	22,750 22,800	22,800 22,850	0	1,319 1,311	2,630 2,619	0	1,639 1,631	3,051 3,041
19,850	19,900	0	1,783	3,241	0	2,102	3,662	22,850	22,900	0	1,303	2,609	0	1,623	3,030
19,900 19,950	19,950 20,000	0	1,775 1,767	3,230 3,220	0	2,094 2,086	3,651 3,641	22,900 22,950	22,950 23,000	0	1,295 1,287	2,598 2,588	0	1,615 1,607	3,020 3,009
20,000 20,050	20,050 20,100	0	1,759 1,751	3,209 3,199	0	2,078 2,070	3,630 3,620	23,000 23,050	23,050 23,100	0	1,279 1,271	2,577 2,567	0	1,599 1,591	2,998 2,988
20,100 20,150	20,150 20,200	0	1,743 1,735	3,188 3,177	0	2,062 2,054	3,609 3,599	23,100 23,150	23,150 23,200	0	1,263 1,255	2,556 2,546	0	1,583 1,575	2,977 2,967
20,200	20,250	0	1,727	3,167	0	2,046	3,588	23,200	23,250	0	1,247	2,535	0	1,567	2,956
20,250 20,300	20,300 20,350	0	1,719 1,711	3,156 3,146	0	2,038 2,030	3,578 3,567	23,250 23,300	23,300 23,350	0	1,239 1,231	2,525 2,514	0	1,559 1,551	2,946 2,935
20,350 20,400	20,400 20,450	0	1,703 1,695	3,135 3,125	0	2,022 2,014	3,557 3,546	23,350 23,400	23,400 23,450	0	1,223 1,215	2,504 2,493	0	1,543 1,535	2,925 2,914
20,450 20,500	20,500 20,550	0	1,687 1,679	3,114 3,104	0	2,006 1,998	3,535 3,525	23,450 23,500	23,500 23,550	0	1,207 1,199	2,482 2,472	0	1,527 1,519	2,904 2,893
20,550	20,600	ő	1,671	3,093	ő	1,990	3,514	23,550	23,600	0	1,191	2,472	0	1,511	2,883
20,600 20,650	20,650 20,700	0	1,663 1,655	3,083 3,072	0	1,982 1,974	3,504 3,493	23,600 23,650	23,650 23,700	0	1,183 1,175	2,451 2,440	0	1,503 1,495	2,872 2,862
20,700 20,750	20,750 20,800	0	1,647 1,639	3,062 3,051	0	1,966 1,958	3,483 3,472	23,700 23,750	23,750 23,800	0	1,167 1,159	2,430 2,419	0	1,487 1,479	2,851 2,841
20,800	20,850	ő	1,631	3,041	ő	1,950	3,462	23,800	23,850	ő	1,151	2,409	ő	1,471	2,830
20,850 20,900	20,900 20,950	0	1,623 1,615	3,030 3,020	0 0	1,942 1,934	3,451 3,441	23,850 23,900	23,900 23,950	0 0	1,143 1,135	2,398 2,388	0 0	1,463 1,455	2,819 2,809
20,950 21,000	21,000 21,050	0	1,607 1,599	3,009 2,998	0	1,926 1,918	3,430 3,420	23,950 24,000	24,000 24,050	0	1,127 1,119	2,377 2,367	0	1,447 1,439	2,798 2,788
21,050	21,100	Ö	1,591	2,988	ő	1,910	3,409	24,050	24,100	ő	1,111	2,356	ő	1,431	2,777

(Continued on page 56)

2005 Ea	rned Incor	ne Credit	(EIC) Ta	ble—C	Continu	ıed	(Caution. This is not a tax table.)								
			And your fili									ng status i			
If the amo looking up workshee			of household, widow(er) and	, ·			If the amou looking up worksheet			ing wide	ousehold, ow(er) and	Married you hav	0,	ntly and	
Workonoo	. 10		ne Two ild children	No children	One child	Two children	Workonoot	No One Two children children			No children	One child	Two children		
At least	But less than		edit is—		ur credit		At least	Your credit is—			Your credit is—				
24,100 24,150 24,200 24,250 24,300	24,150 24,200 24,250 24,300 24,350	0 1,10 0 1,09 0 1,08 0 1,07 0 1,07	2,335 37 2,325 79 2,314	0 0 0 0	1,423 1,415 1,407 1,399 1,391	2,767 2,756 2,746 2,735 2,725	27,100 27,150 27,200 27,250 27,300	27,150 27,200 27,250 27,300 27,350	0 0 0 0	624 616 608 600 592	1,714 1,703 1,693 1,682 1,672	0 0 0 0	944 936 928 920 912	2,135 2,124 2,114 2,103 2,093	
24,350 24,400 24,450 24,500 24,550	24,400 24,450 24,500 24,550 24,600	0 1,00 0 1,05 0 1,05 0 1,03 0 1,03	55 2,282 17 2,272 39 2,261	0 0 0 0	1,383 1,375 1,367 1,359 1,351	2,714 2,704 2,693 2,683 2,672	27,350 27,400 27,450 27,500 27,550	27,400 27,450 27,500 27,550 27,600	0 0 0 0	584 576 568 560 552	1,661 1,651 1,640 1,630 1,619	0 0 0 0	904 896 888 880 872	2,082 2,072 2,061 2,051 2,040	
24,600 24,650 24,700 24,750 24,800	24,650 24,700 24,750 24,800 24,850	0 1,02 0 1,07 0 1,00 0 99 0 99	15 2,230 07 2,219 09 2,209	0 0 0 0	1,343 1,335 1,327 1,319 1,311	2,661 2,651 2,640 2,630 2,619	27,600 27,650 27,700 27,750 27,800	27,650 27,700 27,750 27,800 27,850	0 0 0 0	544 536 528 520 512	1,608 1,598 1,587 1,577 1,566	0 0 0 0	864 856 848 840 832	2,030 2,019 2,009 1,998 1,988	
24,850 24,900 24,950 25,000 25,050	24,900 24,950 25,000 25,050 25,100	0 97 0 96 0 96	34 2,188 76 2,177 68 2,167 60 2,156 52 2,146	0 0 0 0	1,303 1,295 1,287 1,279 1,271	2,609 2,598 2,588 2,577 2,567	27,850 27,900 27,950 28,000 28,050	27,900 27,950 28,000 28,050 28,100	0 0 0 0	504 496 488 480 472	1,556 1,545 1,535 1,524 1,514	0 0 0 0	824 816 808 800 792	1,977 1,967 1,956 1,945 1,935	
25,100 25,150 25,200 25,250 25,300	25,150 25,200 25,250 25,300 25,350	0 93 0 92 0 92	2,135 36 2,124 28 2,114 20 2,103 12 2,093	0 0 0 0	1,263 1,255 1,247 1,239 1,231	2,556 2,546 2,535 2,525 2,514	28,100 28,150 28,200 28,250 28,300	28,150 28,200 28,250 28,300 28,350	0 0 0 0	464 456 448 440 432	1,503 1,493 1,482 1,472 1,461	0 0 0 0	784 776 768 760 752	1,924 1,914 1,903 1,893 1,882	
25,350 25,400 25,450 25,500 25,550	25,400 25,450 25,500 25,550 25,600	0 89 0 88 0 88	2,082 96 2,072 38 2,061 30 2,051 72 2,040	0 0 0 0	1,223 1,215 1,207 1,199 1,191	2,504 2,493 2,482 2,472 2,461	28,350 28,400 28,450 28,500 28,550	28,400 28,450 28,500 28,550 28,600	0 0 0 0	424 416 408 400 392	1,451 1,440 1,429 1,419 1,408	0 0 0 0	744 736 728 720 712	1,872 1,861 1,851 1,840 1,830	
25,600 25,650 25,700 25,750 25,800	25,650 25,700 25,750 25,800 25,850	0 85 0 84 0 84	54 2,030 56 2,019 48 2,009 40 1,998 32 1,988	0 0 0 0	1,183 1,175 1,167 1,159 1,151	2,451 2,440 2,430 2,419 2,409	28,600 28,650 28,700 28,750 28,800	28,650 28,700 28,750 28,800 28,850	0 0 0 0	384 376 368 360 352	1,398 1,387 1,377 1,366 1,356	0 0 0 0	704 696 688 680 672	1,819 1,809 1,798 1,788 1,777	
25,850 25,900 25,950 26,000 26,050	25,900 25,950 26,000 26,050 26,100	0 8 ⁻ 0 80 0 80	1,977 16 1,967 08 1,956 00 1,945 02 1,935	0 0 0 0	1,143 1,135 1,127 1,119 1,111	2,398 2,388 2,377 2,367 2,356	28,850 28,900 28,950 29,000 29,050	28,900 28,950 29,000 29,050 29,100	0 0 0 0	344 336 328 320 312	1,345 1,335 1,324 1,314 1,303	0 0 0 0	664 656 648 640 632	1,766 1,756 1,745 1,735 1,724	
26,100 26,150 26,200 26,250 26,300	26,150 26,200 26,250 26,300 26,350	0 76 0 76	76 1,914 58 1,903	0 0 0 0	1,103 1,095 1,087 1,079 1,071	2,346 2,335 2,325 2,314 2,303	29,100 29,150 29,200 29,250 29,300	29,150 29,200 29,250 29,300 29,350	0 0 0 0	304 296 288 280 272	1,293 1,282 1,272 1,261 1,250	0 0 0 0	624 616 608 600 592	1,714 1,703 1,693 1,682 1,672	
26,350 26,400 26,450 26,500 26,550	26,400 26,450 26,500 26,550 26,600	0 72 0 72	36 1,861 28 1,851	0 0 0 0	1,063 1,055 1,047 1,039 1,031	2,293 2,282 2,272 2,261 2,251	29,350 29,400 29,450 29,500 29,550	29,400 29,450 29,500 29,550 29,600	0 0 0 0	264 256 248 240 232	1,240 1,229 1,219 1,208 1,198	0 0 0 0	584 576 568 560 552	1,661 1,651 1,640 1,630 1,619	
26,600 26,650 26,700 26,750 26,800	26,650 26,700 26,750 26,800 26,850	0 68	96 1,809 38 1,798	0 0 0 0	1,023 1,015 1,007 999 991	2,240 2,230 2,219 2,209 2,198	29,600 29,650 29,700 29,750 29,800	29,650 29,700 29,750 29,800 29,850	0 0 0 0	224 216 208 200 192	1,187 1,177 1,166 1,156 1,145	0 0 0 0	544 536 528 520 512	1,608 1,598 1,587 1,577 1,566	
26,850 26,900 26,950 27,000 27,050	26,900 26,950 27,000 27,050 27,100	0 65 0 64 0 64	1,766 1,756 18 1,745 10 1,735 32 1,724	0 0 0 0	984 976 968 960 952	2,188 2,177 2,167 2,156 2,146	29,850 29,900 29,950 30,000 30,050	29,900 29,950 30,000 30,050 30,100	0 0 0 0	185 177 169 161 153	1,135 1,124 1,114 1,103 1,093	0 0 0 0	504 496 488 480 472	1,556 1,545 1,535 1,524 1,514	

(Continued on page 57)

2005 Ea	rned Incor	ne Cre	dit (E	IC) Tal	ble—C	ontinu	ıed	(Caution	n. This is n	ot a ta	x table	∍.)			
		Single h		nd your filir ousehold,	· -		intly and			Single, he			ng status is Married		atly and
	ount you are of from the	or qualify	ing wide	ow(er) and	you ha		initiy and	If the amou looking up		or qualify	ing widov		you have		illy ariu
workshee	t is—	you have	One	Two	No	One	Two	worksheet	is—	you have	One	Two	No	One	Two
At least	But less than	children You	child r credit	children is—	children You	child Ir credit	children is—	At least	But less than	children Yo	child ur credit	children is—		child r credit	is—
30,100 30,150 30,200 30,250 30,300	30,150 30,200 30,250 30,300 30,350	0 0 0 0	145 137 129 121 113	1,082 1,071 1,061 1,050 1,040	0 0 0 0	464 456 448 440 432	1,503 1,493 1,482 1,472 1,461	33,100 33,150 33,200 33,250 33,300	33,150 33,200 33,250 33,300 33,350	0 0 0 0	0 0 0 0	450 440 429 419 408	0 0 0 0	0 0 0 0	871 861 850 840 829
30,350 30,400 30,450 30,500 30,550	30,400 30,450 30,500 30,550 30,600	0 0 0 0	105 97 89 81 73	1,029 1,019 1,008 998 987	0 0 0 0	424 416 408 400 392	1,451 1,440 1,429 1,419 1,408	33,350 33,400 33,450 33,500 33,550	33,400 33,450 33,500 33,550 33,600	0 0 0 0	0 0 0 0	398 387 376 366 355	0 0 0 0	0 0 0 0	819 808 798 787 777
30,600 30,650 30,700 30,750 30,800	30,650 30,700 30,750 30,800 30,850	0 0 0 0	65 57 49 41 33	977 966 956 945 935	0 0 0 0	384 376 368 360 352	1,398 1,387 1,377 1,366 1,356	33,600 33,650 33,700 33,750 33,800	33,650 33,700 33,750 33,800 33,850	0 0 0 0	0 0 0 0	345 334 324 313 303	0 0 0 0	0 0 0 0	766 756 745 735 724
30,850 30,900 30,950 31,000 31,050	30,900 30,950 31,000 31,050 31,100	0 0 0 0	25 17 9 * 0	924 914 903 892 882	0 0 0 0	344 336 328 320 312	1,345 1,335 1,324 1,314 1,303	33,850 33,900 33,950 34,000 34,050	33,900 33,950 34,000 34,050 34,100	0 0 0 0	0 0 0 0	292 282 271 261 250	0 0 0 0	0 0 0 0	713 703 692 682 671
31,100 31,150 31,200 31,250 31,300	31,150 31,200 31,250 31,300 31,350	0 0 0 0	0 0 0 0	871 861 850 840 829	0 0 0 0	304 296 288 280 272	1,293 1,282 1,272 1,261 1,250	34,100 34,150 34,200 34,250 34,300	34,150 34,200 34,250 34,300 34,350	0 0 0 0	0 0 0 0	240 229 219 208 197	0 0 0 0	0 0 0 0	661 650 640 629 619
31,350 31,400 31,450 31,500 31,550	31,400 31,450 31,500 31,550 31,600	0 0 0 0	0 0 0 0	819 808 798 787 777	0 0 0 0	264 256 248 240 232	1,240 1,229 1,219 1,208 1,198	34,350 34,400 34,450 34,500 34,550	34,400 34,450 34,500 34,550 34,600	0 0 0 0	0 0 0 0	187 176 166 155 145	0 0 0 0	0 0 0 0	608 598 587 577 566
31,600 31,650 31,700 31,750 31,800	31,650 31,700 31,750 31,800 31,850	0 0 0 0	0 0 0 0	766 756 745 735 724	0 0 0 0	224 216 208 200 192	1,187 1,177 1,166 1,156 1,145	34,600 34,650 34,700 34,750 34,800	34,650 34,700 34,750 34,800 34,850	0 0 0 0	0 0 0 0	134 124 113 103 92	0 0 0 0	0 0 0 0	555 545 534 524 513
31,850 31,900 31,950 32,000 32,050	31,900 31,950 32,000 32,050 32,100	0 0 0 0	0 0 0 0	713 703 692 682 671	0 0 0 0	185 177 169 161 153	1,135 1,124 1,114 1,103 1,093	34,850 34,900 34,950 35,000 35,050	34,900 34,950 35,000 35,050 35,100	0 0 0 0	0 0 0 0	82 71 61 50 40	0 0 0 0	0 0 0 0	503 492 482 471 461
32,100 32,150 32,200 32,250 32,300	32,150 32,200 32,250 32,300 32,350	0 0 0 0	0 0 0 0	661 650 640 629 619	0 0 0 0	145 137 129 121 113	1,082 1,071 1,061 1,050 1,040	35,100 35,150 35,200 35,250 35,300	35,150 35,200 35,250 35,300 35,350	0 0 0 0	0 0 0 0	29 18 8 ** 0	0 0 0 0	0 0 0 0	450 440 429 419 408
32,350 32,400 32,450 32,500 32,550	32,400 32,450 32,500 32,550 32,600	0 0 0 0	0 0 0 0	608 598 587 577 566	0 0 0 0	105 97 89 81 73	1,029 1,019 1,008 998 987	35,350 35,400 35,450 35,500 35,550	35,400 35,450 35,500 35,550 35,600	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	398 387 376 366 355
32,600 32,650 32,700 32,750 32,800	32,650 32,700 32,750 32,800 32,850	0 0 0 0	0 0 0 0	555 545 534 524 513	0 0 0 0	65 57 49 41 33	977 966 956 945 935	35,600 35,650 35,700 35,750 35,800	35,650 35,700 35,750 35,800 35,850	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	345 334 324 313 303
32,850 32,900 32,950 33,000 33,050	32,900 32,950 33,000 33,050 33,100	0 0 0 0	0 0 0 0	503 492 482 471 461	0 0 0 0	25 17 9 * 0	924 914 903 892 882	35,850 35,900 35,950 36,000 36,050	35,900 35,950 36,000 36,050 36,100	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	292 282 271 261 250

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

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

(Continued on page 58)

2005 Ea	arned Inco	ne Cre	dit (E	IC) Tal	ble— Co	ontinue	ed	(Cautio	n. This is r	ot a ta	x tabl	e.)			
			An	d your filir	ng status is	s—					And	d your filir	ng status is	s—	
	ount you are p from the et is—	Single, he or qualify you have No children	ing wido		you hav No	filing join re— One child	tly and Two	If the amo looking up worksheet		Single, he or qualify you have No children	ing wido	w(er) and	Married you hav No children	filing join e— One child	tly and Two
At least	But less than	You	r credit	is—	You	r credit is	s—	At least	But less than	Yo	ur credit	is—	You	ur credit	is—
36,100 36,150 36,200 36,250 36,300 36,350 36,400 36,450 36,500 36,550	36,150 36,200 36,250 36,300 36,350 36,400 36,450 36,500 36,550 36,600	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	240 229 219 208 197 187 176 166 155 145	36,850 36,900 36,950 37,000 37,050 37,100 37,150 37,200 37,250 37,263 o	36,900 36,950 37,000 37,050 37,100 37,150 37,200 37,250 37,263 r more	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	82 71 61 50 40 29 18 8 1
36,600 36,650 36,700 36,750 36,800	36,650 36,700 36,750 36,800 36,850	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	134 124 113 103 92								

Line 67

Excess Social Security and Tier 1 RRTA Tax Withheld

If you, or your spouse if filing a joint return, had more than one employer for 2005 and total wages of more than \$90,000, too much social security or tier 1 railroad retirement (RRTA) tax may have been withheld. You can take a credit on this line for the amount withheld in excess of \$5,580. But if any one employer withheld more than \$5,580, you cannot claim the excess on your return. The employer should adjust the tax for you. If the employer does not adjust the overcollection, you can file a claim for refund using Form 843. Figure this amount separately for you and your spouse.

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

For more details, see Pub. 505.

Line 68

Additional Child Tax Credit

What Is the Additional Child Tax Credit?

This credit is for certain people who have at least one qualifying child as defined in the instructions for line 6c on page 19. The additional child tax credit may give you a refund even if you do not owe any tax.

Two Steps To Take the Additional Child Tax Credit!

Step 1. Be sure you figured the amount, if any, of your child tax credit. See the instructions for line 52 that begin on page 41.

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 69

Amount Paid With Request for Extension To File

If you filed Form 4868 to get an automatic extension of time to file Form 1040, enter any amount you paid with that form or by electronic funds withdrawal or credit card. If you paid by credit card, do not include on line 69 the convenience fee you were charged. Also, include any amounts paid with Form 2350.

Line 70

Check the box(es) on line 70 to report any credit from Form 2439, 4136, or 8885.

Refund

Line 72

Amount Overpaid

If line 72 is under \$1, we will send a refund only on written request.

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



If the amount you overpaid is large, you may want to decrease the amount of income tax withheld from your pay by filing a

new Form W-4. See Income Tax Withholding and Estimated Tax Payments for 2006 on page 62.

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 72 may be used (offset) to pay the past-due amount. Offsets for federal taxes are made by the IRS. All other offsets are made by the Treasury Department's Financial Management Service (FMS). For federal tax offsets, you will receive a notice from the IRS. For all other offsets, you will receive a notice from FMS. To find out if you may have an offset or if you have any questions about it, contact the agency to which you owe the debt.

Injured Spouse

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 72 may be used (offset) to pay the past-due amount. But your part of the overpayment may be refunded to you if certain conditions apply and you complete Form 8379. For details, use TeleTax topic 203 (see page 8) or see Form 8379.

Lines 73b Through 73d

DIRECT DEPOSIT

Simple. Safe. Secure.

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

Why Use Direct Deposit?

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

Complete lines 73b through 73d if you want us to directly deposit the amount shown on line 73a into your checking or savings account at a bank or other financial institution (such as a mutual fund, brokerage firm, or credit union) in the United States. Otherwise, we will send you a check.

Note. If you do not want your refund directly deposited into your account, draw a line through the boxes on lines 73b and 73d.



Check with your financial institution to make sure your direct deposit will be accepted and to get the **correct** routing and ac-

count 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 73b through 73d, you are appointing your spouse as an agent to receive the refund. This appointment cannot be changed later.

Line 73b

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 60, 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 73b.

Line 73d

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 below, the account number is 20202086. Do not include the check number.



Some financial institutions will not allow a joint refund to be deposited into an individual account. If the direct deposit is

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

Line 74

Applied to Your 2006 Estimated Tax

Enter on line 74 the amount, if any, of the overpayment on line 72 you want applied to your 2006 estimated tax. We will apply this amount to your account unless you attach a statement requesting us to apply it to your spouse's account. Include your spouse's social security number in the attached statement.



This election to apply part or all of the amount overpaid to your 2006 estimated tax cannot be changed later.

Amount You Owe

tional Electronic funds with

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

Electronic funds withdrawal. This option allows you to file your return early and schedule your payment for withdrawal from your checking or savings account on a future date up to and including April 17, 2006. Visit www.irs.gov/efile for details.

Line 75

Amount You Owe



Pay your taxes in full by April 17, 2006, to save interest and penalties. You do not have to pay if line 75 is under \$1.

Include any estimated tax penalty from line 76 in the amount you enter on line 75.

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

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

To help process your payment, enter the amount on the right side of the check like this: XXX.XX. Do not use dashes or lines (for example, do not enter "XXX" or "XXX" or "XXX"".

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

To pay by credit card. You can use your American Express® Card, Discover® Card, MasterCard® card, or Visa® card. To pay by credit card, call toll-free or visit the website of either service provider listed on this page and follow the instructions. A convenience fee will be charged by the service provider based on the amount you

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

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 es-

timated tax payments for 2006. See Income Tax Withholding and Estimated Tax Payments for 2006 on page 62.

What If You Cannot Pay?

If you cannot pay the full amount shown on line 75 when you file, you can ask to make monthly installment payments for the full or a partial amount. You may have up to 60 months to pay. However, you will be charged interest and may be charged a late payment penalty on the tax not paid by April 17, 2006, even if your request to pay in installments is granted. You must also pay a fee. To limit the interest and penalty charges, pay as much of the tax as possible when you file. But before requesting an installment agreement, you should consider other less costly alternatives, such as a bank loan or credit card payment.

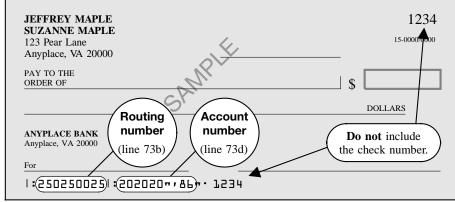
To ask for an installment agreement, use Form 9465. You should receive a response to your request to make installment payments within 30 days. But if you file your return after March 31, it may take us longer to reply.

Line 76 Estimated Tax Penalty

You may owe this penalty if:

- Line 75 is at least \$1,000 and it is more than 10% of the tax shown on your return, or
- You did not pay enough estimated tax by any of the due dates. This is true even if

Sample Check—Lines 73b Through 73d





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

you are due a refund.

For most people, the "tax shown on your return" is the amount on your 2005 Form 1040, line 63, minus the total of any amounts shown on lines 66a and 68 and Forms 8828, 4137, 4136, 5329 (Parts III through VIII only), and 8885. Also subtract from line 63 any tax on an excess parachute payment and any excise tax on insider stock compensation of an expatriated corporation. When figuring the amount on line 63, include the amount on line 62 only if line 64 is more than zero or you would owe the penalty even if you did not include those taxes. But if you entered an amount on Schedule H, line 7, include the total of that amount plus the amount on Form 1040,

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

- 1. You had no tax shown on your 2004 return and you were a U.S. citizen or resident for all of 2004, or
- 2. The total of lines 64, 65, and 67 on your 2005 return is at least 100% of the tax shown on your 2004 return (110% of that amount if you are not a farmer or fisherman and your adjusted gross income shown on that return is more than \$150,000, or if married filing separately for 2005, more than \$75,000). Your estimated tax payments for 2005 must have been made on time and for the required amount.

For most people, the "tax shown on your 2004 return" is the amount on your 2004 Form 1040, line 62, minus the total of any amounts shown on lines 65a and 67 and Forms 8828, 4137, 4136, 5329 (Parts III through VIII only), and 8885. Also subtract from line 62 any tax on an excess parachute payment and any excise tax on insider stock compensation of an expatriated corporation. When figuring the amount on line 62, include the amount on line 61 only if line 63 is more than zero or you would have owed the estimated tax penalty for 2004 even if you did not include those taxes. But if you entered an amount on your 2004 Schedule H, line 7, include the total of that amount plus the amount on your 2004 Form 1040, line 61.

Figuring the Penalty

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

Enter the penalty on line 76. Add the penalty to any tax due and enter the total on line 75. If you are due a refund, subtract the penalty from the overpayment you show on line 72. 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, you can leave line 76 blank and the IRS will figure the penalty and send you a bill.

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

Third Party Designee

If you want to allow a friend, family member, or any other person you choose to discuss your 2005 tax return with the IRS, check the "Yes" box in the "Third Party Designee" area of your return. Also, enter the designee's name, phone number, and any five digits the designee chooses as his or her personal identification number (PIN). But if you want to allow the paid preparer who signed your return to discuss it with the IRS, just enter "Preparer" in the space for the designee's name. You do not have to provide the other information requested.

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

- Give the IRS any information that is missing from your return,
- Call the IRS for information about the processing of your return or the status of your refund or payment(s),
- Receive copies of notices or transcripts related to your return, upon request, and
- Respond to certain IRS notices about math errors, offsets, and return preparation.

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

The authorization will automatically end no later than the due date (without regard to extensions) for filing your 2006 tax return. This is April 16, 2007, for most people. If you wish to revoke the authorization before it ends, see Pub. 947.

Sign Your Return

Form 1040 is not considered a valid return unless you sign it. If you are filing a joint return, your spouse must also sign. If your spouse cannot sign the return, see Pub. 501. Be sure to date your return and enter your occupation(s). If you have someone prepare your return, you are still responsible for the correctness of the return. If your return is signed by a representative for you, you must have a power of attorney attached that specifically authorizes the representative to sign your return. To do this, you can use Form 2848. If you are filing a joint return as a surviving spouse, see *Death of a Taxpayer* on page 63.

Child's Return

If your child cannot sign the return, either parent can sign the child's name in the space provided. Then, enter "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 can enter either your or your spouse's daytime phone number.

Paid Preparer Must Sign Your Return

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



Electronic Return Signatures!

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

A PIN is any combination of five digits you choose except five zeros. If you use a PIN, there is nothing to sign and nothing to mail—not even your Forms W-2.

To verify your identity, you will be prompted to enter your adjusted gross income (AGI) from your originally filed 2004 federal income tax return, if applicable. Do not use your AGI from an amended

return (Form 1040X), a math error notice, or an IRS examination report. AGI is the amount shown on your 2004 Form 1040, line 37; Form 1040A, line 22; Form 1040EZ, line 4; or on the TeleFile Tax Record, line I. If you do not have your 2004 income tax return, call the IRS at 1-800-829-1040 to get a free transcript of your return. You will also be prompted to enter your date of birth (DOB). Make sure your DOB is accurate and matches the information on record with the Social Security Administration by checking your annual social security statement.



You cannot sign your return electronically if you are a first-time filer under age 16 at the end of 2005 or if you are filing certain forms, such as Form 3115, 3468 (if attachments are required), 5713, 8283 (if Section B is completed), 8858, or 8885.

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

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

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

Assemble Your Return

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

General Information

How To Avoid Common Mistakes

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

- Make sure you entered the correct name and social security number (SSN) for each dependent you claim on line 6c. Check that each dependent's name and SSN agrees with his or her social security card. For each child under age 17 who is a qualifying child for the child tax credit, make sure you either checked the box in line 6c, column (4), or completed Form 8901.
- Check your math, especially for the child tax credit, earned income credit (EIC), taxable social security benefits, total income, itemized deductions or standard deduction, deduction for exemptions, taxable income, total tax, federal income tax withheld, and refund or amount you owe.
- Be sure you use the correct method to figure your tax. See the instructions for line 44 that begin on page 37.
- Be sure to enter your SSN in the space provided on page 1 of Form 1040. If you are married filing a joint or separate return, also enter your spouse's SSN. Be sure to enter your SSN in the space next to your name. Check that your name and SSN agree with your social security card.
- Make sure your name and address are correct on the peel-off label. If not, enter the correct information. If you did not get a peel-off label, enter your (and your spouse's) name in the same order as shown on your last return. Check that your name agrees with your social security card.
- If you are taking the standard deduction and you checked any box on line 39a or 39b or you (or your spouse if filing jointly) can be claimed as a dependent on

someone else's 2005 return, see page 35 to be sure you entered the correct amount on line 40.

- If you received capital gain distributions but were not required to file Schedule D, make sure you checked the box on line 13.
- If you are taking the EIC, be sure you used the correct column of the EIC Table for your filing status and the number of children you have.
- Remember to sign and date Form 1040 and enter your occupation(s).
- Attach your Form(s) W-2 and other required forms and schedules. Put all forms and schedules in the proper order. See *Assemble Your Return* above.
- If you owe tax and are paying by check or money order, be sure to include all the required information on your payment. See the instructions for line 75 on page 60 for details.

What Are Your Rights as a Taxpayer?

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

Innocent Spouse Relief

Generally, both you and your spouse are each responsible for paying the full amount of tax, interest, and penalties on your joint return. However, you may qualify for relief from liability for tax on a joint return if (a) there is an understatement of tax because your spouse omitted income or claimed false deductions or credits, (b) you are divorced, separated, or no longer living with your spouse, or (c) given all the facts and circumstances, it would not be fair to hold you liable for the tax. To request relief, you must file Form 8857 no later than 2 years after the date on which the IRS first attempted to collect the tax from you. For more information, see Pub. 971 and Form 8857.

Income Tax Withholding and Estimated Tax Payments for 2006

If the amount you owe or the amount you overpaid is large, you may want to file a new Form W-4 with your employer to change the amount of income tax withheld from your 2006 pay. For details on how to complete Form W-4, see Pub. 919.

In general, you do not have to make estimated tax payments if you expect that your 2006 Form 1040 will show a tax refund or a tax balance due of less than \$1,000. If your total estimated tax (including any household employment taxes and alternative minimum tax) for 2006 is \$1,000 or more, see Form 1040-ES. It has a worksheet you can use to see if you have to make estimated tax payments. For more details, see Pub. 505.

Do Both the Name and SSN on Your Tax Forms Agree With Your Social Security Card?

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

Identity Theft

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

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

How Do You Make a Gift To Reduce Debt Held By the Public?

If you wish to do so, make a check payable to "Bureau of the Public Debt." You can send it to: Bureau of the Public Debt, Department G, P.O. Box 2188, Parkersburg, WV 26106-2188. Or you can enclose the check with your income tax return when you file. Do not add your gift to any tax you may owe. See page 60 for details on how to pay any tax you owe.



You may be able to deduct this gift on your 2006 tax return.

How Long Should Records Be Kept?

Keep a copy of your tax return, worksheets you used, and records of all items appearing on it (such as Forms W-2 and 1099) until the statute of limitations runs out for that return. Usually, this is 3 years from the date the return was due or filed, or 2 years from the date the tax was paid, whichever is later. You should keep some records longer. For example, keep property records

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

Amended Return

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

Need a Copy of Your Tax Return?

If you need a copy of your tax return, use Form 4506. There is a \$39 fee for each return requested. If your main home, principal place of business, or tax records are located in a Presidentially declared disaster area, this fee will be waived. If you want a free transcript of your tax return or account, use Form 4506-T or call us. See page 10 for the number.

Death of a Taxpayer

If a taxpayer died before filing a return for 2005, the taxpayer's spouse or personal representative may have to file and sign a return for that taxpayer. A personal representative can be an executor, administrator, or anyone who is in charge of the deceased taxpayer's property. If the deceased taxpayer did not have to file a return but had tax withheld, a return must be filed to get a refund. The person who files the return must enter "Deceased," the deceased taxpayer's name, and the date of death across the top of the return. If this information is not provided, it may delay the processing of the return.

If your spouse died in 2005 and you did not remarry in 2005, or if your spouse died in 2006 before filing a return for 2005, you can file a joint return. A joint return should show your spouse's 2005 income before death and your income for all of 2005. Enter "Filing as surviving spouse" in the area where you sign the return. If someone else is the personal representative, he or she must also sign.

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

Claiming a Refund for a Deceased Taxpayer

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

For more details, use TeleTax topic 356 (see page 8) or see Pub. 559.

Other Ways To Get Help

Send Your Written Tax Questions to the IRS

You should get an answer in about 30 days. If you do not have the mailing address, call us. See page 10 for the number. Do not send questions with your return.

Research Your Tax Questions Online

You can find answers to many of your tax questions online in several ways by accessing the IRS website at www.irs.gov/help and then clicking on "Help With Tax Questions." Here are some of the methods you may want to try.

- Frequently asked questions. This section contains an extensive list of questions and answers. You can select your question by category or keyword.
- Tax trails. This is an interactive section which asks questions you can answer by selecting "Yes" or "No."
- Tax topics. This section provides a broad picture of tax topics beginning with 17 main categories. Each topic link leads to further categories and then to a discussion of the topic.

Free Help With Your Return

Free help in preparing your return is available nationwide from IRS-sponsored volunteers. The Volunteer Income Tax Assistance (VITA) program is designed to help low-income taxpayers and the Tax Counseling for the Elderly (TCE) program is designed to assist taxpayers age 60 or older with their tax returns. Many VITA sites offer free electronic filing and all volunteers will let you know about the credits and deductions you may be entitled to claim. If you are a member of the military, you can also get assistance on military tax benefits, such as combat zone tax benefits, at an office within your installation. For more information on these programs, go to www.irs.gov and enter keyword "VITA" in the upper right corner. Or, call us. See page 10 for the number. To find the nearest AARP Tax-Aide site, visit AARP's website at www.aarp.org/taxaide or call 1-888-227-7669.

When you go for help, take your photo ID and social security numbers (or individual taxpayer identification numbers) for your spouse, your dependents, and yourself. Also take a copy of your 2004 tax return (if available), all your Forms W-2, 1099, and 1098 for 2005, and any other information about your 2005 income and expenses.

Everyday Tax Solutions

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

Online Services

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

Large-Print Forms and Instructions

Pub. 1614 has large-print copies of Form 1040, Schedules A, B, D, E, and R, and Form 1040-V, and their instructions. You can use the large-print forms and schedules as worksheets to figure your tax, but you cannot file them. You can get Pub. 1614 by phone or mail. See pages 7 and 80.

Help for People With Disabilities

Telephone help is available using TTY/TDD equipment by calling

1-800-829-4059. Braille materials are available at libraries that have special services for people with disabilities.

Interest and Penalties

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

If you include interest or penalties (other than the estimated tax penalty) with your payment, identify and enter the amount in the bottom margin of Form 1040, page 2. Do not include interest or penalties (other than the estimated tax penalty) in the amount you owe on line 75.

Interest

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

Penalties

Late filing. If you do not file your return by the due date (including extensions), the penalty is usually 5% of the amount due for each month or part of a month your return is late, unless you have a reasonable explanation. If you do, attach it to your return. The penalty can be as much as 25% of the tax due. The penalty is 15% per month, up to a maximum of 75%, if the failure to file is fraudulent. If your return is more than 60 days late, the minimum penalty will be \$100 or the amount of any tax you owe, whichever is smaller.

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

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

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

2005 Tax Table



See the instructions for line 44 that begin on page 37 to see if you must use the Tax Table below to figure your tax.

Example. Mr. and Mrs. Brown are filing a joint return. Their taxable income on Form 1040, line 43, is \$25,300. First, they find the \$25,300–25,350 taxable income line. Next, they find the column for married filing jointly and read down the column. The amount shown where the taxable income line and filing status column meet is \$3,069. This is the tax amount they should enter on Form 1040, line 44.

Sample Table

At least	But less than	Single	Married filing jointly	filing sepa-	of a house-
			Your ta	,	hold
25,250 25,300	25,250 25,300 25,350 25,400	3,434	3,054 3,061 3,069 3,076	3,419 3,426 3,434 3,441	3,261 3,269 3,276 3,284

If line 4 (taxabl	е		And yo	u are—		If line (taxab incom	le		And yo	u are—		If line (taxab incom	le		And yo	u are—	
At least	But less than	Single	Married filing jointly	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly	Married filing sepa- rately	Head of a house- hold
			Your to	ax is—	'				Your ta	ax is—	1			Y	our tax	is—	'
0 5	5 15	0	0	0 1	0	1,300 1,325	1,325 1,350	131 134	131 134	131 134	131 134	2,700 2,725	2,725 2,750	271 274	271 274	271 274	271 274
15	25	2	2	2	2	1,350	1,375	136	136	136	136	2,750	2,775	276	276	276	276
25 50	50 75	4 6	4	4 6	4	1,375	1,400 1,425	139 141	139 141	139 141	139 141	2,775	2,800 2,825	279 281	279 281	279 281	279 281
75	100	9	9	9	9	1,425	1,450	144 146	144	144	144 146	2,825	2,850	284	284	284 286	284
100 125	125 150	11 14	11 14	11 14	11 14	1,450 1,475	1,475 1,500	149	146 149	146 149	149	2,850 2,875	2,875 2,900	286 289	286 289	289	286 289
150 175	175 200	16 19	16 19	16 19	16 19	1,500 1,525	1,525 1,550	151 154	151 154	151 154	151 154	2,900 2,925	2,925 2,950	291 294	291 294	291 294	291 294
200	225	21	21	21	21	1,550	1,575	156	156	156	156	2,950	2,975	296	296	296	296
225 250	250 275	24 26	24 26	24 26	24 26	1,575	1,600 1,625	159 161	159 161	159 161	159 161	2,975	3,000	299	299	299	299
275	300	29	29	29	29	1,625 1,650	1,650 1,675	164 166	164 166	164 166	164 166	<u> </u>	000	000	000	000	200
300 325	325 350	31 34	31 34	31 34	31 34	1,675	1,700	169	169	169	169	3,000	3,050 3,100	303 308	303 308	303 308	303 308
350 375	375 400	36 39	36 39	36 39	36 39	1,700 1,725	1,725 1,750	171 174	171 174	171 174	171 174	3,100 3,150	3,150 3,200	313 318	313 318	313 318	313 318
400	425	41	41	41	41	1,750	1,775 1,800	176 179	176 179	176 179	176 179	3,200	3,250	323	323	323	323
425 450	450 475	44 46	44 46	44 46	44 46	1,775 1,800	1,825	181	181	181	181	3,250	3,300 3,350	328 333	328 333	328 333	328 333
475	500	49	49	49	49	1,825 1,850	1,850 1,875	184 186	184 186	184 186	184 186	3,350	3,400	338	338	338	338
500 525	525 550	51 54	51 54	51 54	51 54	1,875	1,900	189	189	189	189	3,400 3,450	3,450 3,500	343 348	343 348	343 348	343 348
550 575	575 600	56 59	56 59	56 59	56 59	1,900 1,925	1,925 1,950	191 194	191 194	191 194	191 194	3,500	3,550 3,600	353 358	353 358	353 358	353 358
600	625	61	61	61	61	1,950 1,975	1,975 2,000	196 199	196 199	196 199	196 199	3,600	3,650	363	363	363	363
625 650	650 675	64 66	64 66	64 66	64 66	<u> </u>	000	100	100	100	100	3,650 3,700	3,700 3,750	368 373	368 373	368 373	368 373
675	700	69	69	69	69	2,000	2,025	201	201	201	201	3,750	3,800 3,850	378 383	378 383	378 383	378 383
700 725	725 750	71 74	71 74	71 74	71 74	2,025	2,050	204	204	204	204	3,850	3,900	388	388	388	388
750 775	775 800	76 79	76 79	76 79	76 79	2,050 2,075	2,075 2,100	206 209	206 209	206 209	206 209	3,900	3,950 4,000	393 398	393 398	393 398	393 398
800	825	81	81	81	81	2,100 2,125	2,125 2,150	211 214	211 214	211 214	211 214	4.0	000				
825 850	850 875	84 86	84 86	84 86	84 86	2,150	2,175	216	216	216	216	4,000	4,050	403	403	403	403
875	900	89	89	89	89	2,175	2,200 2,225	219 221	219 221	219 221	219 221	4,050 4,100	4,100 4,150	408 413	408 413	408 413	408 413
900 925	925 950	91 94	91 94	91 94	91 94	2,225 2,250	2,250 2,275	224 226	224 226	224 226	224 226	4,150	4,200	418	418	418	418
950 975	975 1,000	96 99	96 99	96 99	96 99	2,275	2,300	229	229	229	229	4,200	4,250 4,300	423 428	423 428	423 428	423 428
						2,300 2,325	2,325 2.350	231 234	231 234	231 234	231 234	4,300 4,350	4,350 4,400	433 438	433 438	433 438	433 438
	000					2,350 2,375	2,375 2,400	236 239	236 239	236 239	236 239	4,400	4,450	443	443	443	443
1,000 1,025	1,025 1,050	101 104	101 104	101 104	101 104	2,400	2,425	241	241	241	241	4,450 4,500	4,500 4,550	448 453	448 453	448 453	448 453
1,050 1,075	1,075 1,100	106 109	106 109	106 109	106 109	2,425 2,450	2,450 2,475	244 246	244 246	244 246	244 246	4,550	4,600	458	458	458	458
	1,125	111	111	111	111	2,475	2,500	249	249	249	249	4,600 4,650	4,650 4,700	463 468	463 468	463 468	463 468
1,100 1,125 1,150	1,150 1,175	114 116	114 116	114 116	114 116	2,500 2,525	2,525 2,550	251 254	251 254	251 254	251 254	4,700 4,750	4,750 4,800	473 478	473 478	473 478	473 478
1,175	1,200	119	119	119	119	2,550 2,575	2,575 2,600	256 259	256 259	256 259	256 259	4,800	4,850	483	483	483	483
1,200 1,225	1,225 1,250	121 124	121 124	121 124	121 124	2,600	2,625	261	261	261	261	4,850 4,900	4,900 4,950	488 493	488 493	488 493	488 493
1,250	1,275	126 129	126 129	126 129	126 129	2,625 2,650	2,650 2,675	264 266	264 266	264 266	264 266	4,950	5,000	498	498	498	498
1,275	1,300	129	129	129	129	2,675	2,700	269	269	269	269				(Contir	nued on	page 66)

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

2005 Tax Table—Continued

If line 4 (taxable income)				ou are—		If line (taxab incom	le		And yo	ou are—	-	If line (taxal incom			And yo	u are—	
At least	But less than	Single	Married filing jointly *	Married filing sepa-rately ax is—	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa-rately ax is—	Head of a house- hold	At least	But less than	Single	Married filing jointly	Married filing sepa-rately tax is—	Head of a house- hold
5,0	00					8,0	00					11,	000				
5,000	5,050	503	503	503	503	8,000	8,050	839	803	839	803	11,000	11,050	1,289	1,103	1,289	1,131
5,050	5,100	508	508	508	508	8,050	8,100	846	808	846	808	11,050	11,100	1,296	1,108	1,296	1,139
5,100	5,150	513	513	513	513	8,100	8,150	854	813	854	813	11,100	11,150	1,304	1,113	1,304	1,146
5,150	5,200	518	518	518	518	8,150	8,200	861	818	861	818	11,150	11,200	1,311	1,118	1,311	1,154
5,200	5,250	523	523	523	523	8,200	8,250	869	823	869	823	11,200	11,250	1,319	1,123	1,319	1,161
5,250	5,300	528	528	528	528	8,250	8,300	876	828	876	828	11,250	11,300	1,326	1,128	1,326	1,169
5,300	5,350	533	533	533	533	8,300	8,350	884	833	884	833	11,300	11,350	1,334	1,133	1,334	1,176
5,350	5,400	538	538	538	538	8,350	8,400	891	838	891	838	11,350	11,400	1,341	1,138	1,341	1,184
5,400	5,450	543	543	543	543	8,400	8,450	899	843	899	843	11,400	11,450	1,349	1,143	1,349	1,191
5,450	5,500	548	548	548	548	8,450	8,500	906	848	906	848	11,450	11,500	1,356	1,148	1,356	1,199
5,500	5,550	553	553	553	553	8,500	8,550	914	853	914	853	11,500	11,550	1,364	1,153	1,364	1,206
5,550	5,600	558	558	558	558	8,550	8,600	921	858	921	858	11,550	11,600	1,371	1,158	1,371	1,214
5,600	5,650	563	563	563	563	8,600	8,650	929	863	929	863	11,600	11,650	1,379	1,163	1,379	1,221
5,650	5,700	568	568	568	568	8,650	8,700	936	868	936	868	11,650	11,700	1,386	1,168	1,386	1,229
5,700	5,750	573	573	573	573	8,700	8,750	944	873	944	873	11,700	11,750	1,394	1,173	1,394	1,236
5,750	5,800	578	578	578	578	8,750	8,800	951	878	951	878	11,750	11,800	1,401	1,178	1,401	1,244
5,800	5,850	583	583	583	583	8,800	8,850	959	883	959	883	11,800	11,850	1,409	1,183	1,409	1,251
5,850	5,900	588	588	588	588	8,850	8,900	966	888	966	888	11,850	11,900	1,416	1,188	1,416	1,259
5,900	5,950	593	593	593	593	8,900	8,950	974	893	974	893	11,900	11,950	1,424	1,193	1,424	1,266
5,950 6,0	6,000	598	598	598	598	8,950 9,0	9,000	981	898	981	898	11,950	12,000	1,431	1,198	1,431	1,274
6,000	6,050	603	603	603	603	9,000	9,050	989	903	989	903	12,000	12,050	1,439	1,203	1,439	1,281
6,050	6,100	608	608	608	608	9,050	9,100	996	908	996	908	12,050	12,100	1,446	1,208	1,446	1,289
6,100	6,150	613	613	613	613	9,100	9,150	1,004	913	1,004	913	12,100	12,150	1,454	1,213	1,454	1,296
6,150	6,200	618	618	618	618	9,150	9,200	1,011	918	1,011	918	12,150	12,200	1,461	1,218	1,461	1,304
6,200	6,250	623	623	623	623	9,200	9,250	1,019	923	1,019	923	12,200	12,250	1,469	1,223	1,469	1,311
6,250	6,300	628	628	628	628	9,250	9,300	1,026	928	1,026	928	12,250	12,300	1,476	1,228	1,476	1,319
6,300	6,350	633	633	633	633	9,300	9,350	1,034	933	1,034	933	12,300	12,350	1,484	1,233	1,484	1,326
6,350	6,400	638	638	638	638	9,350	9,400	1,041	938	1,041	938	12,350	12,400	1,491	1,238	1,491	1,334
6,400	6,450	643	643	643	643	9,400	9,450	1,049	943	1,049	943	12,400	12,450	1,499	1,243	1,499	1,341
6,450	6,500	648	648	648	648	9,450	9,500	1,056	948	1,056	948	12,450	12,500	1,506	1,248	1,506	1,349
6,500	6,550	653	653	653	653	9,500	9,550	1,064	953	1,064	953	12,500	12,550	1,514	1,253	1,514	1,356
6,550	6,600	658	658	658	658	9,550	9,600	1,071	958	1,071	958	12,550	12,600	1,521	1,258	1,521	1,364
6,600	6,650	663	663	663	663	9,600	9,650	1,079	963	1,079	963	12,600	12,650	1,529	1,263	1,529	1,371
6,650	6,700	668	668	668	668	9,650	9,700	1,086	968	1,086	968	12,650	12,700	1,536	1,268	1,536	1,379
6,700	6,750	673	673	673	673	9,700	9,750	1,094	973	1,094	973	12,700	12,750	1,544	1,273	1,544	1,386
6,750	6,800	678	678	678	678	9,750	9,800	1,101	978	1,101	978	12,750	12,800	1,551	1,278	1,551	1,394
6,800	6,850	683	683	683	683	9,800	9,850	1,109	983	1,109	983	12,800	12,850	1,559	1,283	1,559	1,401
6,850	6,900	688	688	688	688	9,850	9,900	1,116	988	1,116	988	12,850	12,900	1,566	1,288	1,566	1,409
6,900	6,950	693	693	693	693	9,900	9,950	1,124	993	1,124	993	12,900	12,950	1,574	1,293	1,574	1,416
6,950	7,000	698	698	698	698	9,950	10,000	1,131	998	1,131	998	12,950	13,000	1,581	1,298	1,581	1,424
7,0							000					_	000				
7,000	7,050	703	703	703	703	10,000	10,050	1,139	1,003	1,139	1,003	13,000	13,050	1,589	1,303	1,589	1,431
7,050	7,100	708	708	708	708	10,050	10,100	1,146	1,008	1,146	1,008	13,050	13,100	1,596	1,308	1,596	1,439
7,100	7,150	713	713	713	713	10,100	10,150	1,154	1,013	1,154	1,013	13,100	13,150	1,604	1,313	1,604	1,446
7,150	7,200	718	718	718	718	10,150	10,200	1,161	1,018	1,161	1,018	13,150	13,200	1,611	1,318	1,611	1,454
7,200	7,250	723	723	723	723	10,200	10,250	1,169	1,023	1,169	1,023	13,200	13,250	1,619	1,323	1,619	1,461
7,250	7,300	728	728	728	728	10,250	10,300	1,176	1,028	1,176	1,028	13,250	13,300	1,626	1,328	1,626	1,469
7,300	7,350	734	733	734	733	10,300	10,350	1,184	1,033	1,184	1,033	13,300	13,350	1,634	1,333	1,634	1,476
7,350	7,400	741	738	741	738	10,350	10,400	1,191	1,038	1,191	1,038	13,350	13,400	1,641	1,338	1,641	1,484
7,400	7,450	749	743	749	743	10,400	10,450	1,199	1,043	1,199	1,043	13,400	13,450	1,649	1,343	1,649	1,491
7,450	7,500	756	748	756	748	10,450	10,500	1,206	1,048	1,206	1,049	13,450	13,500	1,656	1,348	1,656	1,499
7,500	7,550	764	753	764	753	10,500	10,550	1,214	1,053	1,214	1,056	13,500	13,550	1,664	1,353	1,664	1,506
7,550	7,600	771	758	771	758	10,550	10,600	1,221	1,058	1,221	1,064	13,550	13,600	1,671	1,358	1,671	1,514
7,600	7,650	779	763	779	763	10,600	10,650	1,229	1,063	1,229	1,071	13,600	13,650	1,679	1,363	1,679	1,521
7,650	7,700	786	768	786	768	10,650	10,700	1,236	1,068	1,236	1,079	13,650	13,700	1,686	1,368	1,686	1,529
7,700	7,750	794	773	794	773	10,700	10,750	1,244	1,073	1,244	1,086	13,700	13,750	1,694	1,373	1,694	1,536
7,750	7,800	801	778	801	778	10,750	10,800	1,251	1,078	1,251	1,094	13,750	13,800	1,701	1,378	1,701	1,544
7,800	7,850	809	783	809	783	10,800	10,850	1,259	1,083	1,259	1,101	13,800	13,850	1,709	1,383	1,709	1,551
7,850	7,900	816	788	816	788	10,850	10,900	1,266	1,088	1,266	1,109	13,850	13,900	1,716	1,388	1,716	1,559
7,900	7,950	824	793	824	793	10,900	10,950	1,274	1,093	1,274	1,116	13,900	13,950	1,724	1,393	1,724	1,566
7,950	8,000	831	798	831	798	10,950	11,000	1,281	1,098	1,281	1,124	13,950	14,000	1,731	1,398	1,731	1,574
* This co	olumn m	ust also	be used	by a qu	alifying	widow(e	er).							<u> </u>	(Contin	ued on p	age 67)

													200	5 rax	Table	<u> </u>	unuea
If line 4 (taxable income	•		And ye	ou are–	-	If line (taxab incom			And yo	ou are—	-	If line (taxal incon			And yo	u are—	
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa-rately	Head of a house- hold	At least	But less than	Single	filing jointly *	Married filing sepa-rately tax is—	Head of a house- hold
14.	000					17.	000					20.	000				
	14,050	1,739	1,403	1,739	1,581	17,000	17,050	2,189	1,824	2,189	2,031	20.000	20,050	2,639	2,274	2,639	2,481
	14,100 14,150	1,746 1,754	1,408 1,413	1,746 1,754	1,589 1,596	17,050 17,100	17,100 17,150	2,196 2,204	1,831 1,839	2,196 2,204	2,039 2,046	20,050	20,100 20,150	2,646 2,654	2,281 2,289	2,646 2,654	2,489 2,496
	14,200	1,761	1,418	1,761	1,604	17,150	17,200	2,211	1,846	2,211	2,054	20,150	20,200	2,661	2,296	2,661	2,504
14,200 14,250	14,250 14,300	1,769 1,776	1,423 1,428	1,769 1,776	1,611 1,619	17,200 17,250	17,250 17,300	2,219 2,226	1,854 1,861	2,219 2,226	2,061 2,069	20,200	20,250 20,300	2,669 2,676	2,304 2,311	2,669 2,676	2,511 2,519
14,300	14,350	1,784	1,433	1,784	1,626	17,300	17,350	2,234	1,869	2,234	2,076	20,300	20,350	2,684	2,319	2,684	2,526
14,350 14,400	14,400 14,450	1,791 1,799	1,438 1,443	1,791 1,799	1,634 1,641	17,350	17,400 17,450	2,241 2,249	1,876 1,884	2,241 2,249	2,084 2,091	20,350	20,400 20,450	2,691 2,699	2,326 2,334	2,691 2,699	2,534 2,541
14,450 14,500	14,500 14,550	1,806 1,814	1,448 1,453	1,806 1,814	1,649 1,656	17,450 17,500	17,500 17,550	2,256 2,264	1,891 1,899	2,256 2,264	2,099 2,106	20,450 20,500	20,500 20,550	2,706 2,714	2,341 2,349	2,706 2,714	2,549 2,556
14,550	14,600	1,821	1,458	1,821	1,664	17,550	17,600	2,271	1,906	2,204	2,114	20,550	20,600	2,721	2,356	2,721	2,564
14,600 14,650	14,650 14,700	1,829 1,836	1,464 1,471	1,829 1,836	1,671 1,679	17,600 17,650	17,650 17,700	2,279 2,286	1,914 1,921	2,279 2,286	2,121 2,129	20,600 20,650	20,650 20,700	2,729 2,736	2,364 2,371	2,729 2,736	2,571 2,579
14,700	14,750	1,844	1,479	1,844	1,686	17,700	17,750	2,294	1,929	2,294	2,136	20,700	20,750	2,744	2,379	2,744	2,586
14,750 14,800	14,800 14,850	1,851 1,859	1,486 1,494	1,851 1,859	1,694 1,701	17,750	17,800 17,850	2,301 2,309	1,936 1.944	2,301 2,309	2,144 2,151	20,750	20,800 20,850	2,751 2,759	2,386 2,394	2,751 2,759	2,594 2,601
14,850	14,900	1,866	1,501	1,866	1,709	17,850	17,900	2,316	1,951	2,316	2,159	20,850	20,900	2,766	2,401	2,766	2,609
14,900 14,950	14,950 15,000	1,874 1,881	1,509 1,516	1,874 1,881	1,716 1,724	17,900 17,950	17,950 18,000	2,324 2,331	1,959 1,966	2,324 2,331	2,166 2,174	20,900	20,950 21,000	2,774 2,781	2,409 2,416	2,774 2,781	2,616 2,624
15,	000					18,	000					21,	000				
15,000	15,050	1,889	1,524	1,889	1,731	18,000	18,050	2,339	1,974	2,339	2,181	21,000	21,050	2,789	2,424	2,789	2,631
15,050 15,100	15,100 15,150	1,896 1,904	1,531 1,539	1,896 1,904	1,739 1,746	18,050 18,100	18,100 18,150	2,346 2,354	1,981 1,989	2,346 2,354	2,189 2,196	21,050 21,100	21,100 21,150	2,796 2,804	2,431 2,439	2,796 2,804	2,639 2,646
15,150	15,200	1,911	1,546	1,911	1,754	18,150	18,200	2,361	1,996	2,361	2,204	21,150	21,200	2,811	2,446	2,811	2,654
15,200 15,250	15,250 15,300	1,919 1,926	1,554 1,561	1,919 1,926	1,761 1,769	18,200 18,250	18,250 18,300	2,369 2,376	2,004 2,011	2,369 2,376	2,211 2,219	21,200 21,250	21,250 21,300	2,819 2,826	2,454 2,461	2,819 2,826	2,661 2,669
15,300 15,350	15,350 15,400	1,934 1,941	1,569 1,576	1,934 1,941	1,776 1,784	18,300 18,350	18,350 18,400	2,384 2,391	2,019 2,026	2,384 2,391	2,226 2,234	21,300 21,350	21,350 21,400	2,834 2,841	2,469 2,476	2,834 2,841	2,676 2,684
15,400	15,450	1,949	1,584	1,949	1,791	18,400	18,450	2,399	2,034	2,399	2,241	21,400	21,450	2,849	2,484	2,849	2,691
15,450 15,500	15,500 15,550	1,956 1,964	1,591 1,599	1,956 1,964	1,799 1,806	18,450 18,500	18,500 18,550	2,406 2,414	2,041 2,049	2,406 2,414	2,249 2,256	21,450	21,500 21,550	2,856 2,864	2,491 2,499	2,856 2,864	2,699 2,706
15,550	15,600	1,971	1,606	1,971	1,814	18,550	18,600	2,421	2,056	2,421	2,264	21,550	21,600	2,871	2,506	2,871	2,714
15,600 15,650	15,650 15,700	1,979 1,986	1,614 1,621	1,979 1,986	1,821 1,829	18,600 18,650	18,650 18,700	2,429 2,436	2,064 2,071	2,429 2,436	2,271 2,279	21,600	21,650 21,700	2,879 2,886	2,514 2,521	2,879 2,886	2,721 2,729
15,700 15,750	15,750 15,800	1,994 2,001	1,629 1,636	1,994 2,001	1,836 1,844	18,700 18,750	18,750 18,800	2,444 2,451	2,079 2,086	2,444 2,451	2,286 2,294	21,700	21,750 21,800	2,894 2,901	2,529 2,536	2,894 2,901	2,736 2,744
15,800	15,850	2,009	1,644	2,009	1,851	18,800	18,850	2,459	2,094	2,459	2,301	21,800	21,850	2,909	2,544	2,909	2,751
15,850 15,900	15,900 15,950	2,016 2,024	1,651 1,659	2,016 2,024	1,859 1,866	18,850 18,900	18,900 18,950	2,466 2,474	2,101 2,109	2,466 2,474	2,309 2,316	21,850	21,900 21,950	2,916 2,924	2,551 2,559	2,916 2,924	2,759 2,766
	16,000	2,031	1,666	2,031	1,874	<u> </u>	19,000	2,481	2,116	2,481	2,324	_	22,000	2,931	2,566	2,931	2,774
	000						000						000				
	16,050 16,100	2,039 2,046	1,674 1,681	2,039 2,046	1,881 1,889	19.050	19,050 19,100	2,489 2,496	2,124 2,131	2,489 2,496	2,331 2,339	22,000 22,050	22,050 22,100	2,939 2,946	2,574 2,581	2,939 2,946	2,781 2,789
16,100	16,150 16,200	2,054 2,061	1,689 1,696	2,054 2,061	1,896 1,904	19,100	19,150 19,200	2,504 2,511	2,139 2,146	2,504 2,511	2,346 2,354	22,100 22,150	22,150 22,200	2,954 2,961	2,589 2,596	2,954 2,961	2,796 2,804
16,200	16,250	2,069	1,704	2,069	1,911	19,200	19,250	2,519	2,154	2,519	2,361	22,200	22,250	2,969	2,604	2,969	2,811
16,250 16,300	16,300 16,350	2,076 2,084	1,711 1,719	2,076 2,084	1,919 1,926	19,250 19,300	19,300 19,350	2,526 2,534	2,161 2,169	2,526 2,534	2,369 2,376	22,250 22,300	22,300 22,350	2,976 2,984	2,611 2,619	2,976 2,984	2,819 2,826
16,350	16,400	2,091	1,726	2,091	1,934	19,350	19,400	2,541	2,176	2,541	2,384	22,350	22,400	2,991	2,626	2,991	2,834
16,400 16,450	16,450 16,500	2,099 2,106	1,734 1,741	2,099 2,106	1,941 1,949	19,400 19,450	19,450 19,500	2,549 2,556	2,184 2,191	2,549 2,556	2,391 2,399	22,400 22,450	22,450 22,500	2,999 3,006	2,634 2,641	2,999 3,006	2,841 2,849
16,500 16,550	16,550 16,600	2,114 2,121	1,749 1,756	2,114 2,121	1,956 1,964	19,500 19,550	19,550 19,600	2,564 2,571	2,199 2,206	2,564 2,571	2,406 2,414	22,500 22,550	22,550 22,600	3,014 3,021	2,649 2,656	3,014 3,021	2,856 2,864
16,600	16,650	2,129	1,764	2,129	1,971	19,600	19,650	2,579	2,214	2,579	2,421	22,600	22,650	3,029	2,664	3,029	2,871
	16,700 16,750	2,136 2,144	1,771 1,779	2,136 2,144	1,979 1,986	19,650 19,700	19,700 19,750	2,586 2,594	2,221 2,229	2,586 2,594	2,429 2,436	22,650 22,700	22,700 22,750	3,036 3,044	2,671 2,679	3,036 3,044	2,879 2,886
16,750	16,800	2,151	1,786	2,151	1,994	19,750	19,800	2,601	2,236	2,601	2,444	22,750	22,800	3,051	2,686	3,051	2,894
16,800 16,850	16,850 16,900	2,159 2,166	1,794 1,801	2,159 2,166	2,001 2,009	19,800 19,850	19,850 19,900	2,609 2,616	2,244 2,251	2,609 2,616	2,451 2,459	22,800 22,850	22,850 22,900	3,059 3,066	2,694 2,701	3,059 3,066	2,901 2,909
16,900	16,950	2,174	1,809	2,174	2,016	19,900	19,950 20,000	2,624	2,259 2,266	2,624	2,466	22,900	22,950	3,074	2,709	3,074	2,916
	17,000	2,181	1,816	2,181	2,024			2,631	2,200	2,631	2,474	22,950	23,000	3,081	2,716	3,081	2,924
" Inis c	olumn m	ust also	be used	a by a q	ualitying	wiaow(e	er).								(Contil	nued on p	Jaye 08)

2005 Tax Table—Continued

If line 4 (taxable income	е			ou are—		If line (taxab incom			And yo	ou are—	-	If line (taxab incom			And yo	ou are—	
At least	But less than	Single	Married filing jointly	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly	Married filing sepa-rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa-rately tax is—	Head of a house- hold
23.	,000					26,	000					29,	000				
23,000 23,050 23,100 23,150		3,089 3,096 3,104 3,111	2,724 2,731 2,739 2,746	3,089 3,096 3,104 3,111	2,931 2,939 2,946 2,954	26,000 26,050 26,100 26,150		3,539 3,546 3,554 3,561	3,174 3,181 3,189 3,196	3,539 3,546 3,554 3,561	3,381 3,389 3,396 3,404	29,000 29,050 29,100 29,150	29,050 29,100 29,150 29,200	3,989 3,996 4,004 4,011	3,624 3,631 3,639 3,646	3,989 3,996 4,004 4,011	3,831 3,839 3,846 3,854
23,200 23,250 23,300 23,350	23,250 23,300 23,350 23,400	3,119 3,126 3,134 3,141	2,754 2,761 2,769 2,776	3,119 3,126 3,134 3,141	2,961 2,969 2,976 2,984	26,200 26,250 26,300 26,350	26,250 26,300 26,350 26,400	3,569 3,576 3,584 3,591	3,204 3,211 3,219 3,226	3,569 3,576 3,584 3,591	3,411 3,419 3,426 3,434	29,200 29,250 29,300 29,350	29,250 29,300 29,350 29,400	4,019 4,026 4,034 4,041	3,654 3,661 3,669 3,676	4,019 4,026 4,034 4,041	3,861 3,869 3,876 3,884
23,400 23,450 23,500 23,550		3,149 3,156 3,164 3,171	2,784 2,791 2,799 2,806	3,149 3,156 3,164 3,171	2,991 2,999 3,006 3,014	26,400 26,450 26,500 26,550	26,450 26,500 26,550 26,600	3,599 3,606 3,614 3,621	3,234 3,241 3,249 3,256	3,599 3,606 3,614 3,621	3,441 3,449 3,456 3,464	29,400 29,450 29,500 29,550	29,450 29,500 29,550 29,600	4,049 4,056 4,064 4,071	3,684 3,691 3,699 3,706	4,049 4,056 4,064 4,071	3,891 3,899 3,906 3,914
23,600 23,650 23,700 23,750	23,650 23,700 23,750 23,800	3,179 3,186 3,194 3,201	2,814 2,821 2,829 2,836	3,179 3,186 3,194 3,201	3,021 3,029 3,036 3,044	26,600 26,650 26,700 26,750	26,650 26,700 26,750 26,800	3,629 3,636 3,644 3,651	3,264 3,271 3,279 3,286	3,629 3,636 3,644 3,651	3,471 3,479 3,486 3,494	29,600 29,650 29,700 29,750	29,650 29,700 29,750 29,800	4,079 4,086 4,096 4,109	3,714 3,721 3,729 3,736	4,079 4,086 4,096 4,109	3,921 3,929 3,936 3,944
23,800 23,850 23,900 23,950	23,850 23,900 23,950 24,000	3,209 3,216 3,224 3,231	2,844 2,851 2,859 2,866	3,209 3,216 3,224 3,231	3,051 3,059 3,066 3,074	26,800 26,850 26,900 26,950	26,850 26,900 26,950 27,000	3,659 3,666 3,674 3,681	3,294 3,301 3,309 3,316	3,659 3,666 3,674 3,681	3,501 3,509 3,516 3,524	29,800 29,850 29,900 29,950	29,850 29,900 29,950 30,000	4,121 4,134 4,146 4,159	3,744 3,751 3,759 3,766	4,121 4,134 4,146 4,159	3,951 3,959 3,966 3,974
	,000						000					<u> </u>	000		/		
24,000 24,050 24,100 24,150	24,100 24,150 24,200	3,239 3,246 3,254 3,261	2,874 2,881 2,889 2,896	3,239 3,246 3,254 3,261	3,081 3,089 3,096 3,104	27,050 27,100 27,150	27,050 27,100 27,150 27,200	3,689 3,696 3,704 3,711	3,324 3,331 3,339 3,346	3,689 3,696 3,704 3,711	3,531 3,539 3,546 3,554	30,000 30,050 30,100 30,150	30,050 30,100 30,150 30,200	4,171 4,184 4,196 4,209	3,774 3,781 3,789 3,796	4,171 4,184 4,196 4,209	3,981 3,989 3,996 4,004
24,200 24,250 24,300 24,350		3,269 3,276 3,284 3,291	2,904 2,911 2,919 2,926	3,269 3,276 3,284 3,291	3,111 3,119 3,126 3,134	27,200 27,250 27,300 27,350	27,250 27,300 27,350 27,400	3,719 3,726 3,734 3,741	3,354 3,361 3,369 3,376	3,719 3,726 3,734 3,741	3,561 3,569 3,576 3,584	30,200 30,250 30,300 30,350	30,250 30,300 30,350 30,400	4,221 4,234 4,246 4,259	3,804 3,811 3,819 3,826	4,221 4,234 4,246 4,259	4,011 4,019 4,026 4,034
24,400 24,450 24,500 24,550	24,450 24,500 24,550 24,600	3,299 3,306 3,314 3,321	2,934 2,941 2,949 2,956	3,299 3,306 3,314 3,321	3,141 3,149 3,156 3,164	27,400 27,450 27,500 27,550	27,450 27,500 27,550 27,600	3,749 3,756 3,764 3,771	3,384 3,391 3,399 3,406	3,749 3,756 3,764 3,771	3,591 3,599 3,606 3,614	30,400 30,450 30,500 30,550	30,450 30,500 30,550 30,600	4,271 4,284 4,296 4,309	3,834 3,841 3,849 3,856	4,271 4,284 4,296 4,309	4,041 4,049 4,056 4,064
24,600 24,650 24,700 24,750 24,800 24,850 24,900	24,950	3,329 3,336 3,344 3,351 3,359 3,366 3,374	2,964 2,971 2,979 2,986 2,994 3,001 3,009	3,329 3,336 3,344 3,351 3,359 3,366 3,374	3,171 3,179 3,186 3,194 3,201 3,209 3,216	27,900	27,650 27,700 27,750 27,800 27,850 27,900 27,950	3,779 3,786 3,794 3,801 3,809 3,816 3,824	3,414 3,421 3,429 3,436 3,444 3,451 3,459	3,779 3,786 3,794 3,801 3,809 3,816 3,824	3,621 3,629 3,636 3,644 3,651 3,659 3,666	30,600 30,650 30,700 30,750 30,800 30,850 30,900		4,321 4,334 4,346 4,359 4,371 4,384 4,396	3,864 3,871 3,879 3,886 3,894 3,901 3,909	4,321 4,334 4,346 4,359 4,371 4,384 4,396	4,071 4,079 4,086 4,094 4,101 4,109 4,116
	25,000 , 000	3,381	3,016	3,381	3,224		28,000 000	3,831	3,466	3,831	3,674		31,000 000	4,409	3,916	4,409	4,124
25,000 25,050 25,100 25,150	25,050 25,100 25,150 25,200	3,389 3,396 3,404 3,411	3,024 3,031 3,039 3,046	3,389 3,396 3,404 3,411	3,231 3,239 3,246 3,254	28,000 28,050 28,100	28,050 28,100 28,150 28,200	3,839 3,846 3,854 3,861	3,474 3,481 3,489 3,496	3,839 3,846 3,854 3,861	3,681 3,689 3,696 3,704	31,000 31,050 31,100	31,050 31,100 31,150 31,200	4,421 4,434 4,446 4,459	3,924 3,931 3,939 3,946	4,421 4,434 4,446 4,459	4,131 4,139 4,146 4,154
25,300 25,350	25,400	3,419 3,426 3,434 3,441	3,054 3,061 3,069 3,076	3,419 3,426 3,434 3,441	3,261 3,269 3,276 3,284	28,250 28,300 28,350	28,400	3,869 3,876 3,884 3,891	3,504 3,511 3,519 3,526	3,869 3,876 3,884 3,891	3,711 3,719 3,726 3,734	31,200 31,250 31,300 31,350	31,300 31,350 31,400	4,471 4,484 4,496 4,509	3,954 3,961 3,969 3,976	4,471 4,484 4,496 4,509	4,161 4,169 4,176 4,184
25,550		3,449 3,456 3,464 3,471 3,479	3,084 3,091 3,099 3,106 3,114	3,449 3,456 3,464 3,471 3,479	3,291 3,299 3,306 3,314 3,321		28,500 28,550 28,600	3,899 3,906 3,914 3,921 3,929	3,534 3,541 3,549 3,556 3,564	3,899 3,906 3,914 3,921 3,929	3,741 3,749 3,756 3,764 3,771	31,400 31,450 31,500 31,550 31,600	31,450 31,500 31,550 31,600 31,650	4,521 4,534 4,546 4,559 4,571	3,984 3,991 3,999 4,006 4,014	4,521 4,534 4,546 4,559 4,571	4,191 4,199 4,206 4,214 4,221
25,650 25,700	25,700 25,750 25,800	3,486 3,494 3,501 3,509	3,121 3,129 3,136 3,144	3,486 3,494 3,501 3,509	3,329 3,336 3,344 3,351	28,650 28,700 28,750	28,700 28,750 28,800 28,850	3,936 3,944 3,951 3,959	3,571 3,579 3,586 3,594	3,936 3,944 3,951 3,959	3,779 3,786 3,794 3,801		31,700 31,750 31,800 31,850	4,584 4,596 4,609 4,621	4,021 4,029 4,036 4,044	4,584 4,596 4,609 4,621	4,229 4,236 4,244 4,251
25,850 25,900	25,900 25,950 26,000	3,509 3,516 3,524 3,531	3,151 3,159 3,166	3,516 3,524 3,531	3,359 3,366 3,374	28,850 28,900	28,900 28,950 29,000	3,959 3,966 3,974 3,981	3,601 3,609 3,616	3,966 3,974 3,981	3,809 3,816 3,824	31,850	31,900 31,950	4,634 4,646 4,659	4,044 4,051 4,059 4,066	4,634 4,646 4,659	4,251 4,259 4,266 4,274
* This c	olumn m	ust also	be used	d by a q	ualifying	widow(e	er).								(Contin	ued on p	age 69)

													200	JIAX	Table	—Con	unueu
If line 4 (taxable income	e		And ye	ou are—		If line (taxab incom	le		And yo	ou are—		If line (taxab incom			And yo	u are—	
At least	But less than	Single	Married filing jointly	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly	Married filing sepa- rately	Head of a house- hold
			Your t	ax is—					Your t	ax is—				·	Your	tax is—	
32,	,000					35,	000					38,	000				
32,000 32,050 32,100	32,050 32,100 32,150	4,671 4,684 4,696	4,074 4,081 4,089	4,671 4,684 4,696	4,281 4,289 4,296	35,000 35,050 35,100	35,050 35,100 35,150	5,421 5,434 5,446	4,524 4,531 4,539	5,421 5,434 5,446	4,731 4,739 4,746	38,000 38,050 38,100	38,050 38,100 38,150	6,171 6,184 6,196	4,974 4,981 4,989	6,171 6,184 6,196	5,181 5,189 5,196
32,150	32,200	4,709	4,096	4,709	4,304	35,150	35,200	5,459	4,546	5,459	4,754	38,150	38,200	6,209	4,996	6,209	5,204
32,200 32,250	32,250 32,300	4,721 4,734	4,104 4,111	4,721 4,734	4,311 4,319	35,200 35,250	35,250 35,300	5,471 5,484	4,554 4,561	5,471 5,484	4,761 4,769	38,200 38,250	38,250 38,300	6,221 6,234	5,004 5,011	6,221 6,234	5,211 5,219
32,300 32,350	32,350 32,400	4,746 4,759	4,119 4,126	4,746 4,759	4,326 4,334	35,300 35,350	35,350 35,400	5,496 5,509	4,569 4,576	5,496 5,509	4,776 4,784	38,300 38,350	38,350 38,400	6,246 6,259	5,019 5,026	6,246 6,259	5,226 5,234
32,400 32,450	32,450 32,500	4,771 4,784	4,134 4,141	4,771 4,784	4,341 4,349	35,400 35,450	35,450 35,500	5,521 5,534	4,584 4,591	5,521 5,534	4,791 4,799	38,400 38,450	38,450 38,500	6,271 6,284	5,034 5,041	6,271 6,284	5,241 5,249
32,500 32,550	32,550 32,600	4,796 4,809	4,149 4,156	4,796 4,809	4,356 4,364	35,500 35,550	35,550 35,600	5,546 5,559	4,599 4,606	5,546 5,559	4,806 4,814	38,500 38,550	38,550 38,600	6,296 6,309	5,049 5,056	6,296 6,309	5,256 5,264
32,600	32,650	4,821	4,164	4,821	4,371	35,600	35,650	5,571	4,614	5,571	4,821	38,600	38,650	6,321	5,064	6,321	5,271
32,650 32,700 32,750	32,700 32,750 32,800	4,834 4,846 4,859	4,171 4,179 4,186	4,834 4,846 4,859	4,379 4,386 4,394	35,650 35,700 35,750	35,700 35,750 35,800	5,584 5,596 5,609	4,621 4,629 4,636	5,584 5,596 5,609	4,829 4,836 4,844	38,650 38,700 38,750	38,700 38,750 38,800	6,334 6,346 6,359	5,071 5,079 5,086	6,334 6,346 6,359	5,279 5,286 5,294
32,800	32,850	4,871	4,194	4,871	4,401	35,800	35,850	5,621	4,644	5,621	4.851	38,800	38,850	6,371	5,094	6,371	5,301
32,850 32,900	32,900 32,950	4,884 4,896	4,201 4,209	4,884 4,896	4,409 4,416	35,850 35,900	35,900 35,950	5,634 5,646	4,651 4,659	5,634 5,646	4,859 4,866	38,850 38,900	38,900 38,950	6,384 6,396	5,101 5,109	6,384 6,396	5,309 5,316
32,950	33,000	4,909	4,216	4,909	4,424	35,950	36,000	5,659	4,666	5,659	4,874	38,950	39,000	6,409	5,116	6,409	5,324
	,000	4.004	4.004	4.004	4 404	<u> </u>	000	F 074	4.074	F 074	4.004		000	0.404	T 101	0.404	F 001
33,000 33,050 33,100	33,050 33,100 33,150	4,921 4,934 4,946	4,224 4,231 4,239	4,921 4,934 4,946	4,431 4,439 4,446	36,000 36,050 36,100	36,050 36,100 36,150	5,671 5,684 5,696	4,674 4,681 4,689	5,671 5,684 5,696	4,881 4,889 4,896	39,000 39,050 39,100	39,050 39,100 39,150	6,421 6,434 6,446	5,124 5,131 5,139	6,421 6,434 6,446	5,331 5,339 5,346
33,150	33,200	4,959	4,246	4,959	4,454	36,150	36,200	5,709	4,696	5,709	4,904	39,150	39,200	6,459	5,146	6,459	5,354
33,200 33,250	33,250 33,300	4,971 4,984	4,254 4,261	4,971 4,984	4,461 4,469	36,200 36,250	36,250 36,300	5,721 5,734	4,704 4,711	5,721 5,734	4,911 4,919	39,200 39,250	39,250 39,300	6,471 6,484	5,154 5,161	6,471 6,484	5,361 5,369
33,300 33,350	33,350 33,400	4,996 5,009	4,269 4,276	4,996 5,009	4,476 4,484	36,300 36,350	36,350 36,400	5,746 5,759	4,719 4,726	5,746 5,759	4,926 4,934	39,300 39,350	39,350 39,400	6,496 6,509	5,169 5,176	6,496 6,509	5,376 5,384
33,400	33,450	5,021	4,284	5,021	4,491	36,400	36,450	5,771	4,734	5,771	4,941	39,400	39,450	6,521	5,184	6,521	5,391
33,450 33,500	33,500 33,550	5,034 5,046	4,291 4,299	5,034 5,046	4,499 4,506	36,450 36,500	36,500 36,550	5,784 5,796	4,741 4,749	5,784 5,796	4,949 4,956	39,450	39,500 39,550	6,534 6,546	5,191 5,199	6,534 6,546	5,399 5,406
33,550	33,600	5,059	4,306	5,059	4,514	36,550	36,600	5,809	4,756	5,809	4,964	39,550	39,600	6,559	5,206	6,559	5,414
33,600 33,650	33,650 33,700	5,071 5,084	4,314 4,321	5,071 5,084	4,521 4,529	36,600 36,650	36,650 36,700	5,821 5,834	4,764 4,771	5,821 5,834	4,971 4,979	39,600 39,650	39,650 39,700	6,571 6,584	5,214 5,221	6,571 6,584	5,421 5,429
33,700 33,750	33,750 33,800	5,096 5,109	4,329 4,336	5,096 5,109	4,536 4,544	36,700 36,750	36,750 36,800	5,846 5,859	4,779 4,786	5,846 5,859	4,986 4,994	39,700 39,750	39,750 39,800	6,596 6,609	5,229 5,236	6,596 6,609	5,436 5,444
33,800	33,850	5,121	4,344 4,351	5,121 5,134	4,551 4,559	36,800	36,850 36,900	5,871 5,884	4,794	5,871 5,884	5,001	39,800	39,850 39,900	6,621	5,244 5,251	6,621	5,454
33,850 33,900 33,950	33,900 33,950 34,000	5,134 5,146 5,159	4,359 4,366	5,146 5,159	4,566 4,574	36,850 36,900 36,950	36,950	5,896 5,909	4,801 4,809 4,816	5,896 5,909	5,009 5,016 5,024	39,850 39,900 39,950	39,950	6,634 6,646 6,659	5,259 5,266	6,634 6,646 6,659	5,466 5,479 5,491
	000	-,	.,	-,	.,	<u> </u>	000	-,	.,	-,	-,:		000	-,	-,	-,	-,
34,000	34,050	5,171	4,374	5,171	4,581	37,000	37,050	5,921	4,824	5,921	5,031	40,000	40,050	6,671	5,274	6,671	5,504
34,050 34,100 34,150	34,100 34,150 34,200	5,184 5,196 5,209	4,381 4,389 4,396	5,184 5,196 5,209	4,589 4,596 4,604	37,050 37,100 37,150	37,100 37,150 37,200	5,934 5,946 5,959	4,831 4,839 4,846	5,934 5,946 5,959	5,039 5,046 5,054	40,050 40,100 40,150	40,100 40,150 40,200	6,684 6,696 6,709	5,281 5,289 5,296	6,684 6,696 6,709	5,516 5,529 5,541
34,200	34,250	5,221	4,404	5,221 5,234	4,611	37,200	37,250	5,971	4,854	5,971	5,061	40,200	40,250	6,721	5,304	6,721	5,554
34,250 34,300 34,350	34,300 34,350 34,400	5,234 5,246 5,259	4,411 4,419 4,426	5,234 5,246 5,259	4,619 4,626 4,634	37,250 37,300 37,350	37,300 37,350 37,400	5,984 5,996 6,009	4,861 4,869 4,876	5,984 5,996 6,009	5,069 5,076 5,084	40,250 40,300 40,350	40,300 40,350 40,400	6,734 6,746 6,759	5,311 5,319 5,326	6,734 6,746 6,759	5,566 5,579 5,591
34,400	34,450	5,271	4,434	5,271	4,641	37,400	37,450	6,021	4,884	6,021	5,091	40,400	40,450	6,771	5,334	6,771	5,604
34,450 34,500	34,500 34,550	5,284 5,296	4,441 4,449	5,284 5,296	4,649 4,656	37,450 37,500	37,500 37,550	6,034 6,046	4,891 4,899	6,034 6,046	5,099 5,106	40,450 40,500	40,500 40,550	6,784 6,796	5,341 5,349	6,784 6,796	5,616 5,629
34,550 34,600	34,600 34,650	5,309 5,321	4,456 4,464	5,309 5,321	4,664 4,671	37,550 37,600	37,600 37,650	6,059 6,071	4,906 4,914	6,059 6,071	5,114 5,121	40,550	40,600 40,650	6,809 6,821	5,356 5,364	6,809 6,821	5,641 5,654
34,650	34,700	5,334	4,471	5,334	4,679	37,650	37,700	6,084	4,921	6,084	5,129	40,650	40,700	6,834	5,371	6,834	5,666
34,700 34,750	34,750 34,800	5,346 5,359	4,479 4,486	5,346 5,359	4,686 4,694	37,700 37,750	37,750 37,800	6,096 6,109	4,929 4,936	6,096 6,109	5,136 5,144	40,700 40,750	40,750 40,800	6,846 6,859	5,379 5,386	6,846 6,859	5,679 5,691
34,800	34,850	5,371 5,384	4,494	5,371 5,384	4,701	37,800	37.850	6,121 6,134	4,944	6,121	5,151	40,800	40,850	6,871	5,394	6,871	5,704
34,850 34,900	34,900 34,950	5,396	4,501 4,509	5,396	4,709 4,716	37,850 37,900	37,900 37,950	6,146	4,951 4,959	6,134 6,146	5,159 5,166	40,850 40,900	40,900 40,950	6,884 6,896	5,401 5,409	6,884 6,896	5,716 5,729
	35,000	5,409	4,516	5,409	4,724		38,000	6,159	4,966	6,159	5,174	40,950	41,000	6,909	5,416	6,909	5,741
* This c	olumn m	ust also	be use	d by a q	ualifying	widow(e	er).								(Contin	ued on p	age 70)

2005 Tax Table—Continued

<u>2005 1</u>	ax Tak	ole—C	ontinu	ed													
If line 4 (taxable income	•		And ye	ou are–	-	If line (taxab incom			And yo	ou are—	-	If line (taxal incom			And yo	ou are—	
At least	But less than	Single	Married filing jointly	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa-rately tax is—	Head of a house- hold
41,	000					44,	000					47,	000				
41,000	41,050	6,921	5,424	6,921	5,754	44,000	44,050	7,671	5,874	7,671	6,504	47,000	47,050	8,421	6,324	8,421	7,254
41,050	41,100	6,934	5,431	6,934	5,766	44,050	44,100	7,684	5,881	7,684	6,516	47,050	47,100	8,434	6,331	8,434	7,266
41,100	41,150	6,946	5,439	6,946	5,779	44,100	44,150	7,696	5,889	7,696	6,529	47,100	47,150	8,446	6,339	8,446	7,279
41,150	41,200	6,959	5,446	6,959	5,791	44,150	44,200	7,709	5,896	7,709	6,541	47,150	47,200	8,459	6,346	8,459	7,291
41,200	41,250	6,971	5,454	6,971	5,804	44,200	44,250	7,721	5,904	7,721	6,554	47,200	47,250	8,471	6,354	8,471	7,304
41,250	41,300	6,984	5,461	6,984	5,816	44,250	44,300	7,734	5,911	7,734	6,566	47,250	47,300	8,484	6,361	8,484	7,316
41,300	41,350	6,996	5,469	6,996	5,829	44,300	44,350	7,746	5,919	7,746	6,579	47,300	47,350	8,496	6,369	8,496	7,329
41,350	41,400	7,009	5,476	7,009	5,841	44,350	44,400	7,759	5,926	7,759	6,591	47,350	47,400	8,509	6,376	8,509	7,341
41,400	41,450	7,021	5,484	7,021	5,854	44,400	44,450	7,771	5,934	7,771	6,604	47,400	47,450	8,521	6,384	8,521	7,354
41,450	41,500	7,034	5,491	7,034	5,866	44,450	44,500	7,784	5,941	7,784	6,616	47,450	47,500	8,534	6,391	8,534	7,366
41,500	41,550	7,046	5,499	7,046	5,879	44,500	44,550	7,796	5,949	7,796	6,629	47,500	47,550	8,546	6,399	8,546	7,379
41,550	41,600	7,059	5,506	7,059	5,891	44,550	44,600	7,809	5,956	7,809	6,641	47,550	47,600	8,559	6,406	8,559	7,391
41,600	41,650	7,071	5,514	7,071	5,904	44,600	44,650	7,821	5,964	7,821	6,654	47,600	47,650	8,571	6,414	8,571	7,404
41,650	41,700	7,084	5,521	7,084	5,916	44,650	44,700	7,834	5,971	7,834	6,666	47,650	47,700	8,584	6,421	8,584	7,416
41,700	41,750	7,096	5,529	7,096	5,929	44,700	44,750	7,846	5,979	7,846	6,679	47,700	47,750	8,596	6,429	8,596	7,429
41,750	41,800	7,109	5,536	7,109	5,941	44,750	44,800	7,859	5,986	7,859	6,691	47,750	47,800	8,609	6,436	8,609	7,441
41,800	41,850	7,121	5,544	7,121	5,954	44,800	44,850	7,871	5,994	7,871	6,704	47,800	47,850	8,621	6,444	8,621	7,454
41,850	41,900	7,134	5,551	7,134	5,966	44,850	44,900	7,884	6,001	7,884	6,716	47,850	47,900	8,634	6,451	8,634	7,466
41,900	41,950	7,146	5,559	7,146	5,979	44,900	44,950	7,896	6,009	7,896	6,729	47,900	47,950	8,646	6,459	8,646	7,479
41,950	42,000	7,159	5,566	7,159	5,991	44,950	45,000	7,909	6,016	7,909	6,741	47,950	48,000	8,659	6,466	8,659	7,491
42,	,000					45,	000					48,	000				
42,000	42,050	7,171	5,574	7,171	6,004	45,000	45,050	7,921	6,024	7,921	6,754	48,000	48,050	8,671	6,474	8,671	7,504
42,050	42,100	7,184	5,581	7,184	6,016	45,050	45,100	7,934	6,031	7,934	6,766	48,050	48,100	8,684	6,481	8,684	7,516
42,100	42,150	7,196	5,589	7,196	6,029	45,100	45,150	7,946	6,039	7,946	6,779	48,100	48,150	8,696	6,489	8,696	7,529
42,150	42,200	7,209	5,596	7,209	6,041	45,150	45,200	7,959	6,046	7,959	6,791	48,150	48,200	8,709	6,496	8,709	7,541
42,200	42,250	7,221	5,604	7,221	6,054	45,200	45,250	7,971	6,054	7,971	6,804	48,200	48,250	8,721	6,504	8,721	7,554
42,250	42,300	7,234	5,611	7,234	6,066	45,250	45,300	7,984	6,061	7,984	6,816	48,250	48,300	8,734	6,511	8,734	7,566
42,300	42,350	7,246	5,619	7,246	6,079	45,300	45,350	7,996	6,069	7,996	6,829	48,300	48,350	8,746	6,519	8,746	7,579
42,350	42,400	7,259	5,626	7,259	6,091	45,350	45,400	8,009	6,076	8,009	6,841	48,350	48,400	8,759	6,526	8,759	7,591
42,400	42,450	7,271	5,634	7,271	6,104	45,400	45,450	8,021	6,084	8,021	6,854	48,400	48,450	8,771	6,534	8,771	7,604
42,450	42,500	7,284	5,641	7,284	6,116	45,450	45,500	8,034	6,091	8,034	6,866	48,450	48,500	8,784	6,541	8,784	7,616
42,500	42,550	7,296	5,649	7,296	6,129	45,500	45,550	8,046	6,099	8,046	6,879	48,500	48,550	8,796	6,549	8,796	7,629
42,550	42,600	7,309	5,656	7,309	6,141	45,550	45,600	8,059	6,106	8,059	6,891	48,550	48,600	8,809	6,556	8,809	7,641
42,600	42,650	7,321	5,664	7,321	6,154	45,600	45,650	8,071	6,114	8,071	6,904	48,600	48,650	8,821	6,564	8,821	7,654
42,650	42,700	7,334	5,671	7,334	6,166	45,650	45,700	8,084	6,121	8,084	6,916	48,650	48,700	8,834	6,571	8,834	7,666
42,700	42,750	7,346	5,679	7,346	6,179	45,700	45,750	8,096	6,129	8,096	6,929	48,700	48,750	8,846	6,579	8,846	7,679
42,750	42,800	7,359	5,686	7,359	6,191	45,750	45,800	8,109	6,136	8,109	6,941	48,750	48,800	8,859	6,586	8,859	7,691
42,950	42,850 42,900 42,950 43,000	7,371 7,384 7,396 7,409	5,694 5,701 5,709 5,716	7,371 7,384 7,396 7,409	6,204 6,216 6,229 6,241	45,950	45,850 45,900 45,950 46,000	8,121 8,134 8,146 8,159	6,144 6,151 6,159 6,166	8,121 8,134 8,146 8,159	6,954 6,966 6,979 6,991	48,950	48,850 48,900 48,950 49,000	8,871 8,884 8,896 8,909	6,594 6,601 6,609 6,616	8,871 8,884 8,896 8,909	7,704 7,716 7,729 7,741
	,000					<u> </u>	000						000	I			
43,050 43,100 43,150	43,050 43,100 43,150 43,200	7,421 7,434 7,446 7,459	5,724 5,731 5,739 5,746	7,421 7,434 7,446 7,459	6,254 6,266 6,279 6,291	46,000 46,050 46,100 46,150	46,100 46,150 46,200	8,171 8,184 8,196 8,209	6,174 6,181 6,189 6,196	8,171 8,184 8,196 8,209	7,004 7,016 7,029 7,041		49,050 49,100 49,150 49,200	8,921 8,934 8,946 8,959	6,624 6,631 6,639 6,646	8,921 8,934 8,946 8,959	7,754 7,766 7,779 7,791
43,200	43,250	7,471	5,754	7,471	6,304	46,200	46,250	8,221	6,204	8,221	7,054	49,200	49,250	8,971	6,654	8,971	7,804
43,250	43,300	7,484	5,761	7,484	6,316	46,250	46,300	8,234	6,211	8,234	7,066	49,250	49,300	8,984	6,661	8,984	7,816
43,300	43,350	7,496	5,769	7,496	6,329	46,300	46,350	8,246	6,219	8,246	7,079	49,300	49,350	8,996	6,669	8,996	7,829
43,350	43,400	7,509	5,776	7,509	6,341	46,350	46,400	8,259	6,226	8,259	7,091	49,350	49,400	9,009	6,676	9,009	7,841
43,400	43,600	7,521	5,784	7,521	6,354	46,400	46,450	8,271	6,234	8,271	7,104	49,400	49,450	9,021	6,684	9,021	7,854
43,450		7,534	5,791	7,534	6,366	46,450	46,500	8,284	6,241	8,284	7,116	49,450	49,500	9,034	6,691	9,034	7,866
43,500		7,546	5,799	7,546	6,379	46,500	46,550	8,296	6,249	8,296	7,129	49,500	49,550	9,046	6,699	9,046	7,879
43,550		7,559	5,806	7,559	6,391	46,550	46,600	8,309	6,256	8,309	7,141	49,550	49,600	9,059	6,706	9,059	7,891
43,600		7,571	5,814	7,571	6,404	46,600	46,650	8,321	6,264	8,321	7,154	49,600	49,650	9,071	6,714	9,071	7,904
43,650		7,584	5,821	7,584	6,416	46,650	46,700	8,334	6,271	8,334	7,166	49,650	49,700	9,084	6,721	9,084	7,916
43,700		7,596	5,829	7,596	6,429	46,700	46,750	8,346	6,279	8,346	7,179	49,700	49,750	9,096	6,729	9,096	7,929
43,750		7,609	5,836	7,609	6,441	46,750	46,800	8,359	6,286	8,359	7,191	49,750	49,800	9,109	6,736	9,109	7,941
43,800	43,850	7,621	5,844	7,621	6,454	46,800	46,850	8,371	6,294	8,371	7,204	49,800	49,850	9,121	6,744	9,121	7,954
43,850	43,900	7,634	5,851	7,634	6,466	46,850	46,900	8,384	6,301	8,384	7,216	49,850	49,900	9,134	6,751	9,134	7,966
43,900	43,950	7,646	5,859	7,646	6,479	46,900	46,950	8,396	6,309	8,396	7,229	49,900	49,950	9,146	6,759	9,146	7,979
43,950	44,000	7,659	5,866	7,659	6,491	46,950	47,000	8,409	6,316	8,409	7,241	49,950	50,000	9,159	6,766	9,159	7,991
* This co	olumn m	ust also	be used	d by a q	ualifying	widow(e	er).								(Contin	ued on p	age 71)

													200	o rax	Iable	<u> </u>	unueu
If line 4 (taxable income	9		And yo	ou are—	-	If line (taxab incom			And y	ou are—	-	If line (taxab incom			And yo	u are—	
At least	But less than	Single	Married filing jointly	Married filing sepa-rately	Head of a house- hold	At least	But less than	Single	Married filing jointly	Married filing sepa-rately tax is—	Head of a house- hold	At least	But less than	Single	Married filing jointly	Married filing sepa-rately tax is—	Head of a house- hold
50	,000			ux io		53	000			LUX IO		56	000			LUX IO	
50,000		9,171	6,774	9,171	8,004	53,000	53,050	9,921	7,224	9,921	8,754	56,000	56,050	10,671	7 67/	10,671	9,504
50,050 50,100 50,150	50,100 50,150 50,200	9,184 9,196 9,209	6,781 6,789 6,796	9,184 9,196 9,209	8,016 8,029 8,041	53,050 53,100 53,150	53,100 53,150 53,200	9,934 9,946 9,959	7,231 7,239 7,246	9,934 9,946 9,959	8,766 8,779 8,791	56,050 56,100 56,150	56,100 56,150 56,200	10,684 10,696 10,709	7,681 7,689 7,696	10,684 10,696 10,709	9,516 9,529 9,541
50,200 50,250 50,300 50,350	50,250 50,300 50,350 50,400	9,221 9,234 9,246 9,259	6,804 6,811 6,819 6,826	9,221 9,234 9,246 9,259	8,054 8,066 8,079 8,091	53,200 53,250 53,300 53,350	53,250 53,300 53,350 53,400	9,971 9,984 9,996 10,009	7,254 7,261 7,269 7,276	9,971 9,984 9,996 10,009	8,804 8,816 8,829 8,841	56,200 56,250 56,300 56,350	56,250 56,300 56,350 56,400	10,721 10,734 10,746 10,759	7,704 7,711 7,719 7,726	10,721 10,734 10,746 10,759	9,554 9,566 9,579 9,591
50,400 50,450 50,500 50,550	50,450 50,500 50,550 50,600	9,271 9,284 9,296 9,309	6,834 6,841 6,849 6,856	9,271 9,284 9,296 9,309	8,104 8,116 8,129 8,141	53,400 53,450 53,500 53,550	53,450 53,500 53,550 53,600	10,021 10,034 10,046 10,059	7,284 7,291 7,299 7,306	10,021 10,034 10,046 10,059	8,854 8,866 8,879 8,891	56,400 56,450 56,500 56,550	56,450 56,500 56,550 56,600	10,771 10,784 10,796 10,809	7,734 7,741 7,749 7,756	10,771 10,784 10,796 10,809	9,604 9,616 9,629 9,641
50,600 50,650 50,700 50,750	50,650 50,700 50,750 50,800	9,321 9,334 9,346 9,359	6,864 6,871 6,879 6,886	9,321 9,334 9,346 9,359	8,154 8,166 8,179 8,191	53,600 53,650 53,700 53,750	53,650 53,700 53,750 53,800	10,071 10,084 10,096 10,109	7,314 7,321 7,329 7,336	10,071 10,084 10,096 10,109	8,904 8,916 8,929 8,941	56,600 56,650 56,700 56,750	56,650 56,700 56,750 56,800	10,821 10,834 10,846 10,859	7,764 7,771 7,779 7,786	10,821 10,834 10,846 10,859	9,654 9,666 9,679 9,691
50,800 50,850 50,900 50,950	50,850 50,900 50,950 51,000	9,371 9,384 9,396 9,409	6,894 6,901 6,909 6,916	9,371 9,384 9,396 9,409	8,204 8,216 8,229 8,241	53,800 53,850 53,900 53,950	53,850 53,900 53,950 54,000	10,121 10,134 10,146 10,159	7,344 7,351 7,359 7,366	10,121 10,134 10,146 10,159	8,954 8,966 8,979 8,991	56,800 56,850 56,900 56,950	56,850 56,900 56,950 57,000	10,871 10,884 10,896 10,909	7,794 7,801 7,809 7,816	10,871 10,884 10,896 10,909	9,704 9,716 9,729 9,741
51.	,000					54,	000					57,	000				
51,000 51,050 51,100 51,150		9,421 9,434 9,446 9,459	6,924 6,931 6,939 6,946	9,421 9,434 9,446 9,459	8,254 8,266 8,279 8,291	54,000 54,050 54,100 54,150	54,050 54,100 54,150 54,200	10,171 10,184 10,196 10,209	7,374 7,381 7,389 7,396	10,171 10,184 10,196 10,209	9,004 9,016 9,029 9,041	57,000 57,050 57,100 57,150	57,050 57,100 57,150 57,200	10,921 10,934 10,946 10,959	7,824 7,831 7,839 7,846	10,921 10,934 10,946 10,959	9,754 9,766 9,779 9,791
51,200 51,250 51,300 51,350	51,250 51,300 51,350 51,400	9,471 9,484 9,496 9,509	6,954 6,961 6,969 6,976	9,471 9,484 9,496 9,509	8,304 8,316 8,329 8,341	54,200 54,250 54,300 54,350	54,250 54,300 54,350 54,400	10,221 10,234 10,246 10,259	7,404 7,411 7,419 7,426		9,054 9,066 9,079 9,091	57,200 57,250 57,300 57,350	57,250 57,300 57,350 57,400	10,971 10,984 10,996 11,009		10,971 10,984 10,996 11,009	9,804 9,816 9,829 9,841
51,400 51,450 51,500 51,550	51,450 51,500 51,550 51,600	9,521 9,534 9,546 9,559	6,984 6,991 6,999 7,006	9,521 9,534 9,546 9,559	8,354 8,366 8,379 8,391	54,400 54,450 54,500 54,550	54,450 54,500 54,550 54,600	10,271 10,284 10,296 10,309	7,434 7,441 7,449 7,456	10,271 10,284 10,296 10,309	9,104 9,116 9,129 9,141	57,400 57,450 57,500 57,550	57,450 57,500 57,550 57,600	11,021 11,034 11,046 11,059	7,884 7,891 7,899 7,906	11,021 11,034 11,046 11,059	9,854 9,866 9,879 9,891
51,600 51,650 51,700 51,750	51,650 51,700 51,750 51,800	9,571 9,584 9,596 9,609	7,014 7,021 7,029 7,036	9,571 9,584 9,596 9,609	8,404 8,416 8,429 8,441	54,600 54,650 54,700 54,750	54,650 54,700 54,750 54,800	10,321 10,334 10,346 10,359	7,464 7,471 7,479 7,486	10,321 10,334 10,346 10,359	9,154 9,166 9,179 9,191	57,600 57,650 57,700 57,750	57,650 57,700 57,750 57,800	11,071 11,084 11,096 11,109	7,914 7,921 7,929 7,936	11,071 11,084 11,096 11,109	9,904 9,916 9,929 9,941
	51,850 51,900 51,950 52,000	9,621 9,634 9,646 9,659	7,044 7,051 7,059 7,066	9,621 9,634 9,646 9,659	8,454 8,466 8,479 8,491	54,800 54,850 54,900 54,950	54,850 54,900 54,950 55,000	10,371 10,384 10,396 10,409	7,494 7,501 7,509 7,516	10,371 10,384 10,396 10,409	9,204 9,216 9,229 9,241	57,800 57,850 57,900 57,950	57,850 57,900 57,950 58,000	11,121 11,134 11,146 11,159	7,951 7,959	11,121 11,134 11,146 11,159	9,954 9,966 9,979 9,991
52 ,	,000					55,	000					58,	000				
52,050 52,100	52,050 52,100 52,150 52,200	9,671 9,684 9,696 9,709	7,074 7,081 7,089 7,096	9,671 9,684 9,696 9,709	8,504 8,516 8,529 8,541		55,050 55,100 55,150 55,200	10,421 10,434 10,446 10,459	7,531 7,539	10,421 10,434 10,446 10,459	9,254 9,266 9,279 9,291	58,000 58,050 58,100 58,150	58,050 58,100 58,150 58,200	11,171 11,184 11,196 11,209	7,981 7,989	11,171 11,184 11,196 11,209	10,016 10,029
52,200 52,250 52,300 52,350	52,300 52,350	9,721 9,734 9,746 9,759	7,104 7,111 7,119 7,126	9,721 9,734 9,746 9,759	8,554 8,566 8,579 8,591	55,200 55,250 55,300 55,350	55,300	10,471 10,484 10,496 10,509	7,561 7,569	10,471 10,484 10,496 10,509	9,304 9,316 9,329 9,341	58,200 58,250 58,300 58,350	58,250 58,300 58,350 58,400	11,221 11,234 11,246 11,259	8,011 8,019	11,221 11,234 11,246 11,259	10,066
52,400 52,450 52,500 52,550	52,450 52,500 52,550 52,600	9,771 9,784 9,796 9,809	7,134 7,141 7,149 7,156	9,771 9,784 9,796 9,809	8,604 8,616 8,629 8,641	55,400 55,450 55,500 55,550	55,550	10,521 10,534 10,546 10,559	7,591 7,599	10,521 10,534 10,546 10,559	9,354 9,366 9,379 9,391	58,400 58,450 58,500 58,550	58,450 58,500 58,550 58,600	11,271 11,284 11,296 11,309	8,041 8,049	11,271 11,284 11,296 11,309	10,116 10,129
52,600 52,650 52,700 52,750	52,700	9,821 9,834 9,846 9,859	7,164 7,171 7,179 7,186	9,821 9,834 9,846 9,859	8,654 8,666 8,679 8,691	55,700 55,750	55,800	10,571 10,584 10,596 10,609	7,621 7,629	10,571 10,584 10,596 10,609	9,404 9,416 9,429 9,441	58,600 58,650 58,700 58,750	58,650 58,700 58,750 58,800	11,321 11,334 11,346 11,359	8,071 8,079	11,321 11,334 11,346 11,359	10,166 10,179
		9,871 9,884 9,896 9,909	7,194 7,201 7,209 7,216	9,871 9,884 9,896 9,909	8,704 8,716 8,729 8,741	55,800 55,850 55,900 55,950	55,850 55,900 55,950 56,000	10,621 10,634 10,646 10,659	7,651 7,659	10,621 10,634 10,646 10,659	9,454 9,466 9,479 9,491	58,800 58,850 58,900 58,950	58,850 58,900 58,950 59,000	11,371 11,384 11,396 11,409	8,101 8,109	11,371 11,384 11,396 11,409	10,216 10,229
* This c	olumn m	ust also	be used	by a qu	ualifying	widow(e	er).								(Contin	ued on p	age 72)

2005 Tax Table—Continued

If line 4 (taxable	Э		And y	ou are-	-	If line (taxab incom			And y	ou are-	-	If line (taxal incom			And yo	ou are—	
At least	But less than	Single	Married filing jointly	Married filing separately	d Head of a house- hold	At least	But less than	Single	Married filing jointly	Married filing separately	d Head of a house- hold	At least	But less than	Single	Married filing jointly	Married filing sepa-rately	Head of a house- hold
59.	,000					62,	000					65,	000				
59,000 59,050 59,100 59,150	59,050	11,421 11,434 11,446 11,459	8,131	11,421 11,434 11,446 11,459			62,050 62,100 62,150 62,200	12,171 12,184 12,196 12,209	8,836 8,849 8,861 8,874		11,004 11,016 11,029 11,041	65,000 65,050 65,100 65,150	65,050 65,100 65,150 65,200	12,921 12,934 12,946 12,959	9,586 9,599 9,611 9,624	13,073 13,087 13,101 13,115	11,766
59,200 59,250 59,300 59,350	59,250 59,300	11,471 11,484 11,496 11,509	8,154 8,161 8,169	11,471 11,484	10,304	62,200 62,250 62,300 62,350	62,250 62,300 62,350 62,400	12,221 12,234 12,246 12,259	8,886 8,899 8,911	12,289 12,303 12,317	11,054 11,066	65,200 65,250 65,300 65,350	65,250 65,300 65,350 65,400	12,971 12,984 12,996 13,009	9,636 9,649	13,129 13,143 13,157	11,816
59,400 59,450 59,500 59,550	59,550	11,521 11,534 11,546 11,559	8,199 8,211	11,521 11,534 11,546 11,559	10,354 10,366 10,379 10,391	62,400 62,450 62,500 62,550	62,450 62,500 62,550 62,600	12,271 12,284 12,296 12,309	8,949 8,961	12,345 12,359 12,373 12,387	11,116 11,129	65,400 65,450 65,500 65,550	65,450 65,500 65,550 65,600	13,021 13,034 13,046 13,059	9,686 9,699 9,711 9,724		11,866 11,879
59,600 59,650 59,700 59,750	59,750	11,571 11,584 11,596 11,609	8,249 8,261		10,404 10,416 10,429 10,441	62,600 62,650 62,700 62,750	62,650 62,700 62,750 62,800	12,321 12,334 12,346 12,359		12,401 12,415 12,429 12,443	11,179	65,600 65,650 65,700 65,750	65,650 65,700 65,750 65,800	13,071 13,084 13,096 13,109	9,736 9,749 9,761 9,774	13,255	11,929
59,800 59,850 59,900 59,950	59,900 59,950	11,621 11,634 11,646 11,659	8,299 8,311		10,466 10,479	62,800 62,850 62,900 62,950	62,850 62,900 62,950 63,000	12,371 12,384 12,396 12,409	9,049 9,061		11,216 11,229	65,800 65,850 65,900 65,950	65,850 65,900 65,950 66,000	13,121 13,134 13,146 13,159	9,799 9,811	13,297 13,311 13,325 13,339	11,966 11,979
60,	,000					63,	000					66,	000				
60,000 60,050 60,100 60,150	60,100 60,150	11,671 11,684 11,696 11,709	8,349 8,361	11,673 11,687 11,701 11,715	10,516 10,529	63,050 63,100	63,050 63,100 63,150 63,200	12,421 12,434 12,446 12,459	9,099 9,111	12,513 12,527 12,541 12,555	11,266 11,279	66,000 66,050 66,100 66,150	66,050 66,100 66,150 66,200	13,171 13,184 13,196 13,209	9,849 9,861	13,353 13,367 13,381 13,395	12,016 12,029
60,200 60,250 60,300 60,350	60,300 60,350	11,721 11,734 11,746 11,759	8,399 8,411	11,729 11,743 11,757 11,771	10,554 10,566 10,579 10,591	63,200 63,250 63,300 63,350	63,250 63,300 63,350 63,400	12,471 12,484 12,496 12,509	9,149 9,161			66,200 66,250 66,300 66,350	66,250 66,300 66,350 66,400	13,221 13,234 13,246 13,259	9,886 9,899 9,911 9,924	13,409 13,423 13,437 13,451	12,066 12,079
60,400 60,450 60,500 60,550	60,500 60,550	11,771 11,784 11,796 11,809	8,449 8,461	11,799 11,813	10,604 10,616 10,629 10,641	63,400 63,450 63,500 63,550	63,450 63,500 63,550 63,600	12,521 12,534 12,546 12,559	9,199 9,211		11,354 11,366 11,379 11,391	66,400 66,450 66,500 66,550	66,450 66,500 66,550 66,600	13,271 13,284 13,296 13,309	9,936 9,949 9,961 9,974	13,465 13,479 13,493 13,507	12,116 12,129
60,600 60,650 60,700 60,750	60,750	11,821 11,834 11,846 11,859	8,486 8,499 8,511 8,524	11,841 11,855 11,869 11,883	10,654 10,666 10,679 10,691	63,600 63,650 63,700 63,750	63,650 63,700 63,750 63,800	12,571 12,584 12,596 12,609	9,249 9,261	12,695	11,404 11,416 11,429 11,441	66,600 66,650 66,700 66,750	66,650 66,700 66,750 66,800		9,986 9,999 10,011 10,024	13,535	12,154 12,166 12,179 12,191
			8,549 8,561		10,716 10,729	63,900	63,850 63,900 63,950 64,000	12,621 12,634 12,646 12,659	9,299 9,311	12,765	11,466 11,479		66,850 66,900 66,950 67,000	13,384 13,396	10,049 10,061		12,216 12,229
61,	,000					64,	000	1				67,	000				
61,050 61,100	61,050 61,100 61,150 61,200	11,921 11,934 11,946 11,959	8,599 8,611	11,953 11,967 11,981 11,995	10,766 10,779	64,050 64,100	64,050 64,100 64,150 64,200	12,684 12,696	9,349 9,361	12,793 12,807 12,821 12,835	11,516 11,529	67,050 67,100	67,050 67,100 67,150 67,200	13,434 13,446	10,099 10,111	13,633 13,647 13,661 13,675	12,266 12,279
61,250 61,300	61,250 61,300 61,350 61,400	11,971 11,984 11,996 12,009	8,649 8,661	12,009 12,023 12,037 12,051	10,816 10,829	64,250 64,300	64,250 64,300 64,350 64,400	12,721 12,734 12,746 12,759	9,399 9,411	12,849 12,863 12,877 12,891	11,566 11,579	67,200 67,250 67,300 67,350	67,250 67,300 67,350 67,400	13,484 13,496	10,149 10,161	13,689 13,703 13,717 13,731	12,316 12,329
61,450 61,500	61,450 61,500 61,550 61,600	12,021 12,034 12,046 12,059	8,699 8,711	12,065 12,079 12,093 12,107	10,866 10,879	64,450 64,500	64,450 64,500 64,550 64,600	12,771 12,784 12,796 12,809	9,449 9,461	12,905 12,919 12,933 12,947	11,616 11,629	67,400 67,450 67,500 67,550	67,450 67,500 67,550 67,600	13,534 13,546	10,199 10,211	13,745 13,759 13,773 13,787	12,366 12,379
61,650 61,700	61,650 61,700 61,750 61,800	12,071 12,084 12,096 12,109	8,749 8,761	12,121 12,135 12,149 12,163	10,916 10,929	64,650 64,700	64,650 64,700 64,750 64,800	12,821 12,834 12,846 12,859	9,499 9,511	12,961 12,975 12,989 13,003	11,666 11,679	67,600 67,650 67,700 67,750	67,650 67,700 67,750 67,800	13,584 13,596	10,249 10,261	13,801 13,815 13,829 13,843	12,416 12,429
61,850 61,900	61,850 61,900 61,950 62,000	12,121 12,134 12,146 12,159	8,799 8,811	12,177 12,191 12,205 12,219	10,966 10,979	64,850 64,900	64,850 64,900 64,950 65,000	12,871 12,884 12,896 12,909	9,549 9,561	13,017 13,031 13,045 13,059	11,716 11,729	67,900	67,850 67,900 67,950 68,000	13,634 13,646	10,299 10,311	13,857 13,871 13,885 13,899	12,466 12,479
* This c	olumn m	ust also	be use	d by a c	ualifying	widow(e	er).								(Contin	ued on p	age 73)

	2005 Tax Table—Continued																
If line 4 (taxable income)	•		And y	ou are-	-	If line (taxab incom			And y	ou are-	-	If line (taxab incom			And yo	ou are—	
At least	But less than	Single	Married filing jointly	Married filing separately tax is—	d Head of a house- hold	At least	But less than	Single	Married filing jointly	Married filing separately tax is—	d Head of a house- hold	At least	But less than	Single	filing jointly *	Married filing sepa-rately tax is—	Head of a house- hold
68	000			tux io		71	000			LUX IO		74	000			tux io	
	68,050	13 671	10 336	13,913	12 504		71,050	1/ //21	11 086	14,753	13 25/	74,000		15 23/	11,836	15 503	1/ 00/
68,050 68,100 68,150	68,100 68,150 68,200	13,684 13,696 13,709	10,349 10,361 10,374	13,927 13,941 13,955	12,516 12,529 12,541	71,050 71,100 71,150	71,100 71,150 71,200	14,434 14,446 14,459	11,099 11,111 11,124	14,767 14,781 14,795	13,266 13,279 13,291	74,050 74,100 74,150	74,100 74,150 74,200	15,248 15,262 15,276	11,849 11,861 11,874	15,607 15,621 15,635	14,016 14,029 14,041
68,200 68,250 68,300 68,350	68,250 68,300 68,350 68,400	13,734 13,746	10,399 10,411	13,969 13,983 13,997 14,011	12,566 12,579	71,200 71,250 71,300 71,350	71,250 71,300 71,350 71,400	14,484 14,496	11,161	14,809 14,823 14,837 14,851	13,316 13,329	74,200 74,250 74,300 74,350	74,250 74,300 74,350 74,400	15,304 15,318	11,899	15,663 15,677	14,054 14,066 14,079 14,091
68,400 68,450 68,500 68,550	68,450 68,500 68,550 68,600	13,784 13,796	10,449 10,461	14,025 14,039 14,053 14,067	12,616 12,629	71,400 71,450 71,500 71,550	71,450 71,500 71,550 71,600	14,534 14,546	11,199 11,211	14,865 14,879 14,893 14,907	13,366 13,379	74,400 74,450 74,500 74,550	74,450 74,500 74,550 74,600	15,360 15,374	11,936 11,949 11,961 11,974	15,733	14,116 14,129
68,600 68,650 68,700 68,750	68,650 68,700 68,750 68,800	13,834 13,846			12,666 12,679	71,600 71,650 71,700 71,750	71,650 71,700 71,750 71,800	14,584 14,596	11,261		13,416 13,429	74,600 74,650 74,700 74,750	74,650 74,700 74,750 74,800	15,416 15,430	11,999 12,011	15,775 15,789	14,154 14,166 14,179 14,191
68,800 68,850 68,900 68,950	68,850 68,900 68,950 69,000	13,884 13,896	10,549 10,561	14,137 14,151 14,165 14,179	12,716 12,729	71,800 71,850 71,900 71,950	71,850 71,900 71,950 72,000	14,634 14,646	11,311	14,977 14,991 15,005 15,019	13,466 13,479	74,800 74,850 74,900 74,950	74,850 74,900 74,950 75,000	15,472 15,486	12,036 12,049 12,061 12,074	15,845	14,216 14,229
69,	000					72,	000					75,	000				
69,000 69,050 69,100 69,150		13,934 13,946	10,611	14,193 14,207 14,221 14,235	12,766 12,779	72,000 72,050 72,100 72,150	72,050 72,100 72,150 72,200	14,688 14,702	11,349 11,361	15,033 15,047 15,061 15,075	13,516 13,529	75,000 75,050 75,100 75,150	75,050 75,100 75,150 75,200	15,528 15,542	12,086 12,099 12,111 12,124	15,887 15,901	14,266 14,279
69,200 69,250 69,300 69,350	69,250 69,300 69,350 69,400	13,971 13,984 13,996	10,636 10,649 10,661	14,249 14,263 14,277 14,291	12,804 12,816 12,829	72,200 72,250 72,300 72,350	72,250 72,300 72,350 72,400	14,730 14,744 14,758	11,386 11,399 11,411	15,089 15,103 15,117 15,131	13,554 13,566 13,579	75,200 75,250 75,300 75,350	75,250 75,300 75,350 75,400	15,570 15,584 15,598	12,136 12,149 12,161	15,929 15,943	14,304 14,316 14,329
69,400 69,450 69,500 69,550	69,450 69,500 69,550 69,600	14,034 14,046	10,699 10,711	14,305 14,319 14,333 14,347	12,866	72,400 72,450 72,500 72,550	72,450 72,500 72,550 72,600	14,800 14,814	11,449	15,145 15,159 15,173 15,187	13,616 13,629	75,400 75,450 75,500 75,550	75,450 75,500 75,550 75,600	15,640	12,186 12,199 12,211 12,224	15,999 16,013	14,354 14,366 14,379 14,391
69,600 69,650 69,700 69,750	69,800	14,084 14,096 14,109	10,761 10,774	14,375 14,389 14,403	12,916 12,929 12,941	72,600 72,650 72,700 72,750	72,800	14,856 14,870 14,884	11,499 11,511 11,524	15,201 15,215 15,229 15,243	13,666 13,679 13,691	75,600 75,650 75,700 75,750	75,650 75,700 75,750 75,800	15,696 15,710 15,724		16,055 16,069 16,083	14,404 14,416 14,429 14,441
	70,000	14,134 14,146	10,799 10,811	14,417 14,431 14,445 14,459	12,966 12,979	72,950	72,850 72,900 72,950 73,000	14,912 14,926		15,285	13,716 13,729		75,850 75,900 75,950 76,000	15,752 15,766	12,299 12,311	16,125	14,466 14,479
70,	000					73,	000					76,	000	1			
70,050 70,100	70,050 70,100 70,150 70,200	14,184 14,196	10,849 10,861	14,473 14,487 14,501 14,515	13,016 13,029	73,050 73,100	73,050 73,100 73,150 73,200	14,968 14,982	11,599 11,611	15,313 15,327 15,341 15,355	13,766 13,779	76,050	76,050 76,100 76,150 76,200	15,808 15,822	12,336 12,349 12,361 12,374	16,167 16,181	14,516 14,529
70,250 70,300	70,250 70,300 70,350 70,400	14,234 14,246	10,899 10,911	14,529 14,543 14,557 14,571	13,066 13,079	73,250 73,300	73,250 73,300 73,350 73,400	15,024 15,038	11,649 11,661	15,369 15,383 15,397 15,411	13,816 13,829	76,200 76,250 76,300 76,350	76,250 76,300 76,350 76,400	15,864 15,878	12,386 12,399 12,411 12,424	16,223 16,237	14,566 14,579
70,450 70,500	70,450 70,500 70,550 70,600	14,284 14,296	10,949 10,961	14,585 14,599 14,613 14,627	13,116 13,129	73,450 73,500	73,450 73,500 73,550 73,600	15,080 15,094	11,699 11,711	15,425 15,439 15,453 15,467	13,866 13,879	76,400 76,450 76,500 76,550	76,450 76,500 76,550 76,600	15,920 15,934	12,436 12,449 12,461 12,474	16,279 16,293	14,616 14,629
70,650 70,700	70,650 70,700 70,750 70,800	14,334 14,346	10,999 11,011	14,641 14,655 14,669 14,683	13,166 13,179	73,700 73,750	73,650 73,700 73,750 73,800	15,136 15,150	11,749 11,761	15,481 15,495 15,509 15,523	13,916 13,929	76,600 76,650 76,700 76,750	76,650 76,700 76,750 76,800	15,976 15,990	12,486 12,499 12,511 12,524	16,335 16,349	14,666 14,679
70,850 70,900	70,850 70,900 70,950 71,000	14,384 14,396	11,049 11,061	14,697 14,711 14,725 14,739	13,216 13,229	73,850 73,900	73,850 73,900 73,950 74,000	15,192 15,206	11,799 11,811	15,537 15,551 15,565 15,579	13,966 13,979		76,850 76,900 76,950 77,000	16,032 16,046	12,536 12,549 12,561 12,574	16,391 16,405	14,716 14,729
* This co	70,950 71,000 14,409 11,074 14,739 13,241 73,950 74,000 15,220 11,824 15,579 13,991 76,950 77,000 16,060 12,574 16,419 14,741 This column must also be used by a qualifying widow(er).										age 74)						

2005 Tax Table—Continued

2005 1	2005 Tax Table—Continued																
If line 4 (taxable income	•		And y	ou are-	_	If line (taxab incom			And y	ou are-	-	If line (taxab incom			And yo	ou are—	
At least	But less than	Single	Married filing jointly	Married filing sepa- rately tax is—	d Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately tax is—	d Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa-rately tax is—	Head of a house- hold
77.	,000					80.	000					83.	000				
77,000 77,050 77,100	77,050 77,100 77,150 77,200	16,088 16,102	12,599 12,611	16,433 16,447 16,461 16,475	14,766 14,779	80,000 80,050	80,050 80,100 80,150 80,200	16,928 16,942	13,349 13,361	17,273 17,287 17,301 17,315	15,516 15,529	83,000 83,050 83,100 83,150	83,050 83,100 83,150 83,200	17,768 17,782	14,099 14,111	18,113 18,127 18,141 18,155	16,266 16,279
	77,250 77,300 77,350	16,130 16,144 16,158	12,636 12,649 12,661	16,489 16,503 16,517 16,531	14,804 14,816 14,829	1 '	80,250 80,300 80,350 80,400	16,970 16,984 16,998	13,386 13,399 13,411	17,329 17,343	15,554 15,566 15,579	83,200 83,250 83,300 83,350	83,250 83,300 83,350 83,400	17,810	14,136 14,149 14,161	18,169	16,304 16,316 16,329
77,400 77,450 77,500 77,550	77,500	16,200 16,214	12,699 12,711	16,545 16,559 16,573 16,587	14,866 14,879	80,400 80,450 80,500 80,550	80,450 80,500 80,550 80,600	17,040 17,054	13,449	17,399 17,413		83,400 83,450 83,500 83,550	83,450 83,500 83,550 83,600	17,866 17,880 17,894 17,908	14,199 14,211	18,239	16,354 16,366 16,379 16,391
77,650 77,700 77,750	77,650 77,700 77,750 77,800	16,256 16,270	12,749 12,761	16,601 16,615 16,629 16,643	14,916 14,929	80,600 80,650 80,700 80,750	80,650 80,700 80,750 80,800	17,096 17,110	13,499 13,511	17,441 17,455 17,469 17,483	15,666 15,679	83,600 83,650 83,700 83,750	83,650 83,700 83,750 83,800	17,922 17,936 17,950 17,964	14,249 14,261	18,295	16,404 16,416 16,429 16,441
77,800 77,850 77,900 77,950	77,850 77,900 77,950 78,000	16,312 16,326	12,799 12,811	16,657 16,671 16,685 16,699	14,966 14,979	80,800 80,850 80,900 80,950	80,850 80,900 80,950 81,000	17,152 17,166	13,549 13,561		15,716 15,729	83,800 83,850 83,900 83,950	83,850 83,900 83,950 84,000		14,299 14,311	18,351	
78,	,000					81,	,000					84,	000				
78,050 78,100	78,050 78,100 78,150 78,200	16,368 16,382	12,849 12,861	16,713 16,727 16,741 16,755	15,016 15,029	81,050 81,100	81,050 81,100 81,150 81,200	17,208 17,222				84,000 84,050 84,100 84,150	84,050 84,100 84,150 84,200	18,034 18,048 18,062 18,076	14,349 14,361	18,393 18,407 18,421 18,435	16,516
78,200 78,250 78,300 78,350	78,250 78,300 78,350 78,400	16,424 16,438	12,899 12,911	16,769 16,783 16,797 16,811	15,066 15,079		81,250 81,300 81,350 81,400	17,264 17,278	13,649 13,661	17,609 17,623 17,637 17,651	15,816 15,829	84,200 84,250 84,300 84,350	84,250 84,300 84,350 84,400	18,090 18,104 18,118 18,132	14,399 14,411	18,463	16,554 16,566 16,579 16,591
78,400 78,450 78,500 78,550	78,450 78,500 78,550 78,600	16,480 16,494	12,949 12,961	16,825 16,839 16,853 16,867	15,116 15,129		81,450 81,500 81,550 81,600	17,320 17,334	13,699 13,711	17,665 17,679 17,693 17,707	15,866 15,879	84,400 84,450 84,500 84,550	84,450 84,500 84,550 84,600	18,146 18,160 18,174 18,188	14,449 14,461	18,533	16,604 16,616 16,629 16,641
78,600 78,650 78,700 78,750	78,650 78,700 78,750 78,800	16,536 16,550	12,999 13,011	16,881 16,895 16,909 16,923	15,166 15,179	81,600 81,650 81,700 81,750	81,650 81,700 81,750 81,800	17,376 17,390	13,749 13,761			84,600 84,650 84,700 84,750	84,650 84,700 84,750 84,800	18,202 18,216 18,230 18,244	14,499 14,511	18,589	16,654 16,666 16,679 16,691
78,950	78,950 79,000	16,592 16,606	13,049 13,061		15,216 15,229	81,850 81,900 81,950	81,850 81,900 81,950 82,000	17,432 17,446	13,799 13,811		15,966 15,979	84,950	84,850 84,900 84,950 85,000	18,272 18,286	14,549 14,561		16,716 16,729
79,	,000						,000	I				<u> </u>	000				
79,050 79,100	79,050 79,100 79,150 79,200	16,648 16,662	13,099 13,111	16,993 17,007 17,021 17,035	15,266 15,279	82,050 82,100	82,050 82,100 82,150 82,200	17,488 17,502	13,849 13,861	17,833 17,847 17,861 17,875	16,016 16,029		85,050 85,100 85,150 85,200	18,328 18,342	14,599 14,611	18,673 18,687 18,701 18,715	16,766 16,779
79,250 79,300 79,350	79,250 79,300 79,350 79,400	16,704 16,718	13,149 13,161	17,049 17,063 17,077 17,091	15,316 15,329	82,250 82,300	82,250 82,300 82,350 82,400	17,544 17,558	13,899 13,911	17,889 17,903 17,917 17,931	16,066 16,079	85,200 85,250 85,300 85,350	85,250 85,300 85,350 85,400	18,384 18,398	14,649 14,661	18,729 18,743 18,757 18,771	16,816 16,829
79,450 79,500	79,450 79,500 79,550 79,600	16,760 16,774 16,788	13,199 13,211 13,224	17,105 17,119 17,133 17,147	15,366 15,379 15,391	82,450 82,500 82,550	82,450 82,500 82,550 82,600	17,600 17,614	13,949 13,961	17,945 17,959 17,973 17,987	16,116 16,129	85,400 85,450 85,500 85,550	85,450 85,500 85,550 85,600	18,440 18,454	14,699 14,711	18,785 18,799 18,813 18,827	16,866 16,879
79,650 79,700 79,750	79,650 79,700 79,750 79,800	16,816 16,830 16,844	13,249 13,261 13,274	17,161 17,175 17,189 17,203	15,416 15,429 15,441	82,650 82,700 82,750	82,650 82,700 82,750 82,800	17,656 17,670 17,684	13,999 14,011 14,024	18,001 18,015 18,029 18,043	16,166 16,179 16,191	85,600 85,650 85,700 85,750	85,650 85,700 85,750 85,800	18,496 18,510 18,524	14,749 14,761 14,774	18,841 18,855 18,869 18,883	16,916 16,929 16,941
79,850 79,900	79,850 79,900 79,950 80,000	16,872 16,886	13,299 13,311	17,217 17,231 17,245 17,259	15,466 15,479	82,850 82,900	82,850 82,900 82,950 83,000	17,712 17,726	14,049 14,061	18,057 18,071 18,085 18,099	16,216 16,229		85,850 85,900 85,950 86,000	18,552 18,566	14,799 14,811	18,897 18,911 18,925 18,939	16,966 16,979
* This co	olumn m	ust also	be use	d by a c	qualifying	widow(e	er).								(Contin	ued on p	age 75)

	2005 Tax Table—Continued									unueu							
If line 4 (taxable income)			And y	ou are-	-	If line (taxab incom			And y	ou are-	-	If line (taxab incom			And yo	ou are—	
At least	But less than	Single	Married filing jointly	Married filing separately tax is—	d Head of a house- hold	At least	But less than	Single	Married filing jointly	Married filing separately	d Head of a house- hold	At least	But less than	Single	Married filing jointly	Married filing sepa-rately tax is—	Head of a house- hold
86	000			tux io		80	000			ux io		92	000			tux io	
	86,050	18 594	14 836	18,953	17 004		89,050	19 434	15,586	19 793	17 754		92,050	20 274	16 336	20,664	18 504
86,050 86,100 86,150	86,100 86,150 86,200	18,608 18,622	14,849 14,861	18,967 18,981 18,995	17,016 17,029		89,100	19,448 19,462 19,476	15,599 15,611 15,624	19,807 19,821 19,835	17,766 17,779 17,791	92,050 92,100 92,150	92,100 92,150 92,200	20,288 20,302	16,349 16,361 16,374	20,681 20,697	18,516
86,200 86,250 86,300 86,350	86,250 86,300 86,350 86,400	18,664 18,678	14,899 14,911		17,066 17,079	89,200 89,250 89,300 89,350	89,300	19,504 19,518		19,863 19,877	17,816 17,829	92,200 92,250 92,300 92,350	92,250 92,300 92,350 92,400	20,344 20,358	16,399	20,730 20,747 20,763 20,780	18,554 18,566 18,579 18,591
86,400 86,450 86,500 86,550	86,450 86,500 86,550 86,600	18,720 18,734			17,116 17,129	89,400 89,450 89,500 89,550	89,450 89,500 89,550 89,600	19,560 19,574	15,686 15,699 15,711 15,724	19,919 19,933	17,866 17,879	92,400 92,450 92,500 92,550	92,450 92,500 92,550 92,600	20,400 20,414	16,436 16,449 16,461 16,474	20,813 20,829	18,604 18,616 18,629 18,641
86,600 86,650 86,700 86,750	86,650 86,700 86,750 86,800	18,762 18,776 18,790	14,986 14,999 15,011	19,121	17,154 17,166 17,179	89,600 89,650 89,700 89,750	89,650 89,700 89,750	19,602 19,616 19,630	15,736	19,961 19,975 19,989	17,904 17,916 17,929	92,600 92,650 92,700 92,750	92,650 92,700 92,750 92,800	20,442 20,456 20,470	16,486	20,862 20,879 20,895	18,654 18,666 18,679 18,691
86,800 86,850 86,900	86,850 86,900 86,950 87,000	18,818 18,832 18,846	15,036 15,049 15,061		17,204 17,216 17,229	89,800 89,850 89,900	89,850 89,900	19,658 19,672 19,686	15,786 15,799 15,811 15,824	20,017 20,031 20,045	17,954 17,966 17,979	92,800 92,850 92,900 92,950	92,850 92,900 92,950 93,000	20,498 20,512 20,526	16,536 16,549 16,561	20,928 20,945	18,704 18,716 18,729
	,000	10,000	10,011	10,210	17,211	<u> </u>	000	10,700	10,021	20,000	17,001	<u> </u>	000	20,010	10,011	20,010	10,7 11
	87,050	18.874	15.086	19,233	17.254		90,050	19.714	15,836	20.073	18.004		93,050	20.554	16.586	20,994	18.754
87,050 87,100 87,150	87,100 87,150 87,200	18,888 18,902 18,916	15,099 15,111 15,124	19,247 19,261 19,275	17,266 17,279 17,291	90,050 90,100 90,150	90,100 90,150 90,200	19,728 19,742 19,756	15,849 15,861 15,874	20,087 20,101 20,115	18,016 18,029 18,041	93,050 93,100 93,150	93,100 93,150 93,200	20,568 20,582 20,596	16,599 16,611 16,624	21,011 21,027 21,044	18,766 18,779 18,791
87,200 87,250 87,300 87,350	87,250 87,300 87,350 87,400	18,944 18,958	15,149 15,161	19,289 19,303 19,317 19,331	17,316 17,329	90,200 90,250 90,300 90,350		19,784 19,798	15,886 15,899 15,911 15,924	20,143 20,157	18,066 18,079	93,200 93,250 93,300 93,350	93,250 93,300 93,350 93,400	20,624 20,638	16,636 16,649 16,661 16,674	21,077 21,093	18,804 18,816 18,829 18,841
87,400 87,450 87,500 87,550	87,450 87,500 87,550 87,600	19,000 19,014	15,199 15,211			90,400 90,450 90,500 90,550	90,450 90,500 90,550 90,600	19,840 19,854	15,936 15,949 15,961 15,974	20,199 20,213	18,116 18,129	93,400 93,450 93,500 93,550	93,450 93,500 93,550 93,600	20,680 20,694	16,686 16,699 16,711 16,724	21,159	18,854 18,866 18,879 18,891
87,600 87,650 87,700 87,750	87,650 87,700 87,750 87,800	19,056 19,070	15,249	19,401 19,415 19,429 19,443	17,416	90,600 90,650 90,700 90,750		19,896 19,910	15,986 15,999 16,011 16,024	20,255 20,269	18,166 18,179	93,600 93,650 93,700 93,750	93,650 93,700 93,750 93,800	20,736 20,750	16,736 16,749 16,761 16,774	21,209 21,225	18,904 18,916 18,929 18,941
87,800 87,850 87,900 87,950		19,112 19,126	15,311	19,485	17,466 17,479	90,800 90,850 90,900 90,950	90,850 90,900 90,950 91,000	19,952 19,966	16,061	20,311 20,325	18,216 18,229	93,800 93,850 93,900 93,950	93,850 93,900 93,950 94,000	20,792 20,806	16,786 16,799 16,811 16,824	21,275 21,291	18,954 18,966 18,979 18,991
88,	,000					91,	000					94,	000				
88,050 88,100	88,050 88,100 88,150 88,200	19,168 19,182	15,349 15,361	19,513 19,527 19,541 19,555	17,516 17,529	91,050 91,100	91,050 91,100 91,150 91,200	20,008 20,022	16,086 16,099 16,111 16,124	20,367 20,381	18,266 18,279	94,000 94,050 94,100 94,150	94,050 94,100 94,150 94,200	20,848 20,862	16,849 16,861	21,324 21,341 21,357 21,374	19,016 19,029
88,200 88,250 88,300 88,350	88,250 88,300 88,350	19,210 19,224 19,238	15,386 15,399 15,411	19,569 19,583 19,597 19,611	17,554 17,566 17,579	91,200 91,250 91,300	91,250 91,300	20,050 20,064 20,078	16,136 16,149 16,161 16,174	20,409 20,423 20,437	18,304 18,316 18,329	94,200 94,250 94,300 94,350	94,250 94,300 94,350 94,400	20,890 20,904 20,918	16,886 16,899 16,911	21,390 21,407 21,423 21,440	19,054 19,066 19,079
88,400	88,450 88,500 88,550	19,266 19,280 19,294	15,436 15,449 15,461	19,625 19,639 19,653 19,667	17,604 17,616 17,629	91,400 91,450	91,450	20,106 20,120 20,134	16,186 16,199 16,211 16,224	20,466 20,483 20,499	18,354 18,366 18,379	94,400 94,450 94,500 94,550	94,450 94,500 94,550 94,600	20,946 20,960 20,974	16,936 16,949 16,961	21,456 21,473 21,489 21,506	19,104 19,116 19,129
88,600 88,650 88,700 88,750	88,700 88,750	19,336 19,350	15,499 15,511	19,681 19,695 19,709 19,723	17,666 17,679	91,650 91,700	91,650 91,700 91,750 91,800	20,176 20,190	16,236 16,249 16,261 16,274	20,549 20,565	18,416 18,429	94,600 94,650 94,700 94,750	94,650 94,700 94,750 94,800	21,016 21,030	16,999	21,555	19,166
	88,950	19,392 19,406	15,549 15,561	19,737 19,751 19,765 19,779	17,716 17,729	91,900	91,850 91,900 91,950 92,000	20,232 20,246	16,286 16,299 16,311 16,324	20,615 20,631	18,466 18,479		94,850 94,900 94,950 95,000	21,072 21,086	17,061	21,605 21,621	19,229
88,950 89,000 19,420 15,574 19,779 17,741 91,950 92,000 20,260 16,324 20,648 18,491 94,950 95,000 21,100 17,074 21,638 19,24 * This column must also be used by a qualifying widow(er). (Continued on page 76										age 76)							

2005 Tax Table—Continued

	2005 Tax Table—Continued					<u> </u>					
If line 45 (taxable income)			And y	ou are-	-	If line (taxab incom			And y	ou are-	-
At least	But less than	Single	Married filing jointly *	Married filing sepa-rately tax is—	d Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately tax is—	Head of a house- hold
95,	000					98,	000	l			
95,000 95,050 95,100 95,150	95,050 95,100 95,150 95,200	21,114 21,128 21,142 21,156	17,111	21,654 21,671 21,687 21,704	19,254 19,266 19,279 19,291	98,000 98,050 98,100 98,150	98,050 98,100 98,150 98,200	21,954 21,968 21,982 21,996	17,849 17,861	22,644 22,661 22,677 22,694	20,004 20,016 20,029 20,041
95,200 95,250 95,300 95,350	95,250 95,300 95,350 95,400	21,170 21,184 21,198 21,212	17,136 17,149 17,161	21,720 21,737 21,753 21,770	19,304 19,316 19,329 19,341	98,200 98,250 98,300 98,350	98,250 98,300 98,350 98,400	22,010 22,024 22,038 22,052	17,886 17,899 17,911	22,710 22,727 22,743 22,760	20,054 20,066 20,079 20,091
95,400 95,450 95,500 95,550	95,450 95,500 95,550 95,600	21,226 21,240 21,254 21,268	17,186 17,199 17,211	21,786 21,803 21,819 21,836	19,354 19,366 19,379 19,391	98,400 98,450 98,500 98,550	98,450 98,500 98,550 98,600	22,066 22,080 22,094 22,108	17,936 17,949 17,961	22,776 22,793 22,809 22,826	20,104 20,116 20,129 20,141
95,600 95,650 95,700 95,750	95,650 95,700 95,750 95,800	21,282 21,296 21,310 21,324	17,249 17,261	21,852 21,869 21,885 21,902	19,404 19,416 19,429 19,441	98,600 98,650 98,700 98,750	98,650 98,700 98,750 98,800	22,122 22,136 22,150 22,164	17,999 18,011	22,842 22,859 22,875 22,892	20,154 20,166 20,179 20,191
95,800 95,850 95,900 95,950	95,850 95,900 95,950 96,000	21,338 21,352 21,366 21,380	17,299 17,311	21,918 21,935 21,951 21,968	19,454 19,466 19,479 19,491	98,800 98,850 98,900 98,950	98,850 98,900 98,950 99,000	22,178 22,192 22,206 22,220	18,049	22,908 22,925 22,941 22,958	20,204 20,216 20,229 20,241
96,	000					99,	000				
96,000 96,050 96,100 96,150	96,050 96,100 96,150 96,200	21,394 21,408 21,422 21,436	17,349 17,361	21,984 22,001 22,017 22,034	19,504 19,516 19,529 19,541	99,000 99,050 99,100 99,150	99,050 99,100 99,150 99,200	22,234 22,248 22,262 22,276	18,099 18,111	22,974 22,991 23,007 23,024	20,254 20,266 20,279 20,291
96,200 96,250 96,300 96,350	96,250 96,300 96,350 96,400	21,450 21,464 21,478 21,492	17,399 17,411	22,050 22,067 22,083 22,100	19,554 19,566 19,579 19,591	99,200 99,250 99,300 99,350	99,250 99,300 99,350 99,400	22,290 22,304 22,318 22,332	18,149 18,161	23,040 23,057 23,073 23,090	20,304 20,316 20,329 20,341
96,400 96,450 96,500 96,550	96,450 96,500 96,550 96,600	21,506 21,520 21,534 21,548	17,449 17,461	22,116 22,133 22,149 22,166	19,604 19,616 19,629 19,641	99,400 99,450 99,500 99,550	99,450 99,500 99,550 99,600	22,346 22,360 22,374 22,388	18,199 18,211	23,106 23,123 23,139 23,156	20,354 20,366 20,379 20,391
96,600 96,650 96,700 96,750	96,650 96,700 96,750 96,800	21,562 21,576 21,590 21,604	17,499 17,511	22,182 22,199 22,215 22,232	19,654 19,666 19,679 19,691	99,600 99,650 99,700 99,750	99,650 99,700 99,750 99,800	22,402 22,416 22,430 22,444	18,249 18,261	23,172 23,189 23,205 23,222	20,404 20,416 20,429 20,441
96,800 96,850 96,900 96,950	96,850 96,900 96,950 97,000	21,632 21,646	17,561	22,265 22,281	19,704 19,716 19,729 19,741		99,850 99,900 99,950 100,000	22,486	18,286 18,299 18,311 18,324	23,271	20,466 20,479
97,	000										
97,000 97,050 97,100 97,150	97,050 97,100 97,150 97,200	21,674 21,688 21,702 21,716	17,599 17,611	22,314 22,331 22,347 22,364	19,754 19,766 19,779 19,791						
97,200 97,250 97,300 97,350	97,250 97,300 97,350 97,400	21,730 21,744 21,758 21,772	17,649 17,661	22,380 22,397 22,413 22,430	19,804 19,816 19,829 19,841			or o	0,000 ver —		
97,400 97,450 97,500 97,550 97,600 97,650	97,450 97,500 97,550 97,600 97,650 97,700	21,786 21,800 21,814 21,828 21,842 21,856	17,699 17,711 17,724 17,736 17,749	22,446 22,463 22,479 22,496 22,512 22,529	19,854 19,866 19,879 19,891 19,904 19,916			Comp Work	he Tax utatior sheet age 77	ו	
97,700 97,750 97,800 97,850	97,750 97,800 97,850 97,900	21,870 21,884 21,898 21,912	17,774 17,786 17,799	22,545 22,562 22,578 22,595	19,929 19,941 19,954 19,966						
97,900 97,950 * This co	97,950 98,000 olumn m		17,824		19,979 19,991 ualifying	widow(e	er).				

2005 Tax Computation Worksheet—Line 44



See the instructions for line 44 that begin on page 37 to see if you must use the worksheet below to figure your tax.

Note. If you are required to use this worksheet to figure the tax on an amount from another form or worksheet, such as the Qualified Dividends and Capital Gain Tax Worksheet, the Schedule D Tax Worksheet, Schedule J, or Form 8615, enter the amount from that form or worksheet in column (a) of the row that applies to the amount you are looking up. Enter the result on the appropriate line of the form or worksheet that you are completing.

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

Taxable income. If line 43 is—	(a) Enter the amount from line 43	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on Form 1040, line 44
At least \$100,000 but not over \$150,150	\$	× 28% (.28)	\$	\$ 5,493.50	\$
Over \$150,150 but not over \$326,450	\$	× 33% (.33)	\$	\$ 13,001.00	\$
Over \$326,450	\$	× 35% (.35)	\$	\$ 19,530.00	\$

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

Taxable income. If line 43 is—	(a) Enter the amount from line 43	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on Form 1040, line 44
At least \$100,000 but not over \$119,950	\$	× 25% (.25)	\$	\$ 6,670.00	\$
Over \$119,950 but not over \$182,800	\$	× 28% (.28)	\$	\$ 10,268.50	\$
Over \$182,800 but not over \$326,450	\$	× 33% (.33)	\$	\$ 19,408.50	\$
Over \$326,450	\$	× 35% (.35)	\$	\$ 25,937.50	\$

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

Taxable income. If line 43 is—	(a) Enter the amount from line 43	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on Form 1040, line 44
At least \$100,000 but not over \$163,225	\$	× 33% (.33)	\$	\$ 9,704.25	\$
Over \$163,225	\$	× 35% (.35)	\$	\$ 12,968.75	\$

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

Taxable income. If line 43 is —	(a) Enter the amount from line 43	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on Form 1040, line 44
At least \$100,000 but not over \$102,800	\$	× 25% (.25)	\$	\$ 4,502.50	\$
Over \$102,800 but not over \$166,450	\$	× 28% (.28)	\$	\$ 7,586.50	\$
Over \$166,450 but not over \$326,450	\$	× 33% (.33)	\$	\$ 15,909.00	\$
Over \$326,450	\$	× 35% (.35)	\$	\$ 22,438.00	\$

Disclosure, Privacy Act, and Paperwork Reduction Act Notice

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

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

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

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

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

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

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

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

We Welcome Comments on Forms

We try to create forms and instructions that can be easily understood. Often this is difficult to do because our tax laws are very complex. For some people with income mostly from wages, filling in the forms is easy. For others who have businesses, pensions, stocks, rental income, or other investments, it is more difficult.

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

Estimates of Taxpayer Burden

The new estimates of taxpayer burden shown below were developed by the IRS to better measure and understand the burden taxpayers experience when preparing their taxes. These estimates of average preparation times and out-of-pocket expenses are based on a new survey of taxpayers and a more accurate method of estimating taxpayer burden. They focus on taxpayer characteristics and activities, rather than forms, and replace the burden estimates shown in prior year tax form instructions. The information collected to figure the new estimates in-

cludes type of taxpayer, preparation method, filing method, and taxpayer activities. The new estimates shown below are grouped by principal combinations of forms submitted and are not available separately for each form.

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

To determine the average burden of taxpayers like you, select the row in the table below that applies to you. You are a "business" filer if you file one or more of the following with your

Form 1040: Schedule C, C-EZ, E, or F or Form 2106 or 2106-EZ. You are a "nonbusiness" filer if you did not file any of those schedules or forms with your Form 1040.

If you have comments concerning the time and expense estimates below, you can contact us at either one of the addresses shown under *We Welcome Comments on Forms* on page 78.

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

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

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

		red Without oftware		ed With Tax ware	Prepared by Paic Professional	
Taxpayer and Form Combinations for Form 1040 Filers	Hours	Costs	Hours	Costs	Hours	Costs
Nonbusiness Filers *	16.1	\$17	21.8	\$42	10.9	\$172
Form 1040 and other forms and schedules, but not Schedule A or D	13.7	\$13	15.9	\$26	7.6	\$121
Form 1040, Schedule A, and other forms and schedules, but not Schedule D	16.7	\$18	22.7	\$51	12.1	\$174
Form 1040, Schedule D, and other forms and schedules, but not Schedule A	17.5	\$30	18.3	\$36	12.8	\$215
Form 1040, Schedules A and D, and other forms and schedules	27.5	\$18	37.8	\$63	18.0	\$313
Business Filers *	45.1	\$43	67.1	\$93	47.9	\$542
Form 1040, Schedule C or C-EZ, and other forms and schedules, but not Schedule E or F or Form 2106 or 2106-EZ	48.0	\$19	80.2	\$88	55.4	\$329
Form 1040, Schedule E, and other forms and schedules, but not Schedule C, C-EZ, or F or Form 2106 or 2106-EZ	34.1	\$72	49.0	\$65	36.6	\$685
Form 1040 and Schedule F and other forms and schedules, but not Schedule C, C-EZ, or E or Form 2106 or 2106-EZ	44.8	\$15	62.8	\$102	49.7	\$296
Form 1040, Form 2106 or 2106-EZ, and other forms and schedules, but not Schedule C, C-EZ, E, or F	35.9	\$17	15.9	\$67	27.7	\$349
Form 1040 and forms and schedules including more than one Schedule C, C-EZ, E, or F or Form 2106 or 2106-EZ	66.0	\$128	80.5	\$177	62.4	\$866

^{*} You are a "business" filer if you file one or more of the following with your Form 1040: Schedule C, C-EZ, E, or F or Form 2106 or 2106-EZ. You are a "nonbusiness" filer if you did not file any of those schedules or forms with your Form 1040.

Estimated Average Preparation Time by Taxpayer Activities

The average time needed to complete and file Form 1040, its schedules, and accompanying forms by taxpayer activities is shown below.

	Average Time (Hours)							
Taxpayer and Form Combinations for Form 1040 Filers	Total	Record- keeping	Tax Planning	Form Completion	All Other Activities			
Nonbusiness Filers	12.9	5.7	2.5	2.9	1.9			
Business Filers	51.4	36.5	5.1	4.4	5.5			

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

Order Blank for Forms and Publications

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



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

How To Use the Order Blank

Circle the items you need on the order blank below. Use the blank spaces to order items not listed. If you need more space, attach a separate sheet of paper. Print or type your name and address accurately in the space provided below to ensure delivery of your order. Enclose the order blank in an envelope and mail it to the IRS address shown on this page. You should receive your order within 10 days after receipt of your request.

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

Mail Your Order Blank To:

Internal Revenue Service National Distribution Center P.O. Box 8903 Bloomington, IL 61702-8903

	▲ Cui	t here	
Order Blank	Name		
Fill in your name and			
ddress.	Postal mailing address		Apt./Suite/Room
	City	State	ZIP code
	Foreign country		International postal code
	Daytime phone number		
	()		

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

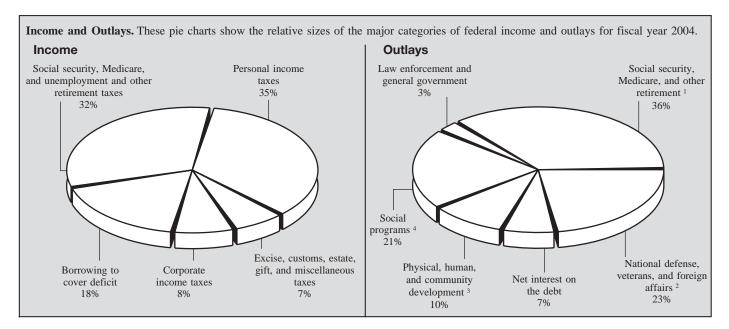
1040	Schedule F (1040)	Schedule 3 (1040A)	4506	8822	Pub. 501	Pub. 535	Pub. 926
Schedules A&B (1040)	Schedule H (1040)	1040EZ	4562	8829	Pub. 502	Pub. 547	Pub. 970
Schedule C (1040)	Schedule J (1040)	1040-ES (2006)	4684	8863	Pub. 505	Pub. 550	Pub. 972
Schedule C-EZ (1040)	Schedule R (1040)	1040-V	4868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

Instead of using this order blank, you can go to www.irs.gov to download or order these and other

products. You can get the items in bold at many IRS offices, post offices, and libraries.

Ν

Major Categories of Federal Income and Outlays for Fiscal Year 2004



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

In fiscal year 2004 (which began on October 1, 2003, and ended on September 30, 2004), federal income was \$1.9 trillion and

outlays were \$2.3 trillion, leaving a deficit of \$0.4 trillion.

Footnotes for Certain Federal Outlays

- 1. **Social security, Medicare, and other retirement:** These programs provide income support for the retired and disabled and medical care for the elderly.
- 2. National defense, veterans, and foreign affairs: About 19% of outlays were to equip, modernize, and pay our armed forces and to fund other national defense activities; about 3% were for veterans benefits and services; and about 1% were for international activities, including military and economic assistance to foreign countries and the maintenance of U.S. embassies abroad.
- 3. Physical, human, and community development: These outlays were for agriculture; natural resources; environment; transportation; aid for elementary and secondary education and direct assistance to college students; job training; deposit insurance, commerce and housing credit, and community development; and space, energy, and general science programs.
- 4. **Social programs:** About 14% of total outlays were for Medicaid, food stamps, temporary assistance for needy families, supplemental security income, and related programs; and the remaining outlays were for health research and public health programs, unemployment compensation, assisted housing, and social services.

Note. The percentages on this page exclude undistributed offsetting receipts, which were \$59 billion in fiscal year 2004. In the budget, these receipts are offset against spending in figuring the outlay totals shown above. These receipts are for the U.S. Government's share of its employee retirement programs, rents and royalties on the Outer Continental Shelf, and proceeds from the sale of assets.

2005 Tax Rate Schedules



The Tax Rate Schedules are shown so you can see the tax rate that applies to all levels of taxable income. Do not use them to figure your tax. Instead, see the instructions for line 44 that begin on page 37.

Schedule X-If your filing status is Single

If your taxable income is:		The tax is:	of the
Over—	But not over—		amount over—
\$0	\$7,300	10%	\$0
7,300	29,700	\$730.00 + 15%	7,300
29,700	71,950	4,090.00 + 25%	29,700
71,950	150,150	14,652.50 + 28%	71,950
150,150	326,450	36,548.50 + 33%	150,150
326,450		94,727.50 + 35%	326,450

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

If your taxable income is:		The tax is:	of the
Over—	But not over—		amount over—
\$0	\$14,600	10%	\$0
14,600	59,400	\$1,460.00 + 15%	14,600
59,400	119,950	8,180.00 + 25%	59,400
119,950	182,800	23,317.50 + 28%	119,950
182,800	326,450	40,915.50 + 33%	182,800
326,450		88,320.00 + 35%	326,450

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

The tax is: of the
amount over—
10% \$0
10 /0
730.00 + 15% 7,300
090.00 + 25% 29,700
658.75 + 28% 59,975
457.75 + 33% 91,400
160.00 + 35% 163,225

Schedule Z-If your filing status is Head of household

Solication 2 in your mining status is freda of fredactiona			
If your taxable	The tax is:		
income is:	But not		of the amount
Over—	over—		over—
\$0	\$10,450	10%	\$0
10,450	39,800	\$1,045.00 + 15%	10,450
39,800	102,800	5,447.50 + 25%	39,800
102,800	166,450	21,197.50 + 28%	102,800
166,450	326,450	39,019.50 + 33%	166,450
326,450		91,819.50 + 35%	326,450

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



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



Envelopes without enough postage will be returned to you by the post office. Your envelope may need additional postage if it contains more than five pages or is oversized (for example, it is over 1/4" thick). Also, include your complete return address.

	THEN use this address if you:		
IF you live in	Are not enclosing a check or money order	Are enclosing a check or money order	
Alabama, Delaware, Florida, Georgia, North Carolina, Rhode Island, South Carolina, Virginia	Internal Revenue Service Center Atlanta, GA 39901-0002	Internal Revenue Service Center Atlanta, GA 39901-0102	
District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New York, Vermont	Internal Revenue Service Center Andover, MA 05501-0002	Internal Revenue Service Center Andover, MA 05501-0102	
Connecticut, Illinois, Indiana, Iowa, Michigan, Minnesota, Missouri, North Dakota, Ohio, Wisconsin	Internal Revenue Service Center Kansas City, MO 64999-0002	Internal Revenue Service Center Kansas City, MO 64999-0102	
New Jersey, Pennsylvania	Internal Revenue Service Center Philadelphia, PA 19255-0002	Internal Revenue Service Center Philadelphia, PA 19255-0102	
Arkansas, Kansas, Kentucky, Louisiana, Mississippi, Oklahoma, Tennessee, Texas, West Virginia	Internal Revenue Service Center Austin, TX 73301-0002	Internal Revenue Service Center Austin, TX 73301-0102	
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nebraska, Nevada, New Mexico, Oregon, South Dakota, Utah, Washington, Wyoming	Internal Revenue Service Center Fresno, CA 93888-0002	Internal Revenue Service Center Fresno, CA 93888-0102	
American Samoa, nonpermanent residents of Guam or the Virgin Islands*, Puerto Rico (or if excluding income under Internal Revenue Code section 933), dual-status aliens, and those filing Form 4563	Internal Revenue Service Center Philadelphia, PA 19255-0215 USA	Internal Revenue Service Center Philadelphia, PA 19255-0215 USA	
All APO and FPO addresses, a foreign country: U.S. citizens and those filing Form 2555 or 2555-EZ	Internal Revenue Service Center Austin, TX 73301-0215 USA	Internal Revenue Service Center Austin, TX 73301-0215 USA	
	•	•	

^{*} Permanent residents of Guam should use: Department of Revenue and Taxation, Government of Guam, P.O. Box 23607, GMF, GU 96921; permanent residents of the Virgin Islands should use: V.I. Bureau of Internal Revenue, 9601 Estate Thomas, Charlotte Amalie, St. Thomas, VI 00802.

What's Inside?

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