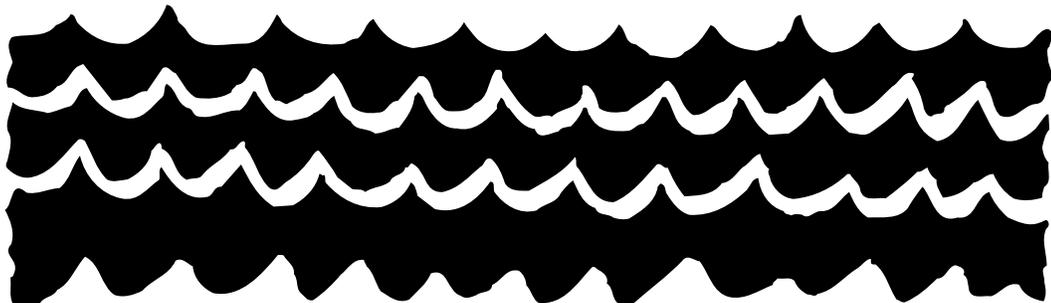
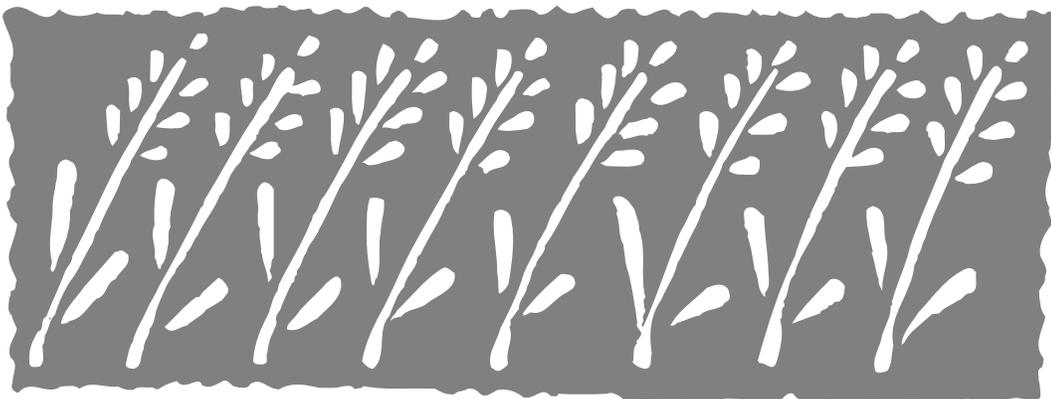




# 1995 1040A

## Instructions



**Want an easier way to file?**

See page 7.

**Get the credit you deserve!**

See page 5 to find out if you qualify for the earned income credit.

**Did you have any household help (babysitter, housekeeper, etc.)?**

You now pay household employment taxes with your return. See page 5.

**Check your social security numbers (SSNs)!**

Incorrect or missing SSNs may delay your refund. To get an SSN, see page 19.

**Expecting a refund?**

Now you can have your refund directly deposited into your bank account. See the line 31 instructions on page 54.

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

Your tax return quick reference Got a question about what to put on a line? Turn to the pages shown in the circle.

Form 1040A (99) U.S. Individual Income Tax Return 1995 IRS Use Only—Do not write or staple in this space.

Label 19 (See page 19.)

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

Form with fields for name, address, and social security numbers.

OMB No. 1545-0085 Your social security number 19 Spouse's social security number 19

For Privacy Act and Paperwork Reduction Act Notice, see page 11.

Note: Checking "Yes" will not change your tax or reduce your refund.

19 Presidential Election Campaign Fund (See page 19.) Do you want \$3 to go to this fund? Yes No

Check the box for your filing status (See page 20.)

- 1 Single
2 Married filing joint return (even if only one had income)
3 Married filing separate return. Enter spouse's social security number above and full name here.
4 Head of household (with qualifying person). (See page 21.) If the qualifying person is a child but not your dependent, enter this child's name here.
5 Qualifying widow(er) with dependent child (year spouse died 19 ). (See page 22.)

Figure your exemptions (See page 22.)

- 6a Yourself. If your parent (or someone else) can claim you as a dependent on his or her tax return, do not check box 6a. But be sure to check the box on line 18b on page 2.
b Spouse
c Dependents:

Table with columns for dependent name, social security number, relationship, and months lived in home.

No. of boxes checked on 6a and 6b
No. of your children on 6c who:
lived with you
didn't live with you due to divorce or separation (see page 26)
Dependents on 6c not entered above

- d If your child didn't live with you but is claimed as your dependent under a pre-1985 agreement, check here
e Total number of exemptions claimed.

Figure your adjusted gross income

Attach Copy B of your Forms W-2 and 1099-R here. If you didn't get a W-2, see page 27. Enclose, but do not attach, any payment.

Main income calculation table with lines 7 through 16.

Bar Code

Your tax return quick reference Got a question about what to put on a line? Turn to the pages shown in the circle.

1995 Form 1040A page 2

**Figure your standard deduction, exemption amount, and taxable income**

17 Enter the amount from line 16. 17

18a Check  You were 65 or older  Blind } Enter number of boxes checked ▶ 18a   
if:  Spouse was 65 or older  Blind }

b If your parent (or someone else) can claim you as a dependent, check here. ▶ 18b

c If you are married filing separately and your spouse itemizes deductions, see page 40 and check here. ▶ 18c

19 Enter the **standard deduction** shown below for your filing status. **But if you checked any box on line 18a or b, go to page 40 to find your standard deduction. If you checked box 18c, enter -0-.**

- Single—\$3,900 • Married filing jointly or Qualifying widow(er)—\$6,550
- Head of household—\$5,750 • Married filing separately—\$3,275

19 (40)

20 Subtract line 19 from line 17. If line 19 is more than line 17, enter -0-. 20

21 Multiply \$2,500 by the total number of exemptions claimed on line 6e. 21

22 Subtract line 21 from line 20. If line 21 is more than line 20, enter -0-. This is your **taxable income**. ▶ 22

**Figure your tax, credits, and payments**

23 Find the tax on the amount on line 22. Check if from:  
 Tax Table (pages 65-70) or  Form 8615 (see page 42). 23 (42)

24a Credit for child and dependent care expenses. Attach Schedule 2. 24a (42)

b Credit for the elderly or the disabled. Attach Schedule 3. 24b (43)

c Add lines 24a and 24b. These are your **total credits**. 24c

25 Subtract line 24c from line 23. If line 24c is more than line 23, enter -0-. 25

26 Advance earned income credit payments from Form W-2. 26 (43)

27 Household employment taxes. Attach Schedule H. 27 (43)

28 Add lines 25, 26, and 27. This is your **total tax**. (45) ▶ 28 (44)

29a Total Federal income tax withheld. If any is from Form(s) 1099, check here. ▶  29a (45)

b 1995 estimated tax payments and amount applied from 1994 return. 29b (46)

c **Earned income credit.** Attach Schedule EIC if you have a qualifying child. 29c (47)  
Nontaxable earned income: amount ▶ (51) and type ▶ (51)

d Add lines 29a, 29b, and 29c (don't include nontaxable earned income). These are your **total payments**. ▶ 29d (54)

**Figure your refund or amount you owe**

30 If line 29d is more than line 28, subtract line 28 from line 29d. This is the amount you **overpaid**. 30 (54)

31 Amount of line 30 you want **refunded to you**. 31 (54)

32 Amount of line 30 you want **applied to your 1996 estimated tax**. 32 (55)

33 If line 28 is more than line 29d, subtract line 29d from line 28. This is the **amount you owe**. For details on how to pay, including what to write on your payment, see page 55. 33 (55)

34 Estimated tax penalty (see page 55). Also, include on line 33. 34 (55)

**Sign your return**

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

Your signature (56) Date Your occupation

Spouse's signature. If joint return, BOTH must sign. Date Spouse's occupation

**Bar Code** Keep a copy of this return for your records.

**Paid preparer's use only**

Preparer's signature (56) Date Check if self-employed  Preparer's SSN

Firm's name (or yours if self-employed) and address EIN ZIP code



DEPARTMENT OF THE TREASURY  
INTERNAL REVENUE SERVICE  
WASHINGTON, D.C. 20224

COMMISSIONER

Dear Taxpayer:

Last year we at the IRS made a commitment to serve you better in several areas. I'm pleased to report that we've made significant progress.

We said we'd make it easier to file a tax return. Last year more than 11 million taxpayers filed electronically, nearly 3 million taxpayers used a short machine-scored answer sheet and 700,000 filed by telephone. This year telephone filing will be available to about 20 million 1040EZ filers throughout the United States.

We made a commitment to issue refunds within 21 days to taxpayers who filed electronically and within 40 days to those who filed on paper. We came close to achieving this goal, but did have to slow the process sometimes. This extra effort kept us from paying out \$400 million in improper refunds, but it also forced us to miss our deadline at times. I apologize to those taxpayers who were inconvenienced.

Providing information about our tax laws or your account status when you want it is another of our priorities. Last year we responded to 118 million taxpayers, an increase of nearly 60% from the year before. Automated information was always available. Information on refunds was available 16 hours each day, and IRS personnel could be reached by phone for 10 hours each business day.

We've made real progress, and we remain committed to doing even better. We appreciate your suggestions about how we can do that.

Margaret Milner Richardson

IRS Customer Service Standards



*"The people of the Treasury Department are dedicated to doing what government should do: Meet the highest standards in serving our fellow Americans."*

— Robert Rubin,  
Secretary of the Treasury

For 1996, we have set the following Customer Service Standards.

**Easier filing.** To make it easier for you to meet your tax obligations, we have expanded your opportunities for simplified return filing and payment of your taxes through our electronic filing, joint Federal-state filing, TeleFile, and electronic payment programs.

**Access to information.** You will have convenient access to tax law and account information. Our pre-recorded tax information will continue to be available 24 hours a day, 7 days a week, and access to refund status information will be available 16 hours a day. Live telephone assistance will be available 10 hours each business day. (See pages 61 and 62.)

**Accuracy.** Our goal is to answer your questions and process your tax returns accurately. To reach that goal, we will continue to make improvements yearly.

**Prompt refunds.** If you file a complete and accurate tax return and you are due a refund, your refund will be issued within 40 days if you

file a paper return. If you file electronically, it will be issued within 21 days. (Your refund may be delayed if your return is selected for further review.)

**One-stop service.** Our goal is to resolve your account inquiries with one contact. To reach that goal, we will make improvements yearly.

**Canceling penalties.** If you provide sufficient and accurate information to our tax assisters but are given and reasonably rely on an incorrect answer, we will cancel related penalties.

**Resolving problems.** If you have a problem that has not been resolved through normal processes, you may contact our Problem Resolution Office. A caseworker will contact you within 1 week and will work with you to resolve the issue. (See page 6.)

**Simpler forms.** We made some changes to the tax forms and instructions this year to make them easier to use, but we want your ideas for improvements. Please call or write to us. (See page 11.)

---

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

---

### What's new for 1995?

**Social security numbers (SSNs) for dependents.** You must enter the SSN of each dependent, except for a child born in November or December of 1995. If you don't enter a correct SSN, your refund will be delayed. If your dependent does not have an SSN, see the instructions for line 6c, column (2), on page 25.

**Earned income credit (EIC).** If you do not have any qualifying children, you earned less than \$9,230, and you or your spouse were at least age 25, you may be able to take this credit. See the instructions for line 29c on page 47.

If you have one qualifying child and you earned less than \$24,396, you may be able to take a larger credit. If you have two or more qualifying children, you must have earned less than \$26,673 to take the credit. See the instructions for line 29c on page 47.

If you have a qualifying child, you **must** attach **Schedule EIC** to your return. You also must enter the social security number (SSN) of each qualifying child, except for a child born in November or December of 1995. If you don't attach Schedule EIC or don't enter a correct SSN, your refund will be delayed.

If you were in the military on extended active duty outside the United States, you may be able to claim the EIC. See the instructions for line 29c on page 47.

If you were a nonresident alien for any part of 1995, you **cannot** claim the EIC unless you are married to a U.S. citizen or resident and elect to be taxed as a resident for all of 1995. For details on the election, get Pub. 519.

**Direct deposit of refund.** If you have a refund on line 31 of your 1995 Form 1040A, you can have it directly deposited into your bank account instead of receiving a check. Use new **Form 8888** to do so. See the instructions for line 31 on page 54.

**Household employment taxes.** Employment taxes on wages paid to household employees are now reported on Form 1040A, line 27, using new **Schedule H (Form 1040)**. If you paid someone to work in or around your home, you may owe employment taxes. See the instructions for line 27 on page 43.

If you paid these taxes in 1994, you should receive a separate package in January containing Schedule H, Form W-2, and other items. If you don't receive the package, you can get it by calling 1-800-TAX-FORM (1-800-829-3676).

**Tax law changes.** For more details, get Pub. 553.

---

Earned income credit (EIC) with your pay

If you expect to be able to claim the EIC in 1996 and a child lives with you, you may be able to get part of the credit in your paycheck instead of waiting until you file your 1996 return. For details, call Tele-Tax (see page 62) and listen to topic 604 or get **Form W-5** from your employer.

---

What free tax help is available?

**Tax forms and publications.** You can answer most of your tax questions by reading the tax form instructions or one of our many free tax publications. There are many ways to get the items you need, including using your computer to get them from our bulletin board or via the Internet. See page 58.

**Refund information.** Our Tele-Tax service can tell you the status of your refund. For details, see page 62.

**Recorded tax information by telephone.** Tele-Tax also has recorded tax information covering many topics. See page 62 for the number to call.

**Telephone help.** IRS representatives are available to help you with your tax questions. If, after reading the tax form instructions and publications, you are not sure how to fill in your return, or have a question about a notice you received from us, please call us. See page 61 for the number.

**Send the IRS written questions.** You may send your written tax questions to your IRS District Director. You should get an answer in about 30 days. If you don't have the address, call us. See page 61 for the number.

**Walk-in help.** Assistors are available in most IRS offices throughout the country to help you prepare your return. An assister will explain a Form 1040EZ, Form 1040A, or Form 1040 and Schedules A and B to you and other taxpayers in a group setting. You can also file your tax return electronically by computer free of charge at many IRS offices. To find the IRS office nearest you, look in the phone book under "United States Government, Internal Revenue Service" or call us. See page 61 for the number.

**Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE).** These programs help older, disabled, low-income, and non-English-speaking people fill in their returns. For details, call us. See page 61 for the number. If you received a Federal income tax package in the mail, take it with you when you go for help. Also, bring a copy of your 1994 tax return if you have it.

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

**Large-print forms and instructions.** Pub. 1615 has large-print copies of the 1995 Form 1040A, Schedules 1, 2, 3, and EIC, Form 8888, and their instructions. You can use the large-print copies of the form and schedules as worksheets to figure your tax, but you can't file on them. You can order Pub. 1615 by calling the IRS at 1-800-TAX-FORM (1-800-829-3676) or you can use the order blank on page 59.

**Help for people with disabilities.** Telephone help for people with impaired hearing is available using TDD equipment. See page 61 for the number to call. Braille materials are available at regional libraries that have special services for people with disabilities.

**Unresolved tax problems.** The **Problem Resolution Program** is for people who have been unable to resolve their problems with the IRS. If you have a tax problem you cannot clear up through normal channels, write to your local IRS District Director or call your local IRS office and ask for Problem Resolution assistance. People with impaired hearing who have access to TDD equipment may call 1-800-829-4059 to ask for help from Problem Resolution. This office cannot change the tax law or technical decisions. But it can help you clear up problems that resulted from previous contacts. For more details, call Tele-Tax (see page 62) and listen to topic 104 or get Pub. 1546. In 1995, 88.2% of the people who asked for help were contacted within 1 week.

---

## Alternative ways of filing



IRS offers several filing alternatives to make filing your tax return easier. They are designed to be more convenient and accurate and will result in faster processing of your tax return. One of the choices listed below may be for you.

### Electronic filing

Last year, millions of taxpayers sent their tax returns to IRS electronically. Electronic filing is available whether you prepare your own return or use a tax preparer.

If you file a complete and accurate return electronically, your refund will be issued within 21 days.\* You can also get the convenience and safety of direct deposit. With electronic filing, you get the relief of knowing that IRS has received your return because we notify your electronic return transmitter that your return has been received and accepted. And, if you owe tax, you can file early and pay by April 15, 1996.

In many states, you may be able to file your state tax return electronically with your Federal tax return. Check with your tax return preparer or transmitter. Many companies also offer electronic filing as a benefit for their employees. Check with your employer.

To file electronically, you must go through an IRS-approved tax preparer or other company.

### TeleFile

Many single taxpayers who filed Form 1040EZ in 1995 will receive a special TeleFile tax package that allows them to file their taxes by phone. TeleFile is easy, fast, free, and available 24 hours a day, with nothing to mail in. The IRS automatically sends a special TeleFile package to those who are eligible to use it. TeleFile is a great way for students to file their tax return!

### Other alternatives

You can also file your return electronically with a computer, tax software, and a modem. There are some on-line services that can accept your tax return electronically. Check with your on-line service to see if you can file electronically with them.

**For more details on your choices, call Tele-Tax (see page 62) and listen to topic 252.**

\* Some refunds may be delayed as a result of compliance reviews to ensure that the returns are accurate.



**Common mistakes to avoid**

**Errors may delay your refund or result in notices being sent to you**

1. If the amount on line 16 is less than \$26,673 and a child lived with you (less than \$9,230 if a child didn't live with you), read the instructions for line 29c that begin on page 47 to see if you can take the earned income credit.
  2. Check your math, especially when figuring your deduction for exemptions, taxable income, Federal income tax withheld, total payments, and your refund or amount you owe.
  3. Be sure you enter the correct tax on line 23. Also, enter your total tax on line 28.
  4. Make sure you use the correct filing status. If you think you can file as Head of household, read the instructions for line 4 that begin on page 21 to make sure you qualify.
  5. Make sure your name, address, and social security number are correct on the peel-off label. If not, be sure to enter the correct information.
  6. If you are married filing a joint return and didn't get a peel-off label, or you are married filing a separate return, enter your spouse's social security number in the space provided on page 1 of Form 1040A. Also, enter your social security number in the space provided next to your name.
  7. Enter your standard deduction on line 19. Also, if you check any box on line 18a or 18b, be sure you see page 41 to find the amount to enter on line 19.
  8. If you (or your spouse if you check the box on line 6b) were age 65 or older or blind, check the appropriate boxes on line 18a.
  9. Check the box on line 18b if you (or your spouse if filing a joint return) can be claimed as a dependent on someone's 1995 return, such as your parents' return. Check the box even if that person chose not to claim you (or your spouse).
  10. Attach your W-2 form(s) and any other required forms and schedules. And don't forget to sign and date Form 1040A and enter your occupation.
-

---

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

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

If your Form W-2, Form 1099, or other tax document shows an incorrect 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.

---

What if a taxpayer died?

If a taxpayer died before filing a return for 1995, 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 should write "DECEASED," the deceased taxpayer's name, and the date of death across the top of the return.

**If your spouse died in 1995** and you did not remarry in 1995, or if your spouse died in 1996 before filing a return for 1995, you can file a joint return. A joint return should show your spouse's 1995 income before death and your income for all of 1995. Write "Filing as surviving spouse" in the area where you sign the return. If someone else is the personal representative, he or she must also sign.

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

For more details, call Tele-Tax (see page 62) and listen to topic 356 or get Pub. 559.

---

**What are the filing dates, penalties, and extensions?**

If you were in the Persian Gulf area combat zone, get Pub. 945.

**When is my tax return due?**

Your tax return must be postmarked by **April 15, 1996**.

**What if I can't file on time?**

If you need more time to complete your return, file Form 4868 with the IRS by April 15, 1996. This form will get you an automatic 4-month extension. If you later find that you still need more time, Form 2688 may get you an additional extension. However, even if you get an extension, the tax you owe is still due April 15, 1996. If you make a payment with Form 4868 or Form 2688, see the instructions for line 29d on page 54.

**What if I file or pay late?**

If you file or pay late, the IRS can charge you interest and penalties on the amount you owe.

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

If you pay your taxes late, the penalty is usually  $\frac{1}{2}$  of 1% of the unpaid amount for each month or part of a month the tax is not paid. The penalty cannot be more than 25% of the unpaid amount. It applies to any unpaid tax on the return.

**Are there other penalties?**

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

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

---

**Where do I file?**

See the back cover.

---

**How do I get copies of my tax returns?**

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

---

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

The law says that when we ask you for information we must tell you our legal right to ask for the information, why we are asking for it, and how it will be used. We must also tell you what could happen if we do not receive the information and whether your response is voluntary, needed for a benefit, or mandatory under the law.

This notice applies to all papers you file with us, including this tax return. It also applies to any questions we need to ask you so we can complete, correct, or process your return; figure your tax; and collect the tax, interest, or penalties. Internal Revenue Code sections 6001, 6011, and 6012(a) say that you must file a return or statement with us for any tax for which you are liable. Your response is mandatory under these sections. Code section 6109 says that you must show your social security number on what you file, so we know who you are and can process your return and other papers. You must fill in all parts of the tax form that apply to you. However, you do not have to check the boxes for the Presidential Election Campaign Fund.

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

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

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

**The time it takes to prepare your return.** We try to create forms and instructions that can be easily understood. The time needed to complete and file the following forms will vary depending on individual circumstances. The estimated average times are:

	<b>Form 1040A</b>	<b>Sch. 1</b>	<b>Sch. 2</b>	<b>Sch. 3</b>	<b>Sch. EIC</b>
<b>Recordkeeping</b> . . . . .	1 hr., 4 min.	20 min.	33 min.	13 min.	0 min.
<b>Learning about the law or the form</b> . . . . .	2 hr., 23 min.	4 min.	11 min.	14 min.	2 min.
<b>Preparing the form</b> . . . . .	2 hr., 58 min.	10 min.	40 min.	28 min.	4 min.
<b>Copying, assembling, and sending the form to the IRS</b> . . . . .	<u>35 min.</u>	<u>20 min.</u>	<u>28 min.</u>	<u>35 min.</u>	<u>5 min.</u>
<b>Totals</b> . . . . .	7 hr., 0 min.	54 min.	1 hr., 52 min.	1 hr., 30 min.	11 min.

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

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

## Section 2—Filing requirements

---

Do I have to file?

These rules apply to all U.S. citizens and resident aliens.

**TIP**

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

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

### **Exception for children under age 14**

If your child is required to file a return and **all four** of the following apply, you may elect to report your child's income on your return. But you must use Form 1040 and Form 8814 to do so. If you make this election, your child does not have to file a return.

1. Your child was under age 14 on January 1, 1996.
2. Your child had income only from interest and dividends (including Alaska Permanent Fund dividends).
3. Your child's gross income was less than \$5,000.
4. Your child had no Federal income tax withheld and did not make estimated tax payments for 1995.

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

---

Nonresident aliens and dual-status aliens

The rules above also apply to nonresident aliens and dual-status aliens who were married to U.S. citizens or residents at the end of 1995 and who have elected to be taxed as resident aliens. Other nonresident aliens and dual-status aliens have different filing requirements. They may have to file Form 1040NR or Form 1040NR-EZ. Specific rules apply to determine if you are a resident or nonresident alien. Get Pub. 519 for details, including the rules for students and scholars.

---

### Chart A—For most people

To use this chart, first find your marital status at the end of 1995. Then, read across to find your filing status and age at the end of 1995. You must file a return if your **gross income\*\*** was at least the amount shown in the last column.

Marital status	Filing status	Age*	Gross income**
Single (including divorced and legally separated)	Single	under 65	\$6,400
		65 or older	7,350
Married with a child and living apart from your spouse during the last 6 months of 1995	Head of household (see page 21)	under 65	\$8,250
		65 or older	9,200
Married and living with your spouse at end of 1995 (or on the date your spouse died)	Married, joint return	under 65 (both spouses)	\$11,550
		65 or older (one spouse)	12,300
		65 or older (both spouses)	13,050
Married but not living with spouse at end of 1995 (or on the date your spouse died)	Married, separate return	any age	\$2,500
Widowed before 1995 and not remarried in 1995	Single	under 65	\$6,400
		65 or older	7,350
	Head of household	under 65	\$8,250
		65 or older	9,200
Qualifying widow(er) with dependent child (see page 22)		under 65	\$9,050
		65 or older	9,800

\* If you turned 65 on January 1, 1996, you are considered to be age 65 at the end of 1995.

\*\* **Gross income** means all income you received in the form of money, goods, property, and services that is not exempt from tax, including any gain on the sale of your home (even if you may exclude or postpone part or all of the gain). **Do not** include social security benefits unless you are married filing a separate return and you lived with your spouse at any time during 1995.

Do I have  
to file?  
(continued)

### Chart B—For children and other dependents

(See the instructions for line 6c that begin on page 23 to find out if someone can claim you as a dependent.)

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

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

**Caution:** *If your gross income was \$2,500 or more, you usually cannot be claimed as a dependent unless you were under age 19 or a student under age 24. For details, see **Test 4—Income** on page 23.*

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

**No.** You must file a return if—

<b>Your unearned income was:</b>	<b>AND</b>	<b>The total of that income plus your earned income was:</b>
\$1 or more		over \$650
\$0		over \$3,900

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

- Your earned income was over \$4,850 (\$5,800 if 65 or older **and** blind).
- Your unearned income was over \$1,600 (\$2,550 if 65 or older **and** blind).
- Your gross income was more than—

<b>The larger of:</b>	<b>PLUS</b>	<b>This amount:</b>
\$650 or your earned income (up to \$3,900)		\$950 (\$1,900 if 65 or older <b>and</b> blind)

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

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

- Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.

<b>Your unearned income was:</b>	<b>AND</b>	<b>The total of that income plus your earned income was:</b>
\$1 or more		over \$650
\$0		over \$3,275

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

- Your earned income was over \$4,025 (\$4,775 if 65 or older **and** blind).
- Your unearned income was over \$1,400 (\$2,150 if 65 or older **and** blind).
- Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
- Your gross income was more than—

<b>The larger of:</b>	<b>PLUS</b>	<b>This amount:</b>
\$650 or your earned income (up to \$3,275)		\$750 (\$1,500 if 65 or older <b>and</b> blind)

## Chart C—Other situations when you must file

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

You must file a return using Form 1040 if **any** of the following apply for 1995:

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

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

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

Your filing status is: and Your itemized deductions are more than:

#### Single

- |                                |           |
|--------------------------------|-----------|
| ● Under 65                     | ● \$3,900 |
| ● 65 or older <b>or</b> blind  | ● 4,850   |
| ● 65 or older <b>and</b> blind | ● 5,800   |

#### Married filing joint

- |   |           |
|---|-----------|
| ● Under 65 (both spouses)   | ● \$6,550 |
| ● 65 or older <b>or</b> blind (one spouse)  | ● 7,300   |
| ● 65 or older <b>or</b> blind (both spouses)  | ● 8,050   |
| ● 65 or older <b>and</b> blind (one spouse)   | ● 8,050   |
| ● 65 or older <b>or</b> blind (one spouse) and<br>65 or older <b>and</b> blind (other spouse) | ● 8,800   |
| ● 65 or older <b>and</b> blind (both spouses)   | ● 9,550   |

#### Married filing separate \*

- |                                   |         |
|-----------------------------------|---------|
| ● Your spouse itemizes deductions | ● \$0   |
| ● Under 65                        | ● 3,275 |
| ● 65 or older <b>or</b> blind     | ● 4,025 |
| ● 65 or older <b>and</b> blind    | ● 4,775 |

#### Head of household

- |                                |           |
|--------------------------------|-----------|
| ● Under 65                     | ● \$5,750 |
| ● 65 or older <b>or</b> blind  | ● 6,700   |
| ● 65 or older <b>and</b> blind | ● 7,650   |

#### Qualifying widow(er) with dependent child

- |                                |           |
|--------------------------------|-----------|
| ● Under 65                     | ● \$6,550 |
| ● 65 or older <b>or</b> blind  | ● 7,300   |
| ● 65 or older <b>and</b> blind | ● 8,050   |

\* If you can take an exemption for your spouse, see **Standard deduction chart for people age 65 or older or blind** on page 41 for the amount that applies to you.

But if someone can claim you as a dependent, it would benefit you to itemize deductions if they total more than your standard deduction figured on the **Standard deduction worksheet for dependents** on page 41.

**Which form should I use?**

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

	Filing status	Number of dependents	Taxable income	Only income from
<b>Form 1040EZ</b>	Only: <ul style="list-style-type: none"> <li>● Single *</li> <li>● Married filing joint *</li> </ul> * must be under age 65 on 1/1/96 and not blind at the end of 1995	No dependents	Only taxable income (line 6) of less than \$50,000	<ul style="list-style-type: none"> <li>● Wages, salaries, tips</li> <li>● Taxable scholarship and fellowship grants</li> <li>● Interest of \$400 or less</li> <li>● Unemployment compensation</li> </ul>
<b>Form 1040A</b>	Any filing status	All dependents you are entitled to claim	Only taxable income (line 22) of less than \$50,000	<ul style="list-style-type: none"> <li>● Wages, salaries, tips</li> <li>● Taxable scholarship and fellowship grants</li> <li>● Interest</li> <li>● Dividends</li> <li>● Pensions, annuities, and IRAs</li> <li>● Unemployment compensation</li> <li>● Taxable social security and railroad retirement benefits</li> </ul>
<b>Form 1040</b>	Any filing status	All dependents you are entitled to claim	Any amount of taxable income (line 37)	<ul style="list-style-type: none"> <li>● Wages, salaries, tips</li> <li>● Taxable scholarship and fellowship grants</li> <li>● Interest</li> <li>● Dividends</li> <li>● Taxable social security and railroad retirement benefits</li> <li>● Unemployment compensation</li> <li>● Self-employment</li> <li>● Rents and royalties</li> <li>● Pensions, annuities, and IRAs</li> <li>● Taxable state and local income tax refunds</li> <li>● Capital gains</li> <li>● Sale of your home</li> <li>● Alimony received</li> <li>● All other sources</li> </ul>

**When must I use Form 1040?**

You **must** use Form 1040 if:

1. You received **any** of the following types of income.
  - Self-employment income.
  - Certain tips you did not report to your employer. See **Tip income** on page 27.
  - Capital gain distributions or nontaxable distributions.
  - Alaska Permanent Fund dividends.
  - Income received as a partner in a partnership, shareholder in an S corporation, or a beneficiary of an estate or trust.
2. You received or paid interest on securities transferred between interest payment dates.

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

**Caution:** *If you were a nonresident alien at any time in 1995, you may have to file Form 1040NR or Form 1040NR-EZ. Get Pub. 519 for details, including the rules for students and scholars.*

Adjustments to income	Itemized deductions	Other taxes	Tax credits
No adjustments to income	No itemized deductions	No other taxes	Only the earned income credit for people without a qualifying child
Only the deduction for certain contributions to an IRA (including nondeductible contributions to an IRA)	No itemized deductions	Only: <ul style="list-style-type: none"> <li>● Advance earned income credit (EIC) payments</li> <li>● Household employment taxes (Schedule H)</li> <li>● Alternative minimum tax (see page 44)</li> </ul>	Only: <ul style="list-style-type: none"> <li>● Earned income credit (see the instructions for line 29c on page 47)</li> <li>● Credit for child and dependent care expenses (Schedule 2)</li> <li>● Credit for the elderly or the disabled (Schedule 3)</li> </ul>
All adjustments to income: <ul style="list-style-type: none"> <li>● Alimony paid</li> <li>● Penalty for early withdrawal of savings</li> <li>● Moving expenses</li> <li>● Deduction for certain contributions to an IRA or Keogh plan (including nondeductible contributions to an IRA)</li> <li>● Deduction for one-half of self-employment tax</li> <li>● Deduction for self-employed health insurance</li> <li>● Deduction for clean-fuel vehicles</li> <li>● All other adjustments</li> </ul>	All itemized deductions (use Schedule A): <ul style="list-style-type: none"> <li>● State and local income taxes</li> <li>● Real estate taxes</li> <li>● Personal property taxes</li> <li>● Home mortgage interest paid</li> <li>● Gifts to charity</li> <li>● Medical and dental expenses</li> <li>● Casualty and theft losses</li> <li>● Miscellaneous deductions</li> </ul>	All other taxes: <ul style="list-style-type: none"> <li>● Advance earned income credit (EIC) payments</li> <li>● Self-employment tax</li> <li>● Tax on qualified retirement plans (including IRAs)</li> <li>● Alternative minimum tax</li> <li>● Social security and Medicare tax on tips not reported to your employer</li> <li>● Uncollected social security and Medicare tax on tips or group-term life insurance</li> <li>● Household employment taxes</li> <li>● All other income taxes</li> </ul>	All tax credits: <ul style="list-style-type: none"> <li>● Earned income credit</li> <li>● Credit for child and dependent care expenses</li> <li>● Credit for the elderly or the disabled</li> <li>● General business credit</li> <li>● Foreign tax credit</li> <li>● Credit for prior year minimum tax</li> <li>● Qualified electric vehicle credit</li> <li>● Credit for Federal tax paid on fuels</li> <li>● Mortgage interest credit</li> <li>● All other credits</li> </ul>

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

- You can exclude **either** of the following types of income:
  - Foreign earned income you received as a U.S. citizen or resident alien.
  - Certain income received from sources in a U.S. possession if you were a bona fide resident of American Samoa for all of 1995.
- You had a financial account in a foreign country, such as a bank account or securities account. **Exception.** If the combined value of the accounts was \$10,000 or less during all of 1995 or if the accounts were with a U.S. military banking facility operated by a U.S. financial institution, you may file Form 1040A.
- You are reporting original issue discount (OID) in an amount more or less than the amount shown on Form 1099-OID.

**Where to report certain items from 1995 Forms W-2, 1098, and 1099**

Report any "Federal income tax withheld" from these forms on Form 1040A, line 29a

Form	Item and box in which it should appear	Where to report on Form 1040A
W-2	Wages, salaries, tips, etc. (box 1) Allocated tips (box 8) Advance EIC payments (box 9) Dependent care benefits (box 10)	Line 7 See <b>Tip income</b> on page 27 Line 26 Schedule 2, line 11
W-2G	Gambling winnings (box 1)	Must file Form 1040
1098	Mortgage interest (box 1) Points (box 2) Refund of overpaid interest (box 3)	Must file Form 1040 to deduct See the instructions on Form 1098
1099-A	Acquisition or abandonment of secured property	See Pub. 544
1099-B	Stocks, bonds, etc. (box 2) Bartering (box 3)	Must file Form 1040
1099-C	Canceled debt (box 2)	Must file Form 1040 if taxable (see the instructions on Form 1099-C)
1099-DIV	Ordinary dividends (box 1b) Capital gain distributions (box 1c) Nontaxable distributions (box 1d) Investment expenses (box 1e) Foreign tax paid (box 3)	Line 9 Must file Form 1040 Line 9 Must file Form 1040
1099-G	Unemployment compensation (box 1)  State/local income tax refund (box 2)	Line 12. But if you repaid any unemployment compensation in 1995, see the instructions for line 12 on page 32 See the instructions on page 26
1099-INT	Interest income (box 1) Interest on U.S. savings bonds and Treasury obligations (box 3) Early withdrawal penalty (box 2) Foreign tax paid (box 5)	Line 8a See the instructions for line 8a on page 28 Must file Form 1040
1099-MISC	Miscellaneous income	Must file Form 1040
1099-OID	Original issue discount (box 1) Other periodic interest (box 2) Early withdrawal penalty (box 3)	See the instructions on Form 1099-OID Must file Form 1040
1099-PATR	Patronage dividends and other distributions from a cooperative (boxes 1, 2, 3, and 5)	Must file Form 1040 if taxable (see the instructions on Form 1099-PATR)
1099-R	Distributions from IRAs  Distributions from pensions, annuities, etc. Capital gain (box 3)	See the instructions for lines 10a and 10b on page 29 See the instructions for lines 11a and 11b on page 29 See the instructions on Form 1099-R
1099-S	Gross proceeds from real estate transactions (box 2) Buyer's part of real estate tax (box 5)	Must file Form 1040

---

## Section 3—Line instructions for Form 1040A

---

### Name, address, and social security number (SSN)

**Why use the label?** The peel-off label in this instruction booklet is designed to speed processing. It prevents common errors that can delay refunds or result in unnecessary notices. (In 1995, our accuracy rate in processing refunds was 99.5%.) Do not attach the label until you have finished your return. Cross out any errors and print the correct information. Add any missing items, such as your apartment number.

**Address change.** If the address on your peel-off label is not your current address, cross out the old address and print your new address. If you plan to move after you file your 1995 return, see page 57.

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

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

**Social security number(SSN).** Enter your SSN in the area marked "Your social security number." If you are married, enter your husband's or wife's SSN in the area marked "Spouse's social security number." An incorrect or missing SSN will delay your refund.

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

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

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

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

---

### Presidential Election Campaign Fund

This fund helps pay for Presidential election campaigns. The fund reduces candidates' dependence on large contributions from individuals and groups and places candidates on an equal financial footing in the general election.

If you want \$3 to go to this fund, check the "Yes" box. If you are filing a joint return, your spouse may also have \$3 go to the fund. If you check "Yes," your tax or refund will not change.

---

Check the box  
for your filing  
status  
Lines 1-5

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

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



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

---

**Line 1 Single**

You may check the box on line 1 if **any** of the following was true on December 31, 1995:

- You were never married, or
  - You were legally separated, according to your state law, under a decree of divorce or of separate maintenance, or
  - You were widowed before January 1, 1995, and did not remarry in 1995.
- 

**Line 2 Married filing joint return**

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

- You were married as of December 31, 1995, even if you did not live with your spouse at the end of 1995, or
- Your spouse died in 1995 and you did not remarry in 1995, or
- Your spouse died in 1996 before filing a 1995 return.

A husband and wife may file a joint return even if only one had income or if they did not live together all year. However, both persons must sign the return and both are responsible. This means that if one spouse does not pay the tax due, the other may have to. If you file a joint return for 1995, you may not, after the due date for filing that return, amend it to file as married filing a separate return.

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

---

**Line 3 Married filing separate return**

If you file a separate return, you will usually pay more tax than if you file a joint return. Generally, you report only your own income, exemptions, deductions, and credits. Different rules apply to people in community property states. See page 26.



*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 1995. See **Married persons who live apart** on page 21.*

---

**Line 4 Head of household**

This filing status is for **unmarried** individuals who provide a home for certain other persons. (Some **married persons who live apart** may also qualify. See below.) You may check the box on line 4 **only if** you were unmarried or legally separated as of December 31, 1995. But **either** 1 or 2 below must apply to you.

1. You paid over half the cost of keeping up a home that was the main home for all of 1995 of your **parent** whom you can claim as a dependent. Your parent did not have to live with you in your home; or
2. You paid over half the cost of keeping up a home in which you lived and in which one of the following also lived for more than half of the year (if half or less, see the **Exception** on page 22).
  - Your **unmarried** child, adopted child, grandchild, great-grandchild, etc., or stepchild. This child does not have to be your dependent. But in this case, enter the child's name in the space provided on line 4. If you don't enter the name, it will take us longer to process your return.
  - Your **married** child, adopted child, grandchild, great-grandchild, etc., or stepchild. This child must be your dependent. But if your married child's other parent claims him or her as a dependent under the rules for **Children of divorced or separated parents** on page 24, this child does not have to be your dependent. Enter the child's name on line 4. If you don't enter the name, it will take us longer to process your return.
  - Your **foster** child, who must be your dependent.
  - Any other relative you can claim as a dependent. For the definition of a relative, see **Test 1** on page 23. But for this purpose, the **Exception** at the end of that test doesn't apply.

**Note:** You **cannot** file as head of household if your child, parent, or relative described above is your dependent under the rules on page 25 for **Person supported by two or more taxpayers**.

**Married persons who live apart.** Even if you were not divorced or legally separated in 1995, you may be able to file as head of household. You may check the box on line 4 if **all five** of the following apply.

1. You **must** have lived apart from your spouse for the **last 6 months** of 1995.
2. You file a separate return from your spouse.
3. You paid over half the cost of keeping up your home for 1995.
4. Your home was the main home of your child, adopted child, stepchild, or foster child for more than half of 1995 (if half or less, see the **Exception** on page 22).
5. You claim this child as your dependent or the child's other parent claims him or her under the rules for **Children of divorced or separated parents** on page 24. If this child is not your dependent, be sure to enter the child's name on line 4. If you don't enter the name, it will take us longer to process your return.

**TIP**

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

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

(continued)

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

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

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

If the person for whom you kept up a home was born or died in 1995, you may still file as head of household as long as the home was that person's main home for the part of the year he or she was alive.

---

**Line 5 Qualifying widow(er) with dependent child**

You may check the box on line 5 and use joint return tax rates for 1995 if **all five** of the following apply.

1. Your spouse died in 1993 or 1994 and you did not remarry in 1995.
2. You have a child, adopted child, stepchild, or foster child whom you claim as a dependent.
3. This child lived in your home for all of 1995. Temporary absences such as for school, vacation, or medical care count as time lived in the home.
4. You paid over half the cost of keeping up your home.
5. You could have filed a joint return with your spouse the year he or she died, even if you didn't actually do so.

If your spouse died in 1995, you may not file as qualifying widow(er) with dependent child. Instead, see the instructions for line 2.

---

**Figure your exemptions  
Lines 6a–6e**

**Line 6a** For each exemption you can take, you can deduct \$2,500 on line 21. Check the box on line 6a **unless** your parent (or someone else) can claim you as a dependent on his or her tax return. For example, if your parents (or someone else) could claim you as a dependent on their return but they chose not to claim you, **do not** check the box on line 6a.

---

**Line 6b** If you file a joint return and your spouse cannot be claimed as a dependent on another person's return, check the box on line 6b. If you file a separate return, you can take an exemption for your spouse only if your spouse is not filing a return, had no income, and cannot be claimed as a dependent on another person's return. If you were divorced or legally separated at the end of 1995, you cannot take an exemption for your former spouse. If, at the end of 1995, your divorce was not final (an interlocutory decree), you are considered married for the whole year.

**Death of your spouse.** If your spouse died in 1995 and you did not remarry by the end of 1995, check the box on line 6b if you could have taken an exemption for your spouse on the date of death. For other filing instructions, see **What if a taxpayer died?** on page 9.

**Nonresident alien spouse.** If your filing status is married filing separately, you can take an exemption for your nonresident alien spouse only if your spouse had no income from U.S. sources and is not the dependent of another person. If

---

you can take an exemption for your spouse, check the box on line 6b and enter "NRA" to the right of the word "Spouse."

**Line 6c Dependents.** You can take an exemption for each of your dependents who was alive during some part of 1995. This includes a baby **born** in 1995 or a person who **died** in 1995. For more details, get Pub. 501. Any person who meets **all five** of the following tests qualifies as your dependent.

#### Test 1—Relationship

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

- Your child, stepchild, adopted child; a child who lived in your home as a family member if placed with you by an authorized placement agency for legal adoption; or a foster child (any child who lived in your home as a family member for the whole year).
- Your grandchild, great-grandchild, etc.
- Your son-in-law, daughter-in-law.
- Your parent, stepparent, parent-in-law.
- Your grandparent, great-grandparent, etc.
- Your brother, sister, half brother, half sister, stepbrother, stepsister, brother-in-law, sister-in-law.
- If related by blood, your aunt, uncle, nephew, niece.

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

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

#### Test 2—Married person

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

**TIP**

*If the person and the person's spouse file a joint return only to get a refund of all tax withheld, you may be able to claim him or her if the other four tests are met. See Pub. 501 for details.*

#### Test 3—Citizen or resident

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

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

#### Test 4—Income

Generally, the person's gross income must be less than \$2,500. Gross income does not include nontaxable income, such as welfare benefits or nontaxable social security benefits. Income earned by a permanently and totally disabled person for services performed at a sheltered workshop school is generally not included for purposes of the income test. See Pub. 501 for details.

(continued)

**Exception for your child.** Your child can have gross income of \$2,500 or more if:

1. Your child was **under age 19** at the end of 1995, **or**
2. Your child was **under age 24** at the end of 1995 **and** was a **student**.

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

- Was enrolled as a full-time student at a school during any 5 months of 1995, or
- Took a full-time, on-farm training course during any 5 months of 1995. The course had to be given by a school or a state, county, or local government agency.

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

### **Test 5—Support**

The general rule is that you had to provide over half the person's total support in 1995. If you file a joint return, support can come from either spouse. If you remarried, the support provided by your new spouse is treated as support coming from you. For exceptions to the support test, see **Children of divorced or separated parents** below and **Person supported by two or more taxpayers** on page 25.

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

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

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

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

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

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

But if you are the noncustodial parent, you are treated as having provided over half of the child's support and can claim the child as a dependent if both parents together paid over half of the child's support, the other dependency tests are met, and **either** 1 or 2 at the top of page 25 applies.

---

1. The custodial parent agrees not to claim the child's exemption for 1995 by signing Form 8332 or a similar statement. But you (as the noncustodial parent) **must** attach this signed Form 8332 or similar statement to your return. Instead of attaching Form 8332, you can attach a copy of certain pages of your divorce decree or separation agreement if it went into effect after 1984 (see **Children who didn't live with you due to divorce or separation** on page 26), or
2. Your divorce decree or written separation agreement went into effect before 1985 and it states that you (the noncustodial parent) can claim the child as a dependent. But you must have given at least \$600 for the child's support in 1995. Also, you must check the pre-1985 agreement box on line 6d. This rule does not apply if your decree or agreement was changed after 1984 to say that you cannot claim the child as your dependent.

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

1. You and one or more other eligible person(s) together paid over half of another person's support.
2. You paid over 10% of that person's support.
3. No one alone paid over half of that person's support.
4. Tests 1 through 4 on pages 23 and 24 are met.
5. Each eligible person who paid over 10% of support completes Form 2120, and you attach these forms to your return. The form states that only you will claim the person as a dependent for 1995.

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

After figuring out who you can claim as a dependent, fill in the columns on line 6c. If you have **more than seven** dependents, attach a statement to your return. Give the same information as in columns (1) through (4) for each dependent.

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

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

Your dependent can get an SSN by filing **Form SS-5** with your local Social Security Administration (SSA) office. It usually takes about 2 weeks to get a number. If your dependent won't have an SSN by April 15, 1996, see **What if I can't file on time?** on page 10. If your dependent lives in Canada or Mexico, see Pub. 501 for details on how to get an SSN.

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

**Column (4).** Enter the number of months your dependent lived with you in 1995. Count temporary absences, such as school or vacation, as time lived in your home. If your dependent was born or died in 1995, enter "12." If your dependent lived in Canada or Mexico during 1995, don't enter a number. Instead, enter "CN" or "MX," whichever applies.

**Children who didn't live with you due to divorce or separation.** If you are claiming a child who didn't live with you under the rules for **Children of divorced or separated parents** on page 24, enter the total number of such children on the line to the right of line 6c labeled "No. of your children on 6c who: didn't live with you due to divorce or separation." If you put a number on this line, you **must** do one of the following **each** year you claim the child as a dependent.

- Check the box on line 6d if your divorce decree or written separation agreement went into effect before 1985 and it states that you can claim the child as your dependent.
- Attach Form 8332 or similar statement to your return. If your divorce decree or separation agreement went into effect after 1984 and it states you can claim the child as your dependent without regard to any condition, such as payment of support, you may attach a copy of the following pages from the decree or agreement instead.
  1. Cover page (put the other parent's SSN on that page), and
  2. The page that states you can claim the child as your dependent, and
  3. Signature page with the other parent's signature and date of agreement.

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

**Other dependent children.** Enter the total number of children who did not live with you for reasons other than divorce or separation on the line labeled "Dependents on 6c not entered above." Include dependent children who lived in Canada or Mexico during 1995.

---

**Figure your  
adjusted gross  
income  
Lines 7-16**

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

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

**Refunds of state or local income taxes.** If you received a refund, credit, or offset of state or local income taxes in 1995, the state or other taxing authority may send you a Form 1099-G. This form will show the amount of this refund, credit, or offset. You **do not** have to include this amount in your income for 1995 if, in the year the tax was paid to the state or other taxing authority, you filed:

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

If the amount shown on Form 1099-G was for a tax you deducted as an itemized deduction on Form 1040, you may have to report part or all of the amount shown on Form 1099-G as income on Form 1040 for 1995. Call Tele-Tax (see page 62) and listen to topic 405 or get Pub. 525 for details.

**Special rules for people in community property states.** Married couples living in community property states must follow state law to determine what is

---

community income and what is separate income. Community property states are Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin.

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

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

Also, include on line 7 disability pensions if you have not reached the minimum retirement age set by your employer. Disability pensions received after you reach your employer's minimum retirement age and other pensions shown on Form 1099-R (other than payments from an IRA) are reported on lines 11a and 11b of Form 1040A. Payments from an IRA are reported on lines 10a and 10b.

If you used an **employer-provided vehicle** for both personal and business purposes and 100% of its annual lease value was included as wages on your W-2 form, you may be able to deduct the business use of the vehicle. But you must use Form 1040 and Form 2106 to do so. For details, get Pub. 917.

**If you don't get a W-2 form** by January 31, 1996, ask your employer for one. If you don't get it by February 15, call us. See page 61 for the number. You will be asked for your employer's name, address, telephone number, and, if known, identification number. You will also be asked for your address, social security number, daytime telephone number, dates of employment, and your best estimate of your total wages and Federal income tax withheld. If you lose your W-2 form or it is incorrect, ask your employer for a new one.

Even if you don't get a W-2 form from your employer, you must still report your earnings. For example, if you were paid less than \$1,000 as a household employee in 1995, your employer is not required to give you a W-2 form, but you must still include the wages on line 7.

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

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

(continued)

**Dependent care benefits (DCB).** If you received benefits for 1995 under your employer's dependent care plan, you may be able to exclude part or all of them from your income. You must use Schedule 2 to do so. The benefits should be shown in box 10 of your W-2 form(s). First, go to Schedule 2 and fill in Parts I and III. Include any taxable benefits from line 20 of that schedule on Form 1040A, line 7. In the space to the left of line 7, write "DCB."

---

**Line 8a Taxable interest.** Report all of your taxable interest income on line 8a even if it is \$400 or less. But you must also fill in Schedule 1, Part I, if **any** of the following apply:

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

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

If you received a 1995 Form 1099-INT for U.S. savings bond interest that includes amounts you reported before 1995, get Pub. 550.

Include taxable interest from seller-financed mortgages, banks, savings and loan associations, money market certificates, credit unions, savings bonds, etc. Also, include any interest you received or that was credited to your account so you could withdraw it, even if it wasn't entered in your passbook. Interest credited in 1995 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 1995 income. For details, see Pub. 550.



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

For more information, call Tele-Tax (see page 62) and listen to topic 403 or see Pub. 550.

---

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

You should not have received a Form 1099-INT for tax-exempt interest. But if you did, fill in Schedule 1 and see the instructions on page 72.

---

**Line 9 Dividends.** Report your total gross dividends on line 9 even if they total \$400 or less. If the total is over \$400 or you received dividends as a nominee (that is, in your name but the dividends actually belong to someone else), first fill in Schedule 1, Part II (see page 72).

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

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

---

## TIP

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

For more information, get Pub. 550.

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

**Caution:** *You may have to pay additional tax if (1) you received an early distribution from your IRA and the total distribution was not rolled over, (2) you received a distribution in excess of \$150,000, or (3) you were born before July 1, 1924, and received less than the minimum required distribution. To find out if you owe this tax, get Pub. 590. If you do owe this tax, you **must** use Form 1040.*

If you made any nondeductible contributions to your IRA for 1995 or an earlier year or you rolled your IRA distribution over into another IRA, see below. **Do not** use line 10a or 10b to report a rollover from a qualified employer's plan to an IRA. Instead, see the instructions for lines 11a and 11b.

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

**Nondeductible contributions.** If you made nondeductible contributions for any year, only part of your IRA distribution may be taxable. Get Form 8606 to figure the taxable part of your IRA distribution. If you made any nondeductible contributions for 1995, you may need to make a special computation. See Pub. 590 for details. Enter the total distribution on line 10a and the taxable part on line 10b.

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

**Lines 11a and 11b Pensions and annuities.** Use lines 11a and 11b to report pension and annuity payments you received, including payments (distributions) from retirement plans, life insurance annuity contracts, profit-sharing plans, and employee-savings plans. See page 31 for information on rollovers and lump-sum distributions.

Also, use these lines to report disability pensions received after you reach the minimum retirement age set by your employer. Disability pensions received before you reach your employer's minimum retirement age are reported on line 7.

## TIP

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

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

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

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

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

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

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

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

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

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

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

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

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

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

If all four of the above apply, use the worksheet on page 32 to figure the taxable part of your pension or annuity. If you are a beneficiary entitled to a death benefit exclusion (see page 31), add the exclusion to the amount you enter on line 2 of the worksheet. Do this even if you received a Form 1099-R showing a taxable amount. The payer of the annuity cannot add the death benefit exclusion to your cost when figuring the taxable amount. Attach a signed statement to your return stating that you are entitled to a death benefit exclusion. For more details on the Simplified General Rule, see Pub. 575 or Pub. 721.

---

**Caution:** *If you received U.S. Civil Service retirement benefits and you chose the lump-sum credit option, use the worksheet in Pub. 721. **Do not** use the one on page 32.*

**Age at annuity starting date.** If you are the retiree, use your age on the annuity starting date. If you are the survivor of a retiree, use the retiree's age on his or her annuity starting date. If you are the beneficiary of an employee who died, see Pub. 575. If there is more than one beneficiary, see Pub. 575 or Pub. 721 to figure each beneficiary's taxable amount.

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

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

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

Enter on line 11a the total distribution before income tax or other deductions were withheld. This amount should be shown in box 1 of Form 1099-R. From the total on line 11a, subtract any contributions (usually shown in box 5) that were taxable to you when made. From that result, subtract the amount that was rolled over either directly or within 60 days of receiving the distribution. Enter the remaining amount, even if zero, on line 11b.

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

**Lump-sum distributions.** If you received a lump-sum distribution from a profit-sharing or retirement plan, your Form 1099-R should have the "Total distribution" box in box 2b checked. Enter the total distribution on line 11a and the taxable part on line 11b.

*You may be able to pay less tax on the distribution if you were born before 1936 or were at least age 59½ on the date of the distribution, you meet certain other conditions, and you choose to use Form 4972 to figure the tax on any part of the distribution. You may also be able to use Form 4972 if you are the beneficiary of a deceased employee who was either age 59½ or older on the date of death or born before 1936 and was age 50 or older on the date of death. But you must use Form 1040 to do so. For details, get Form 4972.*

TIP

You must use Form 1040 if you owe additional tax because you **(1)** received an early distribution from a qualified retirement plan and the total amount was not rolled over, or **(2)** received a distribution in excess of \$150,000 from a qualified retirement plan. See Pub. 575 to find out if you owe this tax.

**Simplified General Rule worksheet**

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



<p>1. Enter the total pension or annuity payments received this year. Also, enter this amount on Form 1040A, line 11a.</p>	1.																
<p>2. Enter your cost in the plan at the annuity starting date plus any death benefit exclusion (see page 31).</p>	2.																
<p>3. Age at annuity starting date (see instructions on page 31):</p> <table border="0" style="margin-left: 40px;"> <tr> <td style="text-align: right;">55 and under . . . . .</td> <td style="text-align: right;">300</td> <td style="width: 20px;"></td> </tr> <tr> <td style="text-align: right;">56-60 . . . . .</td> <td style="text-align: right;">260</td> <td></td> </tr> <tr> <td style="text-align: right;">61-65 . . . . .</td> <td style="text-align: right;">240</td> <td></td> </tr> <tr> <td style="text-align: right;">66-70 . . . . .</td> <td style="text-align: right;">170</td> <td></td> </tr> <tr> <td style="text-align: right;">71 and older . . . . .</td> <td style="text-align: right;">120</td> <td></td> </tr> </table>	55 and under . . . . .	300		56-60 . . . . .	260		61-65 . . . . .	240		66-70 . . . . .	170		71 and older . . . . .	120		3.	
55 and under . . . . .	300																
56-60 . . . . .	260																
61-65 . . . . .	240																
66-70 . . . . .	170																
71 and older . . . . .	120																
<p>4. Divide line 2 by the number on line 3.</p>	4.																
<p>5. Multiply line 4 by the number of months for which this year's payments were made. If your annuity starting date was <b>before</b> 1987, skip lines 6 and 7 and enter this amount on line 8. Otherwise, go to line 6.</p>	5.																
<p>6. Enter the amount, if any, recovered tax free in years after 1986.</p>	6.																
<p>7. Subtract line 6 from line 2.</p>	7.																
<p>8. Enter the <b>smaller</b> of line 5 or line 7.</p>	8.																
<p>9. <b>Taxable amount.</b> Subtract line 8 from line 1. Enter the result, but not less than zero. Also, enter this amount on Form 1040A, line 11b. If your Form 1099-R shows a larger amount, use the amount on this line instead of the amount from Form 1099-R.</p>	9.																

**Note:** *If you had more than one partially taxable pension or annuity, figure the taxable part of each separately. Enter the total of the taxable parts on Form 1040A, line 11b. Enter the total pension or annuity payments received in 1995 on Form 1040A, line 11a.*

**Line 12 Unemployment compensation.** Enter on line 12 the unemployment compensation (insurance) you received. By January 31, 1996, you should receive a Form 1099-G showing the total amount paid to you during 1995. This amount should be shown in box 1.

If you received an overpayment of unemployment compensation in 1995 and you repaid any of it in 1995, subtract the amount you repaid from the total amount you received. Enter the result on line 12. Write "Repaid" and the amount you repaid in the space to the left of line 12. If you repaid unemployment compensation in 1995 that you included in gross income in an earlier year, you can deduct the amount repaid. But you must use Form 1040 to do so. Get Pub. 525 for details.

Do not include on line 12 any supplemental unemployment benefits you received from a company-financed supplemental unemployment benefit fund. Instead, report these benefits on line 7. If you pay back these supplemental unemployment benefits in a later year because you receive payments under the

---

Trade Act of 1974, you can deduct the repayment. But you must use Form 1040 to do so. For more details, see Pub. 525.

---

**Lines 13a and 13b Social security benefits.** Social security and equivalent railroad retirement benefits you received may be taxable. Social security benefits include any monthly benefit under title II of the Social Security Act or the part of a tier 1 railroad retirement benefit treated as a social security benefit. Social security benefits include monthly survivor and disability benefits paid. They do not include any supplemental security income (SSI) payments.

By January 31, 1996, you should receive a Form SSA-1099 showing in box 3 the total social security benefits paid to you in 1995. Box 4 will show the amount of any benefits you repaid in 1995. If you received railroad retirement benefits treated as social security, you should receive a Form RRB-1099. For more details, get Pub. 915.

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

To find out if any of your benefits are taxable, first complete Form 1040A, lines 7 through 12, and 15c if they apply to you. Then, use the worksheet that begins on page 34. However, **do not** use the worksheet on page 34 if any of the following apply.

- You made IRA contributions for 1995 and you were covered by a retirement plan at work. Instead, use the worksheets in Pub. 590 to see if any of your social security benefits are taxable and to figure your IRA deduction.
  - You file Form 8815. Instead, use the worksheet in Pub. 915.
  - You repaid any benefits in 1995 and your total repayments (box 4) were more than your total benefits for 1995 (box 3). **None** of your benefits are taxable for 1995. In addition, you may be able to take an itemized deduction for part of the excess repayments if they were for benefits you included in gross income in an earlier year. But you must use Form 1040 to do so. See Pub. 915.
-

Social security benefits worksheet

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



If you are married filing separately and you **lived apart** from your spouse for all of 1995, enter “D” in the space to the left of line 13a.

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

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

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

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

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

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

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

7. Subtract line 6 from line 5. 7.

8. Enter \$25,000 (\$32,000 if married filing jointly; \$0 if married filing separately and you lived with your spouse at any time during 1995). 8.

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

**Is line 9 more than zero?**

**No.** Stop; none of your social security benefits are taxable. Do not enter any amount on line 13a or 13b of Form 1040A. But if you are married filing separately and you **lived apart** from your spouse for all of 1995, enter -0- on line 13b. Be sure to enter “D” to the left of line 13a.

**Yes.** Go to line 10.

10. Enter \$9,000 (\$12,000 if married filing jointly; \$0 if married filing separately and you lived with your spouse at any time during 1995). 10.

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

12. Enter the **smaller** of line 9 or line 10. Go to line 13 on page 35. 12.

**Social security  
benefits worksheet**  
(continued)

13. Enter one-half of line 12.

13.

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

14.

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

15.

16. Add lines 14 and 15.

16.

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

17.

18. **Taxable social security benefits.** Enter the **smaller** of line 16 or line 17.

18.

- Enter the amount from line 1 on Form 1040A, line 13a.
- Enter the amount from line 18 on Form 1040A, line 13b.

**TIP**

*If part of your benefits are taxable for 1995 **and** they include benefits paid in 1995 that were for an earlier year, you may be able to reduce the taxable amount shown on the worksheet. Get Pub. 915 for details.*

**Lines 15a  
and 15b**

**IRA deduction.** If you made contributions to an individual retirement arrangement (IRA) for 1995, you may be able to take an IRA deduction. Read the following instructions to see if you can take this deduction and, if you can, which worksheet to use to figure it. Enter your IRA deduction on line 15a. If you file a joint return, enter your spouse's deduction on line 15b. You should receive a statement by May 31, 1996, that shows all contributions to your IRA for 1995.

**TIP**

*By April 1 of the year after the year in which you reach age 70½ you must start taking minimum required distributions from your IRA. If you don't, 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, get Pub. 590.*

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

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

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

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

**Special rule for married individuals who file separate returns.** If you were not covered by a plan but your spouse was, **you** are considered covered by a plan

unless you **lived apart** from your spouse for all of 1995. See the chart below to find out if you can take the deduction and, if you can, which worksheet to use.

**Not covered by a retirement plan.** If you (and your spouse if filing a joint return) were not covered by a plan at work, use **worksheet 1** on page 38 to figure your deduction.

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

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

If you (or your spouse if filing a joint return) were covered by a retirement plan and—		
Your filing status is:	And Form 1040A, line 14, is:	You can take:
Single, Head of household, or Married filing separately and <b>lived apart</b> from your spouse for all of 1995	\$25,000 or less	Full IRA deduction (use <b>worksheet 1</b> on page 38)
	Over \$25,000 but less than \$35,000	Partial IRA deduction (use <b>worksheet 2</b> on pages 38–39)
	\$35,000 or more	No IRA deduction (but see <b>Nondeductible contributions</b> below)
Married filing jointly or Qualifying widow(er) with dependent child	\$40,000 or less	Full IRA deduction (use <b>worksheet 1</b> on page 38)
	Over \$40,000 but less than \$50,000	Partial IRA deduction (use <b>worksheet 2</b> on pages 38–39)
	\$50,000 or more	No IRA deduction (but see <b>Nondeductible contributions</b> below)
Married filing separately and lived with your spouse at any time during 1995	Over -0- but less than \$10,000	Partial IRA deduction (use <b>worksheet 2</b> on pages 38–39)
	\$10,000 or more	No IRA deduction (but see <b>Nondeductible contributions</b> below)

\* If married filing separately and you were not covered by a plan but your spouse was, **you** are considered covered by a plan unless you **lived apart** from your spouse for all of 1995.

**Nondeductible contributions.** Your nondeductible contribution is the difference between the total allowable contributions to your IRA and the amount you deduct. You can make nondeductible contributions to your IRA whether you are allowed to deduct all, part, or none of your contributions.

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

**TIP**

*Use Form 8606 to report all contributions you treat as nondeductible. If you don't, you may have to pay a \$50 penalty. If you and your spouse each make nondeductible contributions, each of you must complete a separate Form 8606.*

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

- If you were age 70½ or older at the end of 1995, you cannot deduct any contributions made to your IRA for 1995 or treat them as nondeductible contributions.
- If you made contributions to your IRA in 1995 that you deducted for 1994, **do not** include them in the worksheet.

- If you received a distribution from a nonqualified deferred compensation plan or section 457 plan that was included in box 1 of your Form W-2, do not include that distribution on line 2 of IRA worksheet 1 or line 5 of IRA worksheet 2. The distribution should be shown in box 11 of your W-2 form.
  - If the total of your IRA deduction on Form 1040A plus any nondeductible contribution on your Form 8606 is less than your total IRA contributions for 1995, see Pub. 590 for special rules.
  - You must file a joint return to deduct contributions to your nonworking spouse's IRA. A **nonworking spouse** is one who had no wages or other earned income in 1995, or a working spouse who chooses to be treated as having no earned income for figuring the deduction.
  - Do not include rollover contributions in figuring your deduction. See the instructions for lines 10a and 10b on page 29 for more details on rollover contributions.
  - Do not include trustee's fees that were billed separately and paid by you for your IRA. You may be able to deduct those fees as an itemized deduction. But you must use Form 1040 to do so.
-

IRA worksheet 1

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



	(a) Your IRA	(b) Your working spouse's IRA
1. Enter IRA contributions you made, or will make by April 15, 1996, for 1995. But <b>do not</b> enter more than \$2,000 in either column.	1. <input type="text"/>	<input type="text"/>
2. Enter wages, salaries, and tips for each person from Form 1040A, line 7.	2. <input type="text"/>	<input type="text"/>
3. Enter the <b>smaller</b> of line 1 or line 2. Enter on Form 1040A, line 15a, the part of line 3, column (a), you choose to deduct. Enter on Form 1040A, line 15b, the part, if any, of line 3, column (b), you choose to deduct. If filing a joint return and contributions were made to your nonworking spouse's IRA, go to line 4.	3. <input type="text"/>	<input type="text"/>

**Nonworking spouse's IRA**

4. Enter the <b>smaller</b> of line 2, column (a), or \$2,250.	4. <input type="text"/>
5. Enter the amount from line 3, column (a).	5. <input type="text"/>
6. Subtract line 5 from line 4.	6. <input type="text"/>
7. Enter IRA contributions made, or that will be made by April 15, 1996, for 1995 for your nonworking spouse. But <b>do not</b> enter more than \$2,000.	7. <input type="text"/>
8. Enter the <b>smaller</b> of line 6 or line 7. Enter on Form 1040A, line 15b, the part of line 8 you choose to deduct.	8. <input type="text"/>

IRA worksheet 2

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



1. If your filing status is: <div style="display: inline-block; vertical-align: middle; border-left: 1px solid black; border-right: 1px solid black; padding: 0 10px;">                     Single or Head of household, enter \$35,000                      Married filing jointly or Qualifying widow(er), enter \$50,000                      Married filing separately, enter \$10,000 (\$35,000 if you <b>lived apart</b> from your spouse for all of 1995)                 </div>	1. <input type="text"/>
2. Enter the amount from Form 1040A, line 14. If this amount is equal to or more than the amount on line 1, none of your IRA contributions are deductible. Stop here. If you want to make a nondeductible IRA contribution, see Form 8606.	2. <input type="text"/>
3. Subtract line 2 from line 1. <b>If the result is \$10,000 or more, stop here and use worksheet 1.</b>	3. <input type="text"/>
4. Multiply line 3 by 20% (.20). If the result is not a multiple of \$10, round it up to the next multiple of \$10 (for example, round \$490.30 to \$500). If the result is \$200 or more, enter the result. But if it is less than \$200, enter \$200. Go to line 5 on page 39.	4. <input type="text"/>

**IRA worksheet 2**  
 (continued)

	(a) Your IRA	(b) Your working spouse's IRA
<b>Deductible IRA contributions</b>		
5. Enter wages, salaries, and tips for each person from Form 1040A, line 7.	5.	
6. Enter IRA contributions you made, or will make by April 15, 1996, for 1995. But <b>do not</b> enter more than \$2,000 in either column.	6.	
7. Enter the <b>smallest</b> of line 4, 5, or 6. This is the most you can deduct. Enter on Form 1040A, line 15a, the part of line 7, column (a), you choose to deduct. Enter on Form 1040A, line 15b, the part, if any, of line 7, column (b), you choose to deduct. If line 6 is more than line 7, go to line 8.	7.	
<b>Nondeductible IRA contributions</b>		
8. Subtract line 7 from line 5 or line 6, whichever is <b>smaller</b> . Enter on line 1 of your Form 8606 the part of line 8 you choose to make nondeductible.	8.	
<b>If filing a joint return and contributions were made to your nonworking spouse's IRA, go to line 9.</b>		
<b>Deductible IRA contributions for nonworking spouse</b>		
9. Enter the <b>smaller</b> of line 5, column (a), or \$2,250.	9.	
10. Add the amount on line 7, column (a), to the part of line 8, column (a), that you choose to make nondeductible.	10.	
11. Subtract line 10 from line 9. If the result is zero or less, stop here. You cannot make deductible or nondeductible IRA contributions for your nonworking spouse.	11.	
12. Enter the <b>smallest</b> of (a) IRA contributions made, or that will be made by April 15, 1996, for 1995 that are for your nonworking spouse; (b) \$2,000; or (c) the amount on line 11.	12.	
13. Multiply line 3 by 22.5% (.225). If the result is not a multiple of \$10, round it up to the next multiple of \$10. If the result is \$200 or more, enter the result. But if it is less than \$200, enter \$200.	13.	
14. Enter the amount from line 7, column (a).	14.	
15. Subtract line 14 from line 13.	15.	
16. Enter the <b>smallest</b> of line 4, 5, 12, or 15. This is the most you can deduct. Enter on Form 1040A, line 15b, the part of line 16 you choose to deduct. If line 12 is more than line 16, go to line 17.	16.	
<b>Nondeductible IRA contributions for nonworking spouse</b>		
17. Subtract line 16 from line 12. Enter on line 1 of your spouse's Form 8606 the part of line 17 you choose to make nondeductible.	17.	

Figure your  
standard  
deduction,  
exemption  
amount, and  
taxable  
income  
Lines 17–22

**Line 18a** If you were age 65 or older or blind, check the appropriate boxes on line 18a. If you were married and checked the box on line 6b on page 1 of Form 1040A and your spouse was age 65 or older or blind, also check the appropriate boxes on line 18a. Then, add the number of boxes checked on line 18a. Enter the total in the box provided on line 18a. You need to know this total to use the **Standard deduction chart for people age 65 or older or blind** on page 41.

**Age.** If you were age 65 or older on January 1, 1996, check the “65 or older” box on your 1995 return.

**Blindness.** If you were completely blind as of December 31, 1995, attach a statement to your return describing this condition. If you were partially blind, you must attach a statement certified by your eye doctor or registered optometrist that:

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

If your eye condition is not likely to improve beyond the conditions listed above, attach a statement certified by your eye doctor or registered optometrist to this effect. Keep a copy of this statement for your records. If you attached this statement in an earlier year, you do not have to file another one. But you must attach a note saying that you have already filed a statement.

---

**Line 18b Dependents.** Check the box on line 18b if you (or your spouse if filing a joint return) can be claimed as a dependent on someone's 1995 return, such as your parents' return. Check the box even if that person chooses not to claim you (or your spouse). You must use the **Standard deduction worksheet for dependents** on page 41 to figure your standard deduction.

---

**Line 18c** If you are married filing a separate return and your spouse itemizes deductions on a separate return, check the box on line 18c. You CANNOT take the standard deduction even if you were age 65 or older or blind (that is, you completed line 18a). Enter zero on line 19 and go to line 20.

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

---

**Line 19 Standard deduction.** Most people can find their standard deduction by looking at line 19 of Form 1040A. But if you checked **any** of the boxes on **line 18a or 18b**, use the chart or worksheet on page 41 that applies to you to figure your standard deduction. Also, if you checked the box on **line 18c**, you **cannot** take the standard deduction even if you were age 65 or older or blind.

---

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

**Standard deduction chart for people age 65 or older or blind—Line 19**  
 If someone can claim you (or your spouse if married filing jointly) as a dependent, use the worksheet below instead.

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

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

If your filing status is:	And the number in the box above is:	Enter on Form 1040A, line 19:
Single	1	\$4,850
	2	5,800
Married filing jointly or Qualifying widow(er)	1	\$7,300
	2	8,050
	3	8,800
	4	9,550
Married filing separately	1	\$4,025
	2	4,775
	3	5,525
	4	6,275
Head of household	1	\$6,700
	2	7,650

**Standard deduction worksheet for dependents**

**Standard deduction worksheet for dependents—Line 19** (keep for your records)  
 Use this worksheet **ONLY** if someone can claim you (or your spouse if married filing jointly) as a dependent. 

1. Enter the amount from Form 1040A, line 7. If none, enter -0-. 1.

2. Minimum amount. 2.

3. Enter the **larger** of line 1 or line 2. 3.

4. Enter on line 4 the amount shown below for your filing status.  
 • Single, enter \$3,900  
 • Married filing separately, enter \$3,275  
 • Married filing jointly or Qualifying widow(er), enter \$6,550  
 • Head of household, enter \$5,750 4.

5. **Standard deduction.**

a. Enter the **smaller** of line 3 or line 4. If under 65 and not blind, stop here and enter this amount on Form 1040A, line 19. Otherwise, go to line 5b. 5a.

b. If 65 or older or blind, multiply \$950 (\$750 if married filing a joint or separate return, or qualifying widow(er)) by the number on Form 1040A, line 18a. 5b.

c. Add lines 5a and 5b. Enter the total here and on Form 1040A, line 19. 5c.

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

**Tax figured by the IRS.** If you want, we will figure your tax for you. If you have paid too much, we will send you a refund. If you did not pay enough, we'll send you a bill. If you mail your return by April 15, 1996, we won't charge you interest or a late payment penalty if you pay within 30 days of the notice date or by April 15, 1996, whichever is later.

(continued)

**Note:** *If you are required to use **Form 8615, Tax for Children Under Age 14 Who Have Investment Income of More Than \$1,300**, we cannot figure your tax for you. We also cannot figure your tax if you want your refund directly deposited or any of it applied to your 1996 estimated tax.*

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

1. Fill in the parts of your return through line 22 that apply to you.
2. If you file a joint return, use the space to the left of line 22 to separately show your own and your spouse's taxable income.
3. Complete lines 24a, 24b, 26, 27, 29a through 29c, and any write-ins on line 29d if they apply to you. Read the instructions below if you want us to figure your credit for the elderly or the disabled, or your earned income credit.
4. Attach the first copy or Copy B of all your W-2 forms and any 1099-R form that shows Federal income tax withheld.
5. Fill in and attach any schedules or forms asked for on the lines you completed.
6. Sign and date your return (both spouses must sign a joint return) and enter your occupation(s).

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

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

**Earned income credit (EIC).** Answer the questions on page 47 to see if you can take this credit. If you can take the EIC and you want us to figure it for you, write "EIC" next to line 29c. Enter the amount and type of any nontaxable earned income (see page 51) in the spaces provided below line 29c. If you have a qualifying child, you **must** fill in Schedule EIC and attach it to your return. If you don't have to file a return, but are filing only to take the earned income credit, follow all of the above instructions.

---

Figure your  
tax, credits,  
and payments  
Lines 23–29d

**Line 23** Find your tax in the tax table on pages 65–70.

**Form 8615.** If this return is for a child who was under age 14 on January 1, 1996, and the child had more than \$1,300 of investment income, such as taxable interest or dividends, Form 8615 must be used to figure the tax. But if neither of the child's parents was alive at the end of 1995, do not use Form 8615. Instead, use the tax table to figure the child's tax.

---

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

Use Schedule 2 to figure the credit. If you received any dependent care benefits for 1995, you must file Schedule 2 to figure the amount of the benefits you may exclude from your income even if you cannot take the credit. For more details, including special rules for divorced or separated parents, see the instructions for Schedule 2 and Pub. 503.

---

**Line 24b Credit for the elderly or the disabled.** You may be able to take this credit if by the end of 1995:

- You were age 65 or older, **or**
- You were under age 65, you retired on **permanent and total** disability, and you had taxable disability income in 1995.

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

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

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

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

**Line 27 Household employment taxes.** If you had a household employee (defined below) during 1995 and **any** of the three conditions listed below apply, you may owe employment taxes on the cash wages you paid that employee. Employment taxes are social security, Medicare, withheld Federal income, and Federal unemployment (FUTA) taxes. Cash wages include payments by check or money order.

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

If any of the above apply to you, get **Schedule H** and its instructions to see if you owe these taxes. If you do, complete Schedule H and attach it to your return. See page 58 for details on how to get Schedule H and its instructions.

**Household employee.** Any person who does household work is a household employee if you can control what will be done and how it will be done.

Household work includes work done in or around your home by babysitters, nannies, health aides, maids, yard workers, and similar domestic workers. For more details, see the Instructions for Schedule H.

---

**Line 28 Total tax.** If you owe the alternative minimum tax, include that tax in the total on line 28.

**Alternative minimum tax.** If **both** 1 and 2 below apply to you, use the worksheet on page 45 to see if you owe this tax and, if you do, the amount to include on line 28.

1. The amount on Form 1040A, line 17, plus any tax-exempt interest on Form 1040A, line 8b, is more than \$45,000 if married filing jointly or qualifying widow(er); more than \$33,750 if single or head of household; more than \$22,500 if married filing separately.
2. The amount on Form 1040A, line 21, is \$10,000 or more.

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

---

## Alternative minimum tax worksheet

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



1. Enter the amount from Form 1040A, line 17, plus any tax-exempt interest from private activity bonds issued after August 7, 1986.	1.	<input type="text"/>
2. Enter on line 2 the amount shown below for your filing status. <ul style="list-style-type: none"> <li>• Single or Head of household, enter \$33,750.</li> <li>• Married filing jointly or Qualifying widow(er), enter \$45,000.</li> <li>• Married filing separately, enter \$22,500.</li> </ul>	2.	<input type="text"/>
3. Subtract line 2 from line 1. If zero or less, <b>stop</b> ; you don't owe this tax. <ul style="list-style-type: none"> <li>• If you are married filing separately, go to line 4.</li> <li>• All others, enter the amount from line 3 on line 6 and go to line 7.</li> </ul>	3.	<input type="text"/>
4. Subtract \$75,000 from the amount on line 1. If zero or less, enter -0- here and on line 5, and go to line 6.	4.	<input type="text"/>
5. Multiply line 4 by 25% (.25).	5.	<input type="text"/>
6. Add lines 3 and 5.	6.	<input type="text"/>
7. Multiply line 6 by 26% (.26).	7.	<input type="text"/>
8. Enter the amount from Form 1040A, line 23.	8.	<input type="text"/>
9. <b>Alternative minimum tax.</b> If line 8 is equal to or more than line 7, you don't owe this tax. If line 8 is less than line 7, subtract line 8 from line 7 and enter the result. Also, include this amount in the total on Form 1040A, line 28. Write "AMT" and show the amount in the space to the left of line 28.	9.	<input type="text"/>

**Line 29a Federal income tax withheld.** Add the amounts shown as Federal income tax withheld on your Forms W-2 and 1099-R. Enter the total on line 29a. The amount of Federal income tax withheld should be shown in box 2 of Form W-2 and box 4 of Form 1099-R. If line 29a includes amounts withheld as shown on Form 1099-R, check the box on line 29a. Be sure to attach the Form 1099-R.

If you received a 1995 Form 1099 showing Federal income tax withheld on dividends or interest income, include the amount withheld in the total on line 29a. This should be shown in box 2 of Form 1099-DIV and in box 4 of the other 1099 forms. Be sure to check the box on line 29a.

**Line 29b 1995 estimated tax payments.** Enter any payments you made on your estimated Federal income tax (Form 1040-ES) for 1995. Include any overpayment from your 1994 return that you applied to your 1995 estimated tax.

If you and your spouse paid joint estimated tax but are now filing separate income tax returns, either of you can claim all of the amount paid. Or you can each claim part of it. Get Pub. 505 for details on how to divide your payments. If you or your spouse paid separate estimated tax but you are now filing a joint income tax return, add the amounts you each paid. Follow these instructions even if your spouse died in 1995 or in 1996 before filing a 1995 return.

**Divorced taxpayers.** If you were divorced in 1995 and you made joint estimated tax payments with your former spouse, enter your former spouse's SSN in the space provided on the front of Form 1040A. If you were divorced and remarried in 1995, enter your present spouse's SSN in the space provided on the front of Form 1040A. Also, in the margin to the left of line 29b, write your former spouse's SSN, followed by "DIV."

**Name change.** If you changed your name because of marriage, divorce, etc., and you made estimated tax payments using your former name, attach a statement to the front of Form 1040A explaining all the payments you and your spouse made in 1995, where you made the payments, and the name(s) and SSN(s) under which you made the payments.

**Line 29c Earned income credit (EIC).** The EIC is a special credit for certain workers. It reduces tax you owe. It may give you a refund even if you don't owe any tax. To see if you can take this credit, answer the questions below. But first see the **Caution** below. The credit can be as much as \$314 if you don't have a qualifying child (defined on page 49). If you have one qualifying child, the credit can be as much as \$2,094. If you have more than one qualifying child, it can be as much as \$3,110.

**Caution:** You **cannot** take the credit if your filing status is married filing separately. You also **cannot** take the credit if you were the qualifying child of another person in 1995. If you cannot take the credit for this reason, enter "No" next to line 29c. If you were a nonresident alien for any part of 1995, you **cannot** take the credit unless you are married to a U.S. citizen or resident and elect to be taxed as a resident for all of 1995.

---

### Questions to see if you can take the earned income credit

---

If you were in the military stationed outside the United States, see **Special rules** on page 51 before you begin.

**All filers—**

1. Do you have at least one qualifying child (defined on page 49)?

- No.** Skip to question 4.  
 **Yes.** Go to question 2.

**If you have at least one qualifying child—**

2. Is the total of your **taxable and nontaxable earned income** (see pages 50 and 51) less than \$24,396 (less than \$26,673 if you have more than one qualifying child)? (Nontaxable earned income includes military housing and subsistence, and contributions to a 401(k) plan.)

- No. Stop.** You **cannot** take the credit. Enter "No" next to line 29c.  
 **Yes.** Go to question 3.

3. Is the amount on Form 1040A, line 16, less than \$24,396 (less than \$26,673 if you have more than one qualifying child)?

- No. Stop.** You **cannot** take the credit.  
 **Yes.** You can take the credit. **If you want the IRS to figure it for you, stop.** Enter "EIC" next to line 29c and attach Schedule EIC to your return. Also, enter the amount and type of any nontaxable earned income below line 29c. **If you want to figure the credit yourself, stop** and complete the worksheet on page 48 now.

**If you don't have a qualifying child—**

4. Were you (or your spouse if filing a joint return) at least age 25 but under age 65 at the end of 1995?

- No. Stop.** You **cannot** take the credit. Enter "No" next to line 29c.  
 **Yes.** Go to question 5.

5. Can your parents (or someone else) claim you as a dependent on their 1995 tax return?

- Yes. Stop.** You **cannot** take the credit.  
 **No.** Go to question 6.

6. Was your home in the United States for more than half of 1995?

- No. Stop.** You **cannot** take the credit. Enter "No" next to line 29c.  
 **Yes.** Go to question 7.

7. Is the total of your **taxable and nontaxable earned income** (see pages 50 and 51) less than \$9,230? (Nontaxable earned income includes military housing and subsistence, and contributions to a 401(k) plan.)

- No. Stop.** You **cannot** take the credit. Enter "No" next to line 29c.  
 **Yes.** Go to question 8.

8. Is the amount on Form 1040A, line 16, less than \$9,230?

- No. Stop.** You **cannot** take the credit.  
 **Yes.** You can take the credit. **If you want the IRS to figure it for you, enter "EIC"** next to line 29c. Also, enter the amount and type of any nontaxable earned income below line 29c. **If you want to figure the credit yourself, complete the worksheet on page 48.**
-

Earned income credit worksheet

Earned income credit worksheet—Line 29c (keep for your records)



If you want the IRS to figure your credit, see page 42.

**Caution:** If you were a household employee who didn't receive a Form W-2 because your employer paid you less than \$1,000 in 1995, see **Special rules** on page 51 before completing this worksheet. Also, see **Special rules** if Form 1040A, line 7, includes any amount paid to an inmate in a penal institution.

1. Enter the amount from Form 1040A, line 7. 1.

2. If you received a taxable scholarship or fellowship grant that wasn't reported on a W-2 form, enter that amount here. 2.

3. Subtract line 2 from line 1. 3.

4. Enter any **nontaxable earned income** (see page 51). Types of nontaxable earned income include contributions to a 401(k) plan, and military housing and subsistence. These should be shown in box 13 of your W-2 form. 4.

5. Add lines 3 and 4. 5.

6. Look up the amount on **line 5** above in the **EIC Table** on pages **52-53** to find your credit. Enter the credit here. 6.

If line 6 is zero, **stop**. You **cannot** take the credit. Enter "No" next to line 29c of Form 1040A.

7. Enter the amount from Form 1040A, line 16. 7.

8. **Is line 7 less than—**  
 ● \$5,150 if you don't have a qualifying child?  
 ● \$11,300 if you have at least one qualifying child?  
 **YES.** Go to line 9 now.  
 **NO.** Look up the amount on **line 7** above in the **EIC Table** on pages **52-53** to find your credit. Enter the credit here. 8.

9. **Earned income credit.**  
 ● If you checked "YES" on line 8, enter the amount from line 6.  
 ● If you checked "NO" on line 8, enter the **smaller** of line 6 or line 8. 9.

**Next:** Take the amount from line 9 above and enter it on Form 1040A, line 29c.

**AND**

If you had any nontaxable earned income (see line 4 above), enter the amount and type of that income in the spaces marked "amount" and "type" below line 29c.

**AND**

Complete **Schedule EIC** and attach it to your return **ONLY** if you have a qualifying child.

If you included the alternative minimum tax on line 28, subtract it from the amount on line 9 of the worksheet. Enter the result (if more than zero) on Form 1040A, line 29c. Also, replace the amount on line 9 of the worksheet with the amount entered on Form 1040A, line 29c.

---

### Qualifying child

A qualifying child is a child who:

1. Is your son, daughter, adopted child, grandchild, stepchild, or foster child, **and**
2. Was (at the end of 1995)—
  - under age 19, or
  - under age 24 and a student (see below), or
  - any age and permanently and totally disabled (see page 50), **and**
3. Lived with you in the United States for more than half of 1995 (for all of 1995 if a foster child). If the child didn't live with you for the required time, see the **Exception** on page 50.

A child doesn't always have to be your dependent to qualify. But if the child was married or is also a qualifying child of another person (other than your spouse if filing a joint return), special rules apply. See **Married child** and **Qualifying child of more than one person** on page 50.

**Example.** You are divorced and have a 7-year-old son. Although you had custody of your son, he is claimed as a dependent on his other parent's 1995 tax return. Your son is **your** qualifying child because he meets each of the three requirements listed above. Your son is not a qualifying child of his other parent because he did not live with the other parent for more than half of 1995 and the **Exception** on page 50 does not apply.

The following explains some of the terms used above.

- A **foster child** is any child you cared for as your own child. For example, if you acted as the parent of your niece or nephew, this child is considered your foster child.
- A child placed with you by an authorized placement agency for legal adoption is an **adopted child** even if the adoption isn't final.
- A **grandchild** is any descendant of your son, daughter, or adopted child. For example, a grandchild includes your great-grandchild, great-great-grandchild, etc.
- A **student** is a child who—
  1. Was enrolled as a full-time student at a school during any 5 months of 1995, or
  2. Took a full-time, on-farm training course during any 5 months of 1995. The course had to be given by a school or a state, county, or local government agency.

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

---

- A child is **permanently and totally disabled** if **both** of the following apply.
  1. He or she cannot engage in any substantial gainful activity because of a physical or mental condition.
  2. A doctor determines the condition has lasted or can be expected to last continuously for at least a year or can lead to death.

**Exception.** The child, including a foster child, is considered to have lived with you for all of 1995 if **both** of the following apply.

1. The child was born or died in 1995.
2. Your home was the child's home for the entire time he or she was alive during 1995.

Temporary absences, such as for school, vacation, or medical care, count as time lived at home.

**Married child.** If your child was married at the end of 1995, that child is a qualifying child only if you can claim him or her as your dependent on Form 1040A, line 6c. But if this child's other parent claimed him or her as a dependent under the rules on page 24 for **Children of divorced or separated parents**, this child is your qualifying child.

**Qualifying child of more than one person.** If a child meets the conditions to be a qualifying child of more than one person, only the person who had the **highest** adjusted gross income for 1995 may treat that child as a qualifying child. The other person(s) **cannot** claim the credit for people who do not have a qualifying child. If the other person is your spouse and you are filing a joint return, this rule doesn't apply. If you cannot take the credit because of this rule, enter "No" next to line 29c.

**Example.** You and your 5-year-old daughter moved in with your mother in April 1995. You are not a qualifying child of your mother. Your daughter meets the conditions to be a qualifying child for both you and your mother. Your adjusted gross income for 1995 was \$8,000 and your mother's was \$14,000. Because your mother's adjusted gross income was higher, your daughter is your mother's qualifying child. You **cannot** take any EIC.

### **Taxable earned income**

This is usually the amount reported on Form 1040A, line 7. But if line 7 includes an amount for a taxable scholarship or fellowship grant that wasn't reported on a W-2 form or an amount paid to an inmate in a penal institution, subtract that amount from the total on line 7. The result is your taxable earned income for purposes of the earned income credit. If you subtracted income paid to an inmate, also enter "PRI" and the amount subtracted in the space to the left of line 7 of Form 1040A.

Also, if line 7 of Form 1040A includes any amount paid to a household employee who didn't receive a W-2 form, see **Special rules** on page 51.

---

## Nontaxable earned income

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

- Basic quarters and subsistence allowances, the value of in-kind quarters and subsistence, and combat zone excluded pay received from the U.S. military. These amounts should be shown in box 13 of your 1995 W-2 form with code "Q."
- Housing allowances or rental value of a parsonage for clergy members.
- Meals and lodging provided for the convenience of your employer.
- Voluntary salary deferrals. If you chose to have your employer contribute part of your pay to certain retirement plans (such as a 401(k) plan or the Federal Thrift Savings Plan) instead of having it paid to you, the "Deferred compensation" box in box 15 of your W-2 form should be checked. The amount deferred should be shown in box 13 of your W-2 form.
- Excludable dependent care benefits from Schedule 2, line 19.
- Voluntary salary reductions, such as under a cafeteria plan, unless they are included in box 1 of your W-2 form(s). For details, get Pub. 596.

### TIP

*Nontaxable earned income does not include welfare benefits.*

## Effect of credit on certain welfare benefits

Any refund you receive as the result of claiming the earned income credit will not be used to determine if you are eligible for the following benefit programs, or how much you can receive from them.

- Aid to Families With Dependent Children (AFDC).
- Medicaid and supplemental security income (SSI).
- Food stamps and low-income housing.

## Special rules

**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. Get Pub. 596 for the definition of extended active duty.

**Household employees.** If you were a household employee who didn't receive a W-2 form because your employer paid you less than \$1,000 in 1995, be sure to include the amount you were paid on Form 1040A, line 7. Enter "HSH" and the amount not reported on a W-2 form in the space to the left of line 7.

**Inmates.** Amounts paid to inmates in penal institutions for their work are not earned income for purposes of the EIC. If the total on Form 1040A, line 7, includes such income, subtract that income from the amount on line 7. Enter the result on line 1 of the worksheet on page 48. Also, enter "PRI" and the amount subtracted in the space to the left of line 7 of Form 1040A.

# 1995 Earned Income Credit (EIC) Table

Caution: This is *not* a tax table.

To find your credit: First, read down the "At least — But less than" columns and find the line that includes the amount you entered on line 5 or line 7 of the **Earned income credit worksheet** on page 48. Next, read across to the column that includes the number of qualifying children you have. Then, enter the credit from that column on line 6 or line 8 of the worksheet, whichever applies.

If the amount on line 5 or line 7 of the worksheet is—		And you have—			If the amount on line 5 or line 7 of the worksheet is—		And you have—			If the amount on line 5 or line 7 of the worksheet is—		And you have—							
At least	But less than	No children	One child	Two children	At least	But less than	No children	One child	Two children	At least	But less than	No children	One child	Two children					
Your credit is—		Your credit is—			Your credit is—		Your credit is—			Your credit is—		Your credit is—							
\$1	\$50	\$2	\$9	\$9	3,000	3,050	231	1,029	1,089	6,000	6,050	245	2,049	2,169	9,000	9,050	16	2,094	3,110
50	100	6	26	27	3,050	3,100	235	1,046	1,107	6,050	6,100	241	2,066	2,187	9,050	9,100	12	2,094	3,110
100	150	10	43	45	3,100	3,150	239	1,063	1,125	6,100	6,150	238	2,083	2,205	9,100	9,150	8	2,094	3,110
150	200	13	60	63	3,150	3,200	243	1,080	1,143	6,150	6,200	234	2,094	2,223	9,150	9,200	4	2,094	3,110
200	250	17	77	81	3,200	3,250	247	1,097	1,161	6,200	6,250	230	2,094	2,241	9,200	9,250	*	2,094	3,110
250	300	21	94	99	3,250	3,300	251	1,114	1,179	6,250	6,300	226	2,094	2,259	9,250	11,300	0	2,094	3,110
300	350	25	111	117	3,300	3,350	254	1,131	1,197	6,300	6,350	222	2,094	2,277	11,300	11,350	0	2,089	3,103
350	400	29	128	135	3,350	3,400	258	1,148	1,215	6,350	6,400	218	2,094	2,295	11,350	11,400	0	2,081	3,093
400	450	33	145	153	3,400	3,450	262	1,165	1,233	6,400	6,450	215	2,094	2,313	11,400	11,450	0	2,073	3,083
450	500	36	162	171	3,450	3,500	266	1,182	1,251	6,450	6,500	211	2,094	2,331	11,450	11,500	0	2,065	3,073
500	550	40	179	189	3,500	3,550	270	1,199	1,269	6,500	6,550	207	2,094	2,349	11,500	11,550	0	2,057	3,063
550	600	44	196	207	3,550	3,600	273	1,216	1,287	6,550	6,600	203	2,094	2,367	11,550	11,600	0	2,049	3,053
600	650	48	213	225	3,600	3,650	277	1,233	1,305	6,600	6,650	199	2,094	2,385	11,600	11,650	0	2,041	3,043
650	700	52	230	243	3,650	3,700	281	1,250	1,323	6,650	6,700	195	2,094	2,403	11,650	11,700	0	2,033	3,033
700	750	55	247	261	3,700	3,750	285	1,267	1,341	6,700	6,750	192	2,094	2,421	11,700	11,750	0	2,025	3,022
750	800	59	264	279	3,750	3,800	289	1,284	1,359	6,750	6,800	188	2,094	2,439	11,750	11,800	0	2,017	3,012
800	850	63	281	297	3,800	3,850	293	1,301	1,377	6,800	6,850	184	2,094	2,457	11,800	11,850	0	2,009	3,002
850	900	67	298	315	3,850	3,900	296	1,318	1,395	6,850	6,900	180	2,094	2,475	11,850	11,900	0	2,001	2,992
900	950	71	315	333	3,900	3,950	300	1,335	1,413	6,900	6,950	176	2,094	2,493	11,900	11,950	0	1,993	2,982
950	1,000	75	332	351	3,950	4,000	304	1,352	1,431	6,950	7,000	173	2,094	2,511	11,950	12,000	0	1,985	2,972
1,000	1,050	78	349	369	4,000	4,050	308	1,369	1,449	7,000	7,050	169	2,094	2,529	12,000	12,050	0	1,977	2,962
1,050	1,100	82	366	387	4,050	4,100	312	1,386	1,467	7,050	7,100	165	2,094	2,547	12,050	12,100	0	1,969	2,952
1,100	1,150	86	383	405	4,100	4,150	314	1,403	1,485	7,100	7,150	161	2,094	2,565	12,100	12,150	0	1,961	2,942
1,150	1,200	90	400	423	4,150	4,200	314	1,420	1,503	7,150	7,200	157	2,094	2,583	12,150	12,200	0	1,953	2,931
1,200	1,250	94	417	441	4,200	4,250	314	1,437	1,521	7,200	7,250	153	2,094	2,601	12,200	12,250	0	1,945	2,921
1,250	1,300	98	434	459	4,250	4,300	314	1,454	1,539	7,250	7,300	150	2,094	2,619	12,250	12,300	0	1,937	2,911
1,300	1,350	101	451	477	4,300	4,350	314	1,471	1,557	7,300	7,350	146	2,094	2,637	12,300	12,350	0	1,929	2,901
1,350	1,400	105	468	495	4,350	4,400	314	1,488	1,575	7,350	7,400	142	2,094	2,655	12,350	12,400	0	1,921	2,891
1,400	1,450	109	485	513	4,400	4,450	314	1,505	1,593	7,400	7,450	138	2,094	2,673	12,400	12,450	0	1,913	2,881
1,450	1,500	113	502	531	4,450	4,500	314	1,522	1,611	7,450	7,500	134	2,094	2,691	12,450	12,500	0	1,905	2,871
1,500	1,550	117	519	549	4,500	4,550	314	1,539	1,629	7,500	7,550	130	2,094	2,709	12,500	12,550	0	1,897	2,861
1,550	1,600	120	536	567	4,550	4,600	314	1,556	1,647	7,550	7,600	127	2,094	2,727	12,550	12,600	0	1,889	2,851
1,600	1,650	124	553	585	4,600	4,650	314	1,573	1,665	7,600	7,650	123	2,094	2,745	12,600	12,650	0	1,881	2,840
1,650	1,700	128	570	603	4,650	4,700	314	1,590	1,683	7,650	7,700	119	2,094	2,763	12,650	12,700	0	1,873	2,830
1,700	1,750	132	587	621	4,700	4,750	314	1,607	1,701	7,700	7,750	115	2,094	2,781	12,700	12,750	0	1,865	2,820
1,750	1,800	136	604	639	4,750	4,800	314	1,624	1,719	7,750	7,800	111	2,094	2,799	12,750	12,800	0	1,857	2,810
1,800	1,850	140	621	657	4,800	4,850	314	1,641	1,737	7,800	7,850	107	2,094	2,817	12,800	12,850	0	1,849	2,800
1,850	1,900	143	638	675	4,850	4,900	314	1,658	1,755	7,850	7,900	104	2,094	2,835	12,850	12,900	0	1,841	2,790
1,900	1,950	147	655	693	4,900	4,950	314	1,675	1,773	7,900	7,950	100	2,094	2,853	12,900	12,950	0	1,833	2,780
1,950	2,000	151	672	711	4,950	5,000	314	1,692	1,791	7,950	8,000	96	2,094	2,871	12,950	13,000	0	1,825	2,770
2,000	2,050	155	689	729	5,000	5,050	314	1,709	1,809	8,000	8,050	92	2,094	2,889	13,000	13,050	0	1,817	2,760
2,050	2,100	159	706	747	5,050	5,100	314	1,726	1,827	8,050	8,100	88	2,094	2,907	13,050	13,100	0	1,809	2,749
2,100	2,150	163	723	765	5,100	5,150	314	1,743	1,845	8,100	8,150	85	2,094	2,925	13,100	13,150	0	1,801	2,739
2,150	2,200	166	740	783	5,150	5,200	310	1,760	1,863	8,150	8,200	81	2,094	2,943	13,150	13,200	0	1,793	2,729
2,200	2,250	170	757	801	5,200	5,250	306	1,777	1,881	8,200	8,250	77	2,094	2,961	13,200	13,250	0	1,785	2,719
2,250	2,300	174	774	819	5,250	5,300	303	1,794	1,899	8,250	8,300	73	2,094	2,979	13,250	13,300	0	1,777	2,709
2,300	2,350	178	791	837	5,300	5,350	299	1,811	1,917	8,300	8,350	69	2,094	2,997	13,300	13,350	0	1,769	2,699
2,350	2,400	182	808	855	5,350	5,400	295	1,828	1,935	8,350	8,400	65	2,094	3,015	13,350	13,400	0	1,761	2,689
2,400	2,450	186	825	873	5,400	5,450	291	1,845	1,953	8,400	8,450	62	2,094	3,033	13,400	13,450	0	1,753	2,679
2,450	2,500	189	842	891	5,450	5,500	287	1,862	1,971	8,450	8,500	58	2,094	3,051	13,450	13,500	0	1,745	2,669
2,500	2,550	193	859	909	5,500	5,550	283	1,879	1,989	8,500	8,550	54	2,094	3,069	13,500	13,550	0	1,737	2,658
2,550	2,600	197	876	927	5,550	5,600	280	1,896	2,007	8,550	8,600	50	2,094	3,087	13,550	13,600	0	1,729	2,648
2,600	2,650	201	893	945	5,600	5,650	276	1,913	2,025	8,600	8,650	46	2,094	3,110	*If the amount on line 5 or line 7 of the worksheet is at least \$9,200 but less than \$9,230, your credit is \$1. Otherwise, you <b>cannot</b> take the credit.				
2,650	2,700	205	910	963	5,650	5,700	272	1,930	2,043	8,650	8,700	42	2,094	3,110					
2,700	2,750	208	927	981	5,700	5,750	268	1,947	2,061	8,700	8,750	39	2,094	3,110					
2,750	2,800	212	944	999	5,750	5,800	264	1,964	2,079	8,750	8,800	35	2,094	3,110					
2,800	2,850	216	961	1,017	5,800	5,850	260	1,981	2,097	8,800	8,850	31	2,094	3,110					
2,850	2,900	220	978	1,035	5,850	5,900	257	1,998	2,115	8,850	8,900	27	2,094	3,110					
2,900	2,950	224	995	1,053	5,900	5,950	253	2,015	2,133	8,900	8,950	23	2,094	3,110					
2,950	3,000	228	1,012	1,071	5,950	6,000	249	2,032	2,151	8,950	9,000	20	2,094	3,110					

1995 Earned Income Credit (EIC) Table *Continued*

If the amount on line 5 or line 7 of the worksheet is—		And you have—			If the amount on line 5 or line 7 of the worksheet is—		And you have—			If the amount on line 5 or line 7 of the worksheet is—		And you have—							
At least	But less than	No children	One child	Two children	At least	But less than	No children	One child	Two children	At least	But less than	No children	One child	Two children					
13,600	13,650	0	1,721	2,638	17,000	17,050	0	1,178	1,951	20,400	20,450	0	635	1,263	23,800	23,850	0	91	576
13,650	13,700	0	1,713	2,628	17,050	17,100	0	1,170	1,941	20,450	20,500	0	627	1,253	23,850	23,900	0	83	566
13,700	13,750	0	1,705	2,618	17,100	17,150	0	1,162	1,931	20,500	20,550	0	619	1,243	23,900	23,950	0	75	556
13,750	13,800	0	1,697	2,608	17,150	17,200	0	1,154	1,920	20,550	20,600	0	611	1,233	23,950	24,000	0	67	545
13,800	13,850	0	1,689	2,598	17,200	17,250	0	1,146	1,910	20,600	20,650	0	603	1,223	24,000	24,050	0	59	535
13,850	13,900	0	1,681	2,588	17,250	17,300	0	1,138	1,900	20,650	20,700	0	595	1,213	24,050	24,100	0	51	525
13,900	13,950	0	1,673	2,578	17,300	17,350	0	1,130	1,890	20,700	20,750	0	587	1,203	24,100	24,150	0	43	515
13,950	14,000	0	1,665	2,567	17,350	17,400	0	1,122	1,880	20,750	20,800	0	579	1,193	24,150	24,200	0	35	505
14,000	14,050	0	1,657	2,557	17,400	17,450	0	1,114	1,870	20,800	20,850	0	571	1,182	24,200	24,250	0	27	495
14,050	14,100	0	1,649	2,547	17,450	17,500	0	1,106	1,860	20,850	20,900	0	563	1,172	24,250	24,300	0	19	485
14,100	14,150	0	1,641	2,537	17,500	17,550	0	1,098	1,850	20,900	20,950	0	555	1,162	24,300	24,350	0	11	475
14,150	14,200	0	1,633	2,527	17,550	17,600	0	1,090	1,840	20,950	21,000	0	547	1,152	24,350	24,400	0	*	465
14,200	14,250	0	1,625	2,517	17,600	17,650	0	1,082	1,829	21,000	21,050	0	539	1,142	24,400	24,450	0	0	455
14,250	14,300	0	1,617	2,507	17,650	17,700	0	1,074	1,819	21,050	21,100	0	531	1,132	24,450	24,500	0	0	444
14,300	14,350	0	1,609	2,497	17,700	17,750	0	1,066	1,809	21,100	21,150	0	523	1,122	24,500	24,550	0	0	434
14,350	14,400	0	1,601	2,487	17,750	17,800	0	1,058	1,799	21,150	21,200	0	515	1,112	24,550	24,600	0	0	424
14,400	14,450	0	1,593	2,477	17,800	17,850	0	1,050	1,789	21,200	21,250	0	507	1,102	24,600	24,650	0	0	414
14,450	14,500	0	1,585	2,466	17,850	17,900	0	1,042	1,779	21,250	21,300	0	499	1,091	24,650	24,700	0	0	404
14,500	14,550	0	1,577	2,456	17,900	17,950	0	1,034	1,769	21,300	21,350	0	491	1,081	24,700	24,750	0	0	394
14,550	14,600	0	1,569	2,446	17,950	18,000	0	1,026	1,759	21,350	21,400	0	483	1,071	24,750	24,800	0	0	384
14,600	14,650	0	1,561	2,436	18,000	18,050	0	1,018	1,749	21,400	21,450	0	475	1,061	24,800	24,850	0	0	374
14,650	14,700	0	1,553	2,426	18,050	18,100	0	1,010	1,738	21,450	21,500	0	467	1,051	24,850	24,900	0	0	364
14,700	14,750	0	1,545	2,416	18,100	18,150	0	1,002	1,728	21,500	21,550	0	459	1,041	24,900	24,950	0	0	353
14,750	14,800	0	1,537	2,406	18,150	18,200	0	994	1,718	21,550	21,600	0	451	1,031	24,950	25,000	0	0	343
14,800	14,850	0	1,530	2,396	18,200	18,250	0	986	1,708	21,600	21,650	0	443	1,021	25,000	25,050	0	0	333
14,850	14,900	0	1,522	2,386	18,250	18,300	0	978	1,698	21,650	21,700	0	435	1,011	25,050	25,100	0	0	323
14,900	14,950	0	1,514	2,375	18,300	18,350	0	970	1,688	21,700	21,750	0	427	1,000	25,100	25,150	0	0	313
14,950	15,000	0	1,506	2,365	18,350	18,400	0	962	1,678	21,750	21,800	0	419	990	25,150	25,200	0	0	303
15,000	15,050	0	1,498	2,355	18,400	18,450	0	954	1,668	21,800	21,850	0	411	980	25,200	25,250	0	0	293
15,050	15,100	0	1,490	2,345	18,450	18,500	0	946	1,658	21,850	21,900	0	403	970	25,250	25,300	0	0	283
15,100	15,150	0	1,482	2,335	18,500	18,550	0	938	1,647	21,900	21,950	0	395	960	25,300	25,350	0	0	273
15,150	15,200	0	1,474	2,325	18,550	18,600	0	930	1,637	21,950	22,000	0	387	950	25,350	25,400	0	0	262
15,200	15,250	0	1,466	2,315	18,600	18,650	0	922	1,627	22,000	22,050	0	379	940	25,400	25,450	0	0	252
15,250	15,300	0	1,458	2,305	18,650	18,700	0	914	1,617	22,050	22,100	0	371	930	25,450	25,500	0	0	242
15,300	15,350	0	1,450	2,295	18,700	18,750	0	906	1,607	22,100	22,150	0	363	920	25,500	25,550	0	0	232
15,350	15,400	0	1,442	2,284	18,750	18,800	0	898	1,597	22,150	22,200	0	355	909	25,550	25,600	0	0	222
15,400	15,450	0	1,434	2,274	18,800	18,850	0	890	1,587	22,200	22,250	0	347	899	25,600	25,650	0	0	212
15,450	15,500	0	1,426	2,264	18,850	18,900	0	882	1,577	22,250	22,300	0	339	889	25,650	25,700	0	0	202
15,500	15,550	0	1,418	2,254	18,900	18,950	0	874	1,567	22,300	22,350	0	331	879	25,700	25,750	0	0	192
15,550	15,600	0	1,410	2,244	18,950	19,000	0	866	1,556	22,350	22,400	0	323	869	25,750	25,800	0	0	182
15,600	15,650	0	1,402	2,234	19,000	19,050	0	858	1,546	22,400	22,450	0	315	859	25,800	25,850	0	0	171
15,650	15,700	0	1,394	2,224	19,050	19,100	0	850	1,536	22,450	22,500	0	307	849	25,850	25,900	0	0	161
15,700	15,750	0	1,386	2,214	19,100	19,150	0	842	1,526	22,500	22,550	0	299	839	25,900	25,950	0	0	151
15,750	15,800	0	1,378	2,204	19,150	19,200	0	834	1,516	22,550	22,600	0	291	829	25,950	26,000	0	0	141
15,800	15,850	0	1,370	2,193	19,200	19,250	0	826	1,506	22,600	22,650	0	283	818	26,000	26,050	0	0	131
15,850	15,900	0	1,362	2,183	19,250	19,300	0	818	1,496	22,650	22,700	0	275	808	26,050	26,100	0	0	121
15,900	15,950	0	1,354	2,173	19,300	19,350	0	810	1,486	22,700	22,750	0	267	798	26,100	26,150	0	0	111
15,950	16,000	0	1,346	2,163	19,350	19,400	0	802	1,476	22,750	22,800	0	259	788	26,150	26,200	0	0	101
16,000	16,050	0	1,338	2,153	19,400	19,450	0	794	1,466	22,800	22,850	0	251	778	26,200	26,250	0	0	91
16,050	16,100	0	1,330	2,143	19,450	19,500	0	786	1,455	22,850	22,900	0	243	768	26,250	26,300	0	0	80
16,100	16,150	0	1,322	2,133	19,500	19,550	0	778	1,445	22,900	22,950	0	235	758	26,300	26,350	0	0	70
16,150	16,200	0	1,314	2,123	19,550	19,600	0	770	1,435	22,950	23,000	0	227	748	26,350	26,400	0	0	60
16,200	16,250	0	1,306	2,113	19,600	19,650	0	762	1,425	23,000	23,050	0	219	738	26,400	26,450	0	0	50
16,250	16,300	0	1,298	2,102	19,650	19,700	0	754	1,415	23,050	23,100	0	211	727	26,450	26,500	0	0	40
16,300	16,350	0	1,290	2,092	19,700	19,750	0	746	1,405	23,100	23,150	0	203	717	26,500	26,550	0	0	30
16,350	16,400	0	1,282	2,082	19,750	19,800	0	738	1,395	23,150	23,200	0	195	707	26,550	26,600	0	0	20
16,400	16,450	0	1,274	2,072	19,800	19,850	0	731	1,385	23,200	23,250	0	187	697	26,600	26,650	0	0	10
16,450	16,500	0	1,266	2,062	19,850	19,900	0	723	1,375	23,250	23,300	0	179	687	26,650	26,673	0	0	2
16,500	16,550	0	1,258	2,052	19,900	19,950	0	715	1,364	23,300	23,350	0	171	677	26,673 or more		0	0	0
16,550	16,600	0	1,250	2,042	19,950	20,000	0	707	1,354	23,350	23,400	0	163	667					
16,600	16,650	0	1,242	2,032	20,000	20,050	0	699	1,344	23,400	23,450	0	155	657					
16,650	16,700	0	1,234	2,022	20,050	20,100	0	691	1,334	23,450	23,500	0	147	647					
16,700	16,750	0	1,226	2,011	20,100	20,150	0	683	1,324	23,500	23,550	0	139	636					

**Line 29d** Add lines 29a, 29b, and 29c. Enter the total on line 29d. Also, include in the total on line 29d any of the following that apply.

**Amount paid with extensions of time to file.** If you filed Form 4868 to get an automatic extension of time to file Form 1040A, include in the total on line 29d the amount you paid with that form. To the left of line 29d, write "Form 4868" and show the amount paid. Also, include any amount paid with Form 2688 if you filed for an additional extension.

**Excess social security taxes withheld.** If you had more than one employer for 1995 and your total wages were over \$61,200, too much social security tax may have been withheld. If so, you can include the excess amount in the total on line 29d. Get Pub. 505 to figure any excess amount to include on line 29d. Also, write "Excess SST" and show the amount in the space to the left of line 29d. If any employer withheld more than \$3,794.40 of social security tax, you must ask that employer to refund the excess to you. You cannot claim it on your return.

**Excess railroad retirement (RRTA) taxes withheld.** If you had more than one railroad employer for 1995 and your total compensation was over \$61,200, too much tier 1 tax may have been withheld. If your total compensation was over \$45,300, too much tier 2 tax may have been withheld. Get Pub. 505 to figure any excess amount to include on line 29d. If any employer withheld more than \$3,794.40 of tier 1 RRTA tax or more than \$2,219.70 of tier 2 tax, you must ask that employer to refund the excess to you. You cannot claim it on your return.

Figure your  
refund or  
amount you  
owe  
Lines 30–34

**Line 30** **Amount overpaid.** If line 30 is less than \$1, we will send the refund only if you request it when you file your return.



*If the amount you overpaid is large, you may want to decrease the amount of income tax withheld from your pay. See **Income tax withholding and estimated tax payments for 1996** on page 57.*

**Injured spouse claim.** If you file a joint return and your spouse has not paid child or spousal support payments or certain Federal debts such as student loans, all or part of the overpayment on line 30 may be used to pay the past-due amount. But **your** part of the overpayment may be refunded to you if **all three** of the following apply.

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

If **all three** of the above apply to you and you want your part of the amount on line 30 refunded to you, complete Form 8379. Write "Injured spouse" in the upper left corner of Form 1040A and attach Form 8379. If you have already filed your return for 1995, file Form 8379 by itself to get your refund. You may also be able to file an injured spouse claim for prior years. See Form 8379 for details.

**Line 31** Enter the amount from line 30 you want refunded to you.

**Direct deposit of refund.** If you want your refund directly deposited into your bank account, complete **Form 8888**, Direct Deposit of Refund, and attach it to your return. If you have other schedules and forms to attach, put Form 8888 first. If you don't have Form 8888, call 1-800-TAX-FORM (1-800-829-3676) or use one of the other sources listed on page 58.

**Line 32 Amount applied to 1996 estimated tax.** Subtract line 31 from line 30 and enter the result on line 32. This is the amount that will be applied to your estimated tax for 1996. We will apply this amount to your account unless you request us to apply it to your spouse's account. The request should include your spouse's social security number.

This election to apply part or all of the amount overpaid to your 1996 estimated tax cannot be changed later.

**Line 33 Amount you owe.** Enclose in the envelope with your return a check or money order payable to the Internal Revenue Service for the full amount when you file. **Do not** send cash. **Do not** attach the payment to your return. Write your name, address, social security number, daytime phone number, and "1995 Form 1040A" on your payment. You do not have to pay if line 33 is under \$1.

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

**TIP**

*If you owe tax for 1995, you may need to (a) increase the amount of income tax withheld from your pay or (b) make estimated tax payments for 1996. See **Income tax withholding and estimated tax payments for 1996** on page 57.*

**Installment payments.** If you cannot pay the full amount shown on line 33 with your return, you may ask to make monthly installment payments. However, you will be charged interest and may be charged a late payment penalty on the tax not paid by April 15, 1996, even if your request to pay in installments is granted. You must also pay a fee. To limit the interest and penalty charges, pay as much of the tax as possible when you file. But before requesting an installment agreement, you should consider other less costly alternatives, such as a bank loan.

To ask for an installment agreement, use **Form 9465**, Installment Agreement Request. To get Form 9465, call 1-800-TAX-FORM (1-800-829-3676) or use one of the other sources listed on page 58. You should receive a response to your request for installments within 30 days. But if you file your return after March 31, it may take us longer to reply.

**Line 34 Estimated tax penalty.** You may owe this penalty if:

- Line 33 (minus line 27) is at least \$500 and it is more than 10% of the tax shown on your return, or
- You did not pay enough estimated tax by any of the due dates. This is true even if you are due a refund.

The "tax shown on your return" is the amount on line 28 minus the total of any amounts shown on lines 27 and 29c.

**Exceptions to the penalty.** You will not owe the penalty if your 1994 tax return was for a tax year of 12 full months AND **either** of the following applies:

1. You had no tax liability for 1994 and you were a U.S. citizen or resident for all of 1994, **or**
2. The total of lines 29a and 29b on your 1995 return is at least as much as your 1994 tax liability. Your estimated tax payments for 1995 must have been made on time and for the required amount.

**Caution:** *If your 1995 filing status is married filing separately and your 1994 adjusted gross income was over \$75,000, item 2 above may not apply. For details, get Form 2210 and its instructions.*

(continued)

**Figuring the penalty.** If the **Exceptions** on page 55 do not apply and you choose to figure the penalty yourself, get Form 2210 to see if you owe the penalty. If so, you can use the form to figure the amount. In certain situations, you may be able to lower your penalty. For details, see the Instructions for Form 2210. Enter the penalty on Form 1040A, line 34. Add the penalty to any tax due and enter the total on line 33. If you are due a refund, subtract the penalty from the overpayment you show on line 30. **Do not** file Form 2210 with your return unless Form 2210 indicates that you must do so. Instead, keep it for your records.



*Because Form 2210 is complicated, if you want you can leave line 34 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.*

---

### Sign your return

Form 1040A is not considered a valid return unless you sign it. If you are filing a joint return, your spouse must also sign. Be sure to date your return and enter your occupation(s). If you are filing a joint return as a surviving spouse, see **What if a taxpayer died?** on page 9.

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

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

---

### Attach required forms and schedules

Attach the first copy or Copy B of Form(s) W-2 to the front of Form 1040A. Attach all other schedules and forms behind Form 1040A in order by number. But if you are filing Form 8888, put it first. If you are filing Schedule EIC, put it last. **Do not** attach items unless required to do so.



*If you received a 1995 Form 1099-R showing Federal income tax withheld, also attach the first copy or Copy B of that form to the front of Form 1040A.*

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

---

---

## Section 4—General information

---

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

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

---

**What should I do if I move?**

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

---

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

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

---

**Income tax withholding and estimated tax payments for 1996**

If the amount you owe (line 33) or the amount you overpaid (line 30) is large, you may want to file a new Form W-4 with your employer to change the amount of income tax to be withheld from your pay. In general, you do not have to make estimated tax payments if you expect that your 1996 tax return will show a tax refund OR a tax balance due the IRS of less than \$500. If your total estimated tax (including any alternative minimum tax) for 1996 is \$500 or more, get Form 1040-ES. It has a worksheet you can use to see if you have to make estimated tax payments. Get Pub. 505 for more details.

---

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

If you find changes in your income, deductions, or credits after you mail your return, file Form 1040X to change the return you already filed. If you filed a joint return, you may not, after the due date of that return, amend it to file as married filing a separate return. Generally, Form 1040X must be filed within 3 years after the date the original return was filed, or within 2 years after the date the tax was paid, whichever is later.

---

**What are my 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, get Pub. 1.

---

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

If you wish to do so, make a check payable to "Bureau of the Public Debt." You can send it to: Bureau of the Public Debt, Department G, Washington, DC 20239-0601. Or, you can enclose the check with your income tax return when you file.

**TIP**

*If you itemize your deductions for 1996, you may be able to deduct this gift.*

---

How do I get forms and publications?

**By phone.** Call 1-800-TAX-FORM (1-800-829-3676) between 7:30 a.m. and 5:30 p.m. weekdays. (In Alaska and Hawaii, the hours are Pacific Standard Time; in Puerto Rico, the hours are Eastern Standard Time.) You should receive your order or notification of its status within 7 to 15 workdays of your call.

**In person.** Visit your local IRS office or a participating post office or library. Post offices carry only the most common forms and schedules. Libraries stock a wider selection of forms and also have publications available. See list below and on page 59.

**By mail.** Complete and mail the order blank on page 59.

**By computer and modem.** If you subscribe to an on-line service, ask if IRS information is available and, if so, how to access it. You can also get information through IRIS, the Internal Revenue Information Services, on FedWorld, a government bulletin board. Tax forms, instructions, publications, and other IRS information are available through IRIS.

IRIS is accessible directly by calling 703-321-8020. On the Internet, you can telnet to [fedworld.gov](http://fedworld.gov) or, for file transfer protocol services, connect to [ftp.fedworld.gov](http://ftp.fedworld.gov). If you are using the World Wide Web, connect to <http://www.ustreas.gov>.

FedWorld's help desk offers technical assistance on accessing IRIS (not tax help) during regular business hours at 703-487-4608. The IRIS menus offer information on available file formats and software needed to read and print files. You must print the forms to use them; the forms are not designed to be filled in on-screen.

Tax forms, instructions, and publications are also available on CD-ROM, including prior-year forms starting with the 1991 tax year. For ordering information and software requirements, contact the Government Printing Office's Superintendent of Documents (202-512-1800) or Federal Bulletin Board (202-512-1387).

**You can order the following items from the IRS or get them at participating post offices or libraries.**

**Form 1040**

Instructions for Form 1040 & Schedules  
**Schedule A** for itemized deductions  
**Schedule B** for interest and dividend income if over \$400, and for answering the foreign accounts or foreign trusts questions  
**Schedule EIC** qualifying child information for the earned income credit  
**Form 8888** to have your refund directly deposited in your bank account

**Form 1040A**

Instructions for Form 1040A & Schedules  
**Schedule 1** for Form 1040A filers to report interest and dividend income  
**Schedule 2** for Form 1040A filers to report child and dependent care expenses  
**Form 1040EZ**  
Instructions for Form 1040EZ

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

**Schedule 3**, Credit for the Elderly or the Disabled for Form 1040A Filers  
**Schedule C**, Profit or Loss From Business  
**Schedule C-EZ**, Net Profit From Business  
**Schedule D**, Capital Gains and Losses  
**Schedule E**, Supplemental Income and Loss  
**Schedule F**, Profit or Loss From Farming  
**Schedule H**, Household Employment Taxes  
**Schedule R**, Credit for the Elderly or the Disabled  
**Schedule SE**, Self-Employment Tax  
**Form 1040-ES**, Estimated Tax for Individuals  
**Form 1040X**, Amended U.S. Individual Income Tax Return

**Form 2106**, Employee Business Expenses  
**Form 2106-EZ**, Unreimbursed Employee Business Expenses  
**Form 2119**, Sale of Your Home  
**Form 2210**, Underpayment of Estimated Tax by Individuals, Estates, and Trusts  
**Form 2441**, Child and Dependent Care Expenses  
**Form 3903**, Moving Expenses  
**Form 4562**, Depreciation and Amortization  
**Form 4868**, Application for Automatic Extension of Time To File U.S. Individual Income Tax Return

---

**Form 5329**, Additional Taxes Attributable to Qualified Retirement Plans (Including IRAs), Annuities, and Modified Endowment Contracts  
**Form 8283**, Noncash Charitable Contributions  
**Form 8582**, Passive Activity Loss Limitations  
**Form 8606**, Nondeductible IRAs (Contributions, Distributions, and Basis)  
**Form 8822**, Change of Address  
**Form 8829**, Expenses for Business Use of Your Home

**Pub. 1**, Your Rights as a Taxpayer  
**Pub. 17**, Your Federal Income Tax  
**Pub. 334**, Tax Guide for Small Business  
**Pub. 463**, Travel, Entertainment, and Gift Expenses  
**Pub. 501**, Exemptions, Standard Deduction, and Filing Information  
**Pub. 502**, Medical and Dental Expenses  
**Pub. 505**, Tax Withholding and Estimated Tax

**Pub. 508**, Educational Expenses  
**Pub. 521**, Moving Expenses  
**Pub. 523**, Selling Your Home  
**Pub. 525**, Taxable and Nontaxable Income  
**Pub. 527**, Residential Rental Property (Including Rental of Vacation Homes)  
**Pub. 529**, Miscellaneous Deductions  
**Pub. 550**, Investment Income and Expenses  
**Pub. 554**, Tax Information for Older Americans  
**Pub. 575**, Pension and Annuity Income  
**Pub. 590**, Individual Retirement Arrangements (IRAs)  
**Pub. 596**, Earned Income Credit  
**Pub. 910**, Guide to Free Tax Services (includes a list of publications)  
**Pub. 917**, Business Use of a Car  
**Pub. 926**, Household Employer's Tax Guide  
**Pub. 929**, Tax Rules for Children and Dependents  
**Pub. 936**, Home Mortgage Interest Deduction

How do I use the order blank?

1. Cut the order blank on the dotted line and **be sure to print or type your name accurately in the space provided.**
2. Circle the items you need. Use the blank spaces to order items not listed. If you need more space, attach a separate sheet of paper listing the additional items you need. To help reduce waste, please order only the items you think you will need to prepare your return. We will send you two copies of each form and one copy of each set of instructions or publication you circle.
3. Enclose the order blank in your own envelope and send it to the IRS address shown on page 60. Do not use the envelope we sent you in your tax package because this envelope may be used only for filing your income tax return. You should receive your order or notification of its status within 7 to 15 workdays after we receive your request.

Detach at this line

Order blank

Name

Fill in your name and address

Number, street, and apt. number

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

**The items in bold may be picked up at many post offices and libraries.**

1040	Schedule F (1040)	Schedule 3 (1040A) & instructions	2210 & instructions	8606 & instructions	Pub. 501	Pub. 529	Pub. 926
<b>Instructions for 1040 &amp; Schedules</b>	Schedule H (1040) & instructions	<b>1040EZ</b>	2441 & instructions	8822 & instructions	Pub. 502	Pub. 550	Pub. 929
<b>Schedules A&amp;B (1040)</b>	Schedule R (1040) & instructions	<b>Instructions for 1040EZ</b>	3903 & instructions	8829 & instructions	Pub. 505	Pub. 554	Pub. 936
Schedule C (1040)	Schedule SE (1040)	1040-ES & instructions (1996)	4562 & instructions	<b>8888 &amp; instructions</b>	Pub. 508	Pub. 575	
Schedule C-EZ (1040)	<b>1040A</b>	1040X & instructions	4868 & instructions	Pub. 1	Pub. 521	Pub. 590	
Schedule D (1040)	<b>Instructions for 1040A &amp; Schedules</b>	2106 & instructions	5329 & instructions	Pub. 17	Pub. 523	Pub. 596	
Schedule E (1040)	<b>Schedule 1 (1040A)</b>	2106-EZ & instructions	8283 & instructions	Pub. 334	Pub. 525	Pub. 910	
<b>Schedule EIC (1040A or 1040)</b>	<b>Schedule 2 (1040A)</b>	2119 & instructions	8582 & instructions	Pub. 463	Pub. 527	Pub. 917	

Circle the forms, instructions, and publications you need



J

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

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



**If you live in:**

**Send your order blank to:**

---

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

Western Area Distribution Center  
Rancho Cordova, CA  
95743-0001

---

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

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

---

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

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

---

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

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

**Virgin Islands**—V.I. Bureau of Internal Revenue, 9601 Estate Thomas, Charlotte Amalie, St. Thomas, VI 00802

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

If you want to check on the status of your 1995 refund, call Tele-Tax. See page 62 for the number.

**Call the IRS with your tax question.** If you cannot answer your tax question by reading the tax form instructions or one of our free tax publications, please call us for assistance. You will not be charged for the call unless your phone company charges you for local calls. This service is available Monday through Friday from 7:30 a.m. to 5:30 p.m. (hours in Alaska and Hawaii may vary).

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

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

**Making the call**—Find the correct number for you by using the chart below and dial the number. If you have a pulse or rotary dial phone, stay on the line and one of our assisters will answer your call.

If you have a touch-tone telephone, press **1** to enter our automated telephone system. You can press the number for your topic as soon as you hear it. Selecting the correct topic helps us serve you faster and more efficiently. The system allows you to select from the following topics.

- For questions about a notice, letter, or bill you received.
- To order tax forms or publications.
- For questions about your refund, a tax return you filed, or your tax records.
- For questions about your taxes, or about preparing a tax return.
- For questions about business or employment taxes.

In 1995, we closed 97% of account inquiries with one contact.

**Before you hang up**— If you do not fully understand the answer you receive, or you feel our representative may not fully understand your question, our representative needs to know this. The representative will be happy to take the additional time required to be sure he or she has answered your question fully and in the manner that is most helpful to you.

By law, you are responsible for paying your 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. In 1995, penalties were canceled for 243 people. To make sure that IRS representatives give accurate and courteous answers, a second IRS representative sometimes listens in on telephone calls. No record is kept of any taxpayer's identity. Our accuracy rate was 91% in 1995.

**Choosing the right number**—If there is a number listed below that is a local (not a long distance) call for you, please use that number. If the number listed below is a long distance call for you OR if your local area (state/city) is not listed below, please call **1-800-829-1040**.



<b>Arizona</b> Phoenix, 640-3900	<b>Massachusetts</b> Boston, 536-1040	<b>Oregon</b> Portland, 221-3960	<b>Phone Help for People With Impaired Hearing</b> All areas in U.S., including Alaska, Hawaii, Virgin Islands, and Puerto Rico: 1-800-829-4059
<b>California</b> Oakland, 839-1040	<b>Michigan</b> Detroit, 237-0800	<b>Pennsylvania</b> Philadelphia, 574-9900 Pittsburgh, 281-0112	
<b>Colorado</b> Denver, 825-7041	<b>Minnesota</b> Minneapolis, 644-7515 St. Paul, 644-7515	<b>Puerto Rico</b> San Juan Metro Area, 766-5040	<b>Note:</b> This number is answered by TDD equipment only.
<b>Florida</b> Jacksonville, 354-1760	<b>Missouri</b> St. Louis, 342-1040	<b>Tennessee</b> Nashville, 834-9005	
<b>Georgia</b> Atlanta, 522-0050	<b>New York</b> Buffalo, 685-5432	<b>Texas</b> Dallas, 742-2440 Houston, 541-0440	<b>Hours of TDD Operation</b> 8:00 a.m. to 6:30 p.m. EST (Jan. 1–April 6) 9:00 a.m. to 7:30 p.m. EDT (April 7–April 15) 9:00 a.m. to 5:30 p.m. EDT (April 16–Oct. 26) 8:00 a.m. to 4:30 p.m. EST (Oct. 27–Dec. 31)
<b>Indiana</b> Indianapolis, 226-5477	<b>Ohio</b> Cincinnati, 621-6281 Cleveland, 522-3000	<b>Virginia</b> Richmond, 698-5000	
<b>Maryland</b> Baltimore, 962-2590		<b>Washington</b> Seattle, 442-1040	

**What is Tele-Tax?**

**Automated refund information** allows you to check the status of your 1995 refund. **Recorded tax information** includes about 150 topics that answer many Federal tax questions. You can listen to up to three topics on each call you make.

**How do I use Tele-Tax?**

**Automated refund information**

Be sure to have a copy of your 1995 tax return available because you will need to know the first social security number shown on your return, the filing status, and the **exact** whole-dollar amount of your refund.

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



*The IRS updates refund information every 7 days. If you call to find out about the status of your refund and you are not given the date it will be issued, please wait 7 days before calling back.*

Touch-tone service is available Monday through Friday from 7:00 a.m. to 11:30 p.m. Rotary or pulse service is generally available Monday through Friday from 7:30 a.m. to 5:30 p.m. (Hours may vary in your area.)

**Recorded tax information**

Touch-tone service is available 24 hours a day, 7 days a week. Rotary or pulse service is generally available Monday through Friday from 7:30 a.m. to 5:30 p.m. (Hours in Alaska and Hawaii may vary.)

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

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

Have paper and pencil handy to take notes.

**Choosing the right number**—If there is a number listed below that is a local (not a long distance) call for you, please use that number. If the number listed below is a long distance call for you OR if your local area (state/city) is not listed below, please call **1-800-829-4477**.



<b>Arizona</b> Phoenix, 640-3933	<b>Illinois</b> Chicago, 886-9614 In area code 708, 1-312-886-9614 Springfield, 789-0489	<b>Michigan</b> Detroit, 961-4282	<b>Oregon</b> Portland, 294-5363
<b>California</b> Oakland, 839-4245	<b>Indiana</b> Indianapolis, 631-1010	<b>Minnesota</b> Minneapolis, 644-7748 St. Paul, 644-7748	<b>Pennsylvania</b> Philadelphia, 627-1040 Pittsburgh, 261-1040
<b>Colorado</b> Denver, 592-1118	<b>Iowa</b> Des Moines, 284-7454	<b>Missouri</b> St. Louis, 241-4700	<b>Tennessee</b> Nashville, 781-5040
<b>District of Columbia</b> 628-2929	<b>Maryland</b> Baltimore, 244-7306	<b>Nebraska</b> Omaha, 221-3324	<b>Texas</b> Dallas, 767-1792 Houston, 541-3400
<b>Georgia</b> Atlanta, 331-6572	<b>Massachusetts</b> Boston, 536-0709	<b>New York</b> Buffalo, 685-5533	<b>Virginia</b> Richmond, 783-1569
		<b>Ohio</b> Cincinnati, 421-0329 Cleveland, 522-3037	<b>Washington</b> Seattle, 343-7221
			<b>Wisconsin</b> Milwaukee, 273-8100

Tele-Tax Topics		Topic No.	Subject	Topic No.	Subject	Topic No.	Subject	Topic No.	Subject
Topic No.	Subject	305	Recordkeeping	426	Passive activities—Losses and credits				
		306	Penalty for underpayment of estimated tax						
	<b>IRS Help Available</b>	307	Backup withholding		<b>Adjustments to Income</b>				
101	IRS services—Volunteer tax assistance, toll-free telephone, walk-in assistance, and outreach programs	308	Amended returns	451	Individual retirement arrangements (IRAs)	701	Sale of your home—General	851	Resident and nonresident aliens
102	Tax assistance for individuals with disabilities and the hearing impaired	309	Tax fraud—How to report	452	Alimony paid	702	Sale of your home—How to report gain	852	Dual-status alien
103	Small Business Tax Education Program (STEP)—Tax help for small businesses	310	Tax-exempt status for organizations	453	Bad debt deduction	703	Sale of your home—Exclusion of gain, age 55 and over	853	Foreign earned income exclusion—General
104	Problem Resolution Program—Help for problem situations	311	How to apply for tax-exempt status	454	Tax shelters	704	Basis of assets	854	Foreign earned income exclusion—Who qualifies?
105	Public libraries—Tax information tapes and reproducible tax forms	312	Power of attorney information	455	Moving expenses	705	Depreciation	855	Foreign earned income exclusion—What qualifies?
911	Hardship assistance applications	999	Local information		<b>Itemized Deductions</b>	706	Installment sales	856	Foreign tax credit
	<b>IRS Procedures</b>		<b>Filing Requirements, Filing Status, and Exemptions</b>	501	Should I itemize?		<b>Employer Tax Information</b>		<b>Tax Information for Puerto Rico Residents (in Spanish)</b>
151	Your appeal rights	351	Who must file?	502	Medical and dental expenses	751	Social security and Medicare withholding rates	901	Who must file a U.S. income tax return in Puerto Rico
152	Refunds—How long they should take	352	Which form—1040, 1040A, or 1040EZ?	503	Deductible taxes	752	Form W-2—Where, when, and how to file	902	Deductions and credits for Puerto Rico filers
153	What to do if you haven't filed your tax return (Nonfilers)	353	What is your filing status?	504	Home mortgage points	753	Form W-4—Employee's withholding allowance certificate	903	Federal employment taxes in Puerto Rico
154	Form W-2—What to do if not received	354	Dependents	505	Interest expense	754	Form W-5—Advance earned income credit	904	Tax assistance for Puerto Rico residents
155	Forms and publications—How to order	355	Estimated tax	506	Contributions	755	Employer identification number (EIN)—How to apply		<b>Other Tele-Tax Topics in Spanish</b>
156	Copy of your tax return—How to get one	356	Decedents	507	Casualty losses	756	Employment taxes for household employees	951	IRS services—Volunteer tax assistance, toll-free telephone, walk-in assistance, and outreach programs
157	Change of address—How to notify IRS		<b>Types of Income</b>	508	Miscellaneous expenses	757	Form 941—Deposit requirements	952	Refunds—How long they should take
	<b>Collection</b>	401	Wages and salaries	509	Business use of home	758	Form 941—Employer's Quarterly Federal Tax Return	953	Forms and publications—How to order
201	The collection process	402	Tips	510	Business use of car	759	Form 940/940-EZ—Deposit requirements	954	Highlights of tax changes
202	What to do if you can't pay your tax	403	Interest received	511	Business travel expenses	760	Form 940/940-EZ—Employer's Annual Federal Unemployment Tax Return	955	Who must file?
203	Failure to pay child support and other Federal obligations	404	Dividends	512	Business entertainment expenses	761	Form 945—Annual Return of Withheld Federal Income Tax	956	Which form to use
204	Offers in compromise	405	Refunds of state and local taxes	513	Educational expenses	762	Tips—Withholding and reporting	957	What is your filing status?
	<b>Alternative Filing Methods</b>	406	Alimony received	514	Employee business expenses		<b>Magnetic Media Filers—1099 Series and Related Information Returns (For electronic filing of individual returns, listen to topic 252.)</b>	958	Social security and equivalent railroad retirement benefits
251	1040PC tax return	407	Business income	515	Disaster area losses			959	Earned income credit (EIC)
252	Electronic filing	408	Sole proprietorship		<b>Tax Computation</b>			960	Advance earned income credit
253	Substitute tax forms	409	Capital gains and losses	551	Standard deduction			961	Alien tax clearance
254	How to choose a tax preparer	410	Pensions and annuities	552	Tax and credits figured by IRS				
255	TeleFile	411	Pensions—The general rule and the simplified general rule	553	Tax on a child's investment income				
	<b>General Information</b>	412	Lump-sum distributions	554	Self-employment tax				
301	When, where, and how to file	413	Rollovers from retirement plans	555	Five- or ten-year tax options for lump-sum distributions				
302	Highlights of tax changes	414	Rental income and expenses	556	Alternative minimum tax				
303	Checklist of common errors when preparing your tax return	415	Renting vacation property and renting to relatives	557	Estate tax				
304	Extensions of time to file your tax return	416	Royalties	558	Gift tax				
		417	Farming and fishing income		<b>Tax Credits</b>				
		418	Earnings for clergy	601	Earned income credit (EIC)				
		419	Unemployment compensation	602	Child and dependent care credit				
		420	Gambling income and expenses	603	Credit for the elderly or the disabled				
		421	Bartering income	604	Advance earned income credit				
		422	Scholarship and fellowship grants		<b>IRS Notices and Letters</b>				
		423	Nontaxable income	651	Notices—What to do				
		424	Social security and equivalent railroad retirement benefits	652	Notice of underreported income—CP 2000				
		425	401(k) plans	653	IRS notices and bills and penalty and interest charges				

Topic numbers are effective January 1, 1996.

Notes

# Section 5—1995 Tax Table

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

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

At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
<b>Your tax is—</b>					
23,200	23,250	3,484	3,484	3,968	3,484
23,250	23,300	3,491	<b>3,491</b>	3,982	3,491
23,300	23,350	3,499	3,499	3,996	3,499
23,350	23,400	3,510	3,506	4,010	3,506

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

Continued on next page

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

1995 Tax Table—Continued

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

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

## 1995 Tax Table—Continued

If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
		Your tax is—						Your tax is—						Your tax is—			
<b>14,000</b>						<b>17,000</b>						<b>20,000</b>					
14,000	14,050	2,104	2,104	2,104	2,104	17,000	17,050	2,554	2,554	2,554	2,554	20,000	20,050	3,004	3,004	3,072	3,004
14,050	14,100	2,111	2,111	2,111	2,111	17,050	17,100	2,561	2,561	2,561	2,561	20,050	20,100	3,011	3,011	3,086	3,011
14,100	14,150	2,119	2,119	2,119	2,119	17,100	17,150	2,569	2,569	2,569	2,569	20,100	20,150	3,019	3,019	3,100	3,019
14,150	14,200	2,126	2,126	2,126	2,126	17,150	17,200	2,576	2,576	2,576	2,576	20,150	20,200	3,026	3,026	3,114	3,026
14,200	14,250	2,134	2,134	2,134	2,134	17,200	17,250	2,584	2,584	2,584	2,584	20,200	20,250	3,034	3,034	3,128	3,034
14,250	14,300	2,141	2,141	2,141	2,141	17,250	17,300	2,591	2,591	2,591	2,591	20,250	20,300	3,041	3,041	3,142	3,041
14,300	14,350	2,149	2,149	2,149	2,149	17,300	17,350	2,599	2,599	2,599	2,599	20,300	20,350	3,049	3,049	3,156	3,049
14,350	14,400	2,156	2,156	2,156	2,156	17,350	17,400	2,606	2,606	2,606	2,606	20,350	20,400	3,056	3,056	3,170	3,056
14,400	14,450	2,164	2,164	2,164	2,164	17,400	17,450	2,614	2,614	2,614	2,614	20,400	20,450	3,064	3,064	3,184	3,064
14,450	14,500	2,171	2,171	2,171	2,171	17,450	17,500	2,621	2,621	2,621	2,621	20,450	20,500	3,071	3,071	3,198	3,071
14,500	14,550	2,179	2,179	2,179	2,179	17,500	17,550	2,629	2,629	2,629	2,629	20,500	20,550	3,079	3,079	3,212	3,079
14,550	14,600	2,186	2,186	2,186	2,186	17,550	17,600	2,636	2,636	2,636	2,636	20,550	20,600	3,086	3,086	3,226	3,086
14,600	14,650	2,194	2,194	2,194	2,194	17,600	17,650	2,644	2,644	2,644	2,644	20,600	20,650	3,094	3,094	3,240	3,094
14,650	14,700	2,201	2,201	2,201	2,201	17,650	17,700	2,651	2,651	2,651	2,651	20,650	20,700	3,101	3,101	3,254	3,101
14,700	14,750	2,209	2,209	2,209	2,209	17,700	17,750	2,659	2,659	2,659	2,659	20,700	20,750	3,109	3,109	3,268	3,109
14,750	14,800	2,216	2,216	2,216	2,216	17,750	17,800	2,666	2,666	2,666	2,666	20,750	20,800	3,116	3,116	3,282	3,116
14,800	14,850	2,224	2,224	2,224	2,224	17,800	17,850	2,674	2,674	2,674	2,674	20,800	20,850	3,124	3,124	3,296	3,124
14,850	14,900	2,231	2,231	2,231	2,231	17,850	17,900	2,681	2,681	2,681	2,681	20,850	20,900	3,131	3,131	3,310	3,131
14,900	14,950	2,239	2,239	2,239	2,239	17,900	17,950	2,689	2,689	2,689	2,689	20,900	20,950	3,139	3,139	3,324	3,139
14,950	15,000	2,246	2,246	2,246	2,246	17,950	18,000	2,696	2,696	2,696	2,696	20,950	21,000	3,146	3,146	3,338	3,146
<b>15,000</b>						<b>18,000</b>						<b>21,000</b>					
15,000	15,050	2,254	2,254	2,254	2,254	18,000	18,050	2,704	2,704	2,704	2,704	21,000	21,050	3,154	3,154	3,352	3,154
15,050	15,100	2,261	2,261	2,261	2,261	18,050	18,100	2,711	2,711	2,711	2,711	21,050	21,100	3,161	3,161	3,366	3,161
15,100	15,150	2,269	2,269	2,269	2,269	18,100	18,150	2,719	2,719	2,719	2,719	21,100	21,150	3,169	3,169	3,380	3,169
15,150	15,200	2,276	2,276	2,276	2,276	18,150	18,200	2,726	2,726	2,726	2,726	21,150	21,200	3,176	3,176	3,394	3,176
15,200	15,250	2,284	2,284	2,284	2,284	18,200	18,250	2,734	2,734	2,734	2,734	21,200	21,250	3,184	3,184	3,408	3,184
15,250	15,300	2,291	2,291	2,291	2,291	18,250	18,300	2,741	2,741	2,741	2,741	21,250	21,300	3,191	3,191	3,422	3,191
15,300	15,350	2,299	2,299	2,299	2,299	18,300	18,350	2,749	2,749	2,749	2,749	21,300	21,350	3,199	3,199	3,436	3,199
15,350	15,400	2,306	2,306	2,306	2,306	18,350	18,400	2,756	2,756	2,756	2,756	21,350	21,400	3,206	3,206	3,450	3,206
15,400	15,450	2,314	2,314	2,314	2,314	18,400	18,450	2,764	2,764	2,764	2,764	21,400	21,450	3,214	3,214	3,464	3,214
15,450	15,500	2,321	2,321	2,321	2,321	18,450	18,500	2,771	2,771	2,771	2,771	21,450	21,500	3,221	3,221	3,478	3,221
15,500	15,550	2,329	2,329	2,329	2,329	18,500	18,550	2,779	2,779	2,779	2,779	21,500	21,550	3,229	3,229	3,492	3,229
15,550	15,600	2,336	2,336	2,336	2,336	18,550	18,600	2,786	2,786	2,786	2,786	21,550	21,600	3,236	3,236	3,506	3,236
15,600	15,650	2,344	2,344	2,344	2,344	18,600	18,650	2,794	2,794	2,794	2,794	21,600	21,650	3,244	3,244	3,520	3,244
15,650	15,700	2,351	2,351	2,351	2,351	18,650	18,700	2,801	2,801	2,801	2,801	21,650	21,700	3,251	3,251	3,534	3,251
15,700	15,750	2,359	2,359	2,359	2,359	18,700	18,750	2,809	2,809	2,809	2,809	21,700	21,750	3,259	3,259	3,548	3,259
15,750	15,800	2,366	2,366	2,366	2,366	18,750	18,800	2,816	2,816	2,816	2,816	21,750	21,800	3,266	3,266	3,562	3,266
15,800	15,850	2,374	2,374	2,374	2,374	18,800	18,850	2,824	2,824	2,824	2,824	21,800	21,850	3,274	3,274	3,576	3,274
15,850	15,900	2,381	2,381	2,381	2,381	18,850	18,900	2,831	2,831	2,831	2,831	21,850	21,900	3,281	3,281	3,590	3,281
15,900	15,950	2,389	2,389	2,389	2,389	18,900	18,950	2,839	2,839	2,839	2,839	21,900	21,950	3,289	3,289	3,604	3,289
15,950	16,000	2,396	2,396	2,396	2,396	18,950	19,000	2,846	2,846	2,846	2,846	21,950	22,000	3,296	3,296	3,618	3,296
<b>16,000</b>						<b>19,000</b>						<b>22,000</b>					
16,000	16,050	2,404	2,404	2,404	2,404	19,000	19,050	2,854	2,854	2,854	2,854	22,000	22,050	3,304	3,304	3,632	3,304
16,050	16,100	2,411	2,411	2,411	2,411	19,050	19,100	2,861	2,861	2,861	2,861	22,050	22,100	3,311	3,311	3,646	3,311
16,100	16,150	2,419	2,419	2,419	2,419	19,100	19,150	2,869	2,869	2,869	2,869	22,100	22,150	3,319	3,319	3,660	3,319
16,150	16,200	2,426	2,426	2,426	2,426	19,150	19,200	2,876	2,876	2,876	2,876	22,150	22,200	3,326	3,326	3,674	3,326
16,200	16,250	2,434	2,434	2,434	2,434	19,200	19,250	2,884	2,884	2,884	2,884	22,200	22,250	3,334	3,334	3,688	3,334
16,250	16,300	2,441	2,441	2,441	2,441	19,250	19,300	2,891	2,891	2,891	2,891	22,250	22,300	3,341	3,341	3,702	3,341
16,300	16,350	2,449	2,449	2,449	2,449	19,300	19,350	2,899	2,899	2,899	2,899	22,300	22,350	3,349	3,349	3,716	3,349
16,350	16,400	2,456	2,456	2,456	2,456	19,350	19,400	2,906	2,906	2,906	2,906	22,350	22,400	3,356	3,356	3,730	3,356
16,400	16,450	2,464	2,464	2,464	2,464	19,400	19,450	2,914	2,914	2,914	2,914	22,400	22,450	3,364	3,364	3,744	3,364
16,450	16,500	2,471	2,471	2,471	2,471	19,450	19,500	2,921	2,921	2,921	2,921	22,450	22,500	3,371	3,371	3,758	3,371
16,500	16,550	2,479	2,479	2,479	2,479	19,500	19,550	2,929	2,929	2,929	2,929	22,500	22,550	3,379	3,379	3,772	3,379
16,550	16,600	2,486	2,486	2,486	2,486	19,550	19,600	2,936	2,936	2,936	2,936	22,550	22,600	3,386	3,386	3,786	3,386
16,600	16,650	2,494	2,494	2,494	2,494	19,600	19,650	2,944	2,944	2,944	2,944	22,600	22,650	3,394	3,394	3,800	3,394
16,650	16,700	2,501	2,501	2,501	2,501	19,650	19,700	2,951	2,951	2,951	2,951	22,650	22,700	3,401	3,401	3,814	3,401
16,700	16,750	2,509	2,509	2,509	2,509	19,700	19,750	2,959	2,959	2,988	2,959	22,700	22,750	3,409	3,409	3,828	3,409
16,750	16,800	2,516	2,516	2,516	2,516	19,750	19,800	2,966	2,966	3,002	2,966	22,750	22,800	3,416	3,416	3,842	3,416
16,800	16,850	2,524	2,524	2,524	2,524	19,800	19,850	2,974	2,974	3,016	2,974	22,800	22,850	3,424	3,424	3,856	3,424
16,850	16,900	2,531	2,531	2,531	2,531	19,850	19,900	2,981	2,981	3,030	2,981	22,850	22,900	3,431	3,431	3,870	3,431
16,900	16,950	2,539	2,539	2,539	2,539	19,900	19,950	2,989	2,989	3,044	2,989	22,900	22,950	3,439	3		

1995 Tax Table—Continued

If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
<b>23,000</b>						<b>26,000</b>						<b>29,000</b>					
23,000	23,050	3,454	3,454	3,912	3,454	26,000	26,050	4,252	3,904	4,752	3,904	29,000	29,050	5,092	4,354	5,592	4,354
23,050	23,100	3,461	3,461	3,926	3,461	26,050	26,100	4,266	3,911	4,766	3,911	29,050	29,100	5,106	4,361	5,606	4,361
23,100	23,150	3,469	3,469	3,940	3,469	26,100	26,150	4,280	3,919	4,780	3,919	29,100	29,150	5,120	4,369	5,620	4,369
23,150	23,200	3,476	3,476	3,954	3,476	26,150	26,200	4,294	3,926	4,794	3,926	29,150	29,200	5,134	4,376	5,634	4,376
23,200	23,250	3,484	3,484	3,968	3,484	26,200	26,250	4,308	3,934	4,808	3,934	29,200	29,250	5,148	4,384	5,648	4,384
23,250	23,300	3,491	3,491	3,982	3,491	26,250	26,300	4,322	3,941	4,822	3,941	29,250	29,300	5,162	4,391	5,662	4,391
23,300	23,350	3,499	3,499	3,996	3,499	26,300	26,350	4,336	3,949	4,836	3,949	29,300	29,350	5,176	4,399	5,676	4,399
23,350	23,400	3,510	3,506	4,010	3,506	26,350	26,400	4,350	3,956	4,850	3,956	29,350	29,400	5,190	4,406	5,690	4,406
23,400	23,450	3,524	3,514	4,024	3,514	26,400	26,450	4,364	3,964	4,864	3,964	29,400	29,450	5,204	4,414	5,704	4,414
23,450	23,500	3,538	3,521	4,038	3,521	26,450	26,500	4,378	3,971	4,878	3,971	29,450	29,500	5,218	4,421	5,718	4,421
23,500	23,550	3,552	3,529	4,052	3,529	26,500	26,550	4,392	3,979	4,892	3,979	29,500	29,550	5,232	4,429	5,732	4,429
23,550	23,600	3,566	3,536	4,066	3,536	26,550	26,600	4,406	3,986	4,906	3,986	29,550	29,600	5,246	4,436	5,746	4,436
23,600	23,650	3,580	3,544	4,080	3,544	26,600	26,650	4,420	3,994	4,920	3,994	29,600	29,650	5,260	4,444	5,760	4,444
23,650	23,700	3,594	3,551	4,094	3,551	26,650	26,700	4,434	4,001	4,934	4,001	29,650	29,700	5,274	4,451	5,774	4,451
23,700	23,750	3,608	3,559	4,108	3,559	26,700	26,750	4,448	4,009	4,948	4,009	29,700	29,750	5,288	4,459	5,788	4,459
23,750	23,800	3,622	3,566	4,122	3,566	26,750	26,800	4,462	4,016	4,962	4,016	29,750	29,800	5,302	4,466	5,802	4,466
23,800	23,850	3,636	3,574	4,136	3,574	26,800	26,850	4,476	4,024	4,976	4,024	29,800	29,850	5,316	4,474	5,816	4,474
23,850	23,900	3,650	3,581	4,150	3,581	26,850	26,900	4,490	4,031	4,990	4,031	29,850	29,900	5,330	4,481	5,830	4,481
23,900	23,950	3,664	3,589	4,164	3,589	26,900	26,950	4,504	4,039	5,004	4,039	29,900	29,950	5,344	4,489	5,844	4,489
23,950	24,000	3,678	3,596	4,178	3,596	26,950	27,000	4,518	4,046	5,018	4,046	29,950	30,000	5,358	4,496	5,858	4,496
<b>24,000</b>						<b>27,000</b>						<b>30,000</b>					
24,000	24,050	3,692	3,604	4,192	3,604	27,000	27,050	4,532	4,054	5,032	4,054	30,000	30,050	5,372	4,504	5,872	4,504
24,050	24,100	3,706	3,611	4,206	3,611	27,050	27,100	4,546	4,061	5,046	4,061	30,050	30,100	5,386	4,511	5,886	4,511
24,100	24,150	3,720	3,619	4,220	3,619	27,100	27,150	4,560	4,069	5,060	4,069	30,100	30,150	5,400	4,519	5,900	4,519
24,150	24,200	3,734	3,626	4,234	3,626	27,150	27,200	4,574	4,076	5,074	4,076	30,150	30,200	5,414	4,526	5,914	4,526
24,200	24,250	3,748	3,634	4,248	3,634	27,200	27,250	4,588	4,084	5,088	4,084	30,200	30,250	5,428	4,534	5,928	4,534
24,250	24,300	3,762	3,641	4,262	3,641	27,250	27,300	4,602	4,091	5,102	4,091	30,250	30,300	5,442	4,541	5,942	4,541
24,300	24,350	3,776	3,649	4,276	3,649	27,300	27,350	4,616	4,099	5,116	4,099	30,300	30,350	5,456	4,549	5,956	4,549
24,350	24,400	3,790	3,656	4,290	3,656	27,350	27,400	4,630	4,106	5,130	4,106	30,350	30,400	5,470	4,556	5,970	4,556
24,400	24,450	3,804	3,664	4,304	3,664	27,400	27,450	4,644	4,114	5,144	4,114	30,400	30,450	5,484	4,564	5,984	4,564
24,450	24,500	3,818	3,671	4,318	3,671	27,450	27,500	4,658	4,121	5,158	4,121	30,450	30,500	5,498	4,571	5,998	4,571
24,500	24,550	3,832	3,679	4,332	3,679	27,500	27,550	4,672	4,129	5,172	4,129	30,500	30,550	5,512	4,579	6,012	4,579
24,550	24,600	3,846	3,686	4,346	3,686	27,550	27,600	4,686	4,136	5,186	4,136	30,550	30,600	5,526	4,586	6,026	4,586
24,600	24,650	3,860	3,694	4,360	3,694	27,600	27,650	4,700	4,144	5,200	4,144	30,600	30,650	5,540	4,594	6,040	4,594
24,650	24,700	3,874	3,701	4,374	3,701	27,650	27,700	4,714	4,151	5,214	4,151	30,650	30,700	5,554	4,601	6,054	4,601
24,700	24,750	3,888	3,709	4,388	3,709	27,700	27,750	4,728	4,159	5,228	4,159	30,700	30,750	5,568	4,609	6,068	4,609
24,750	24,800	3,902	3,716	4,402	3,716	27,750	27,800	4,742	4,166	5,242	4,166	30,750	30,800	5,582	4,616	6,082	4,616
24,800	24,850	3,916	3,724	4,416	3,724	27,800	27,850	4,756	4,174	5,256	4,174	30,800	30,850	5,596	4,624	6,096	4,624
24,850	24,900	3,930	3,731	4,430	3,731	27,850	27,900	4,770	4,181	5,270	4,181	30,850	30,900	5,610	4,631	6,110	4,631
24,900	24,950	3,944	3,739	4,444	3,739	27,900	27,950	4,784	4,189	5,284	4,189	30,900	30,950	5,624	4,639	6,124	4,639
24,950	25,000	3,958	3,746	4,458	3,746	27,950	28,000	4,798	4,196	5,298	4,196	30,950	31,000	5,638	4,646	6,138	4,646
<b>25,000</b>						<b>28,000</b>						<b>31,000</b>					
25,000	25,050	3,972	3,754	4,472	3,754	28,000	28,050	4,812	4,204	5,312	4,204	31,000	31,050	5,652	4,654	6,152	4,654
25,050	25,100	3,986	3,761	4,486	3,761	28,050	28,100	4,826	4,211	5,326	4,211	31,050	31,100	5,666	4,661	6,166	4,661
25,100	25,150	4,000	3,769	4,500	3,769	28,100	28,150	4,840	4,219	5,340	4,219	31,100	31,150	5,680	4,669	6,180	4,669
25,150	25,200	4,014	3,776	4,514	3,776	28,150	28,200	4,854	4,226	5,354	4,226	31,150	31,200	5,694	4,676	6,194	4,676
25,200	25,250	4,028	3,784	4,528	3,784	28,200	28,250	4,868	4,234	5,368	4,234	31,200	31,250	5,708	4,684	6,208	4,684
25,250	25,300	4,042	3,791	4,542	3,791	28,250	28,300	4,882	4,241	5,382	4,241	31,250	31,300	5,722	4,691	6,222	4,691
25,300	25,350	4,056	3,799	4,556	3,799	28,300	28,350	4,896	4,249	5,396	4,249	31,300	31,350	5,736	4,699	6,236	4,709
25,350	25,400	4,070	3,806	4,570	3,806	28,350	28,400	4,910	4,256	5,410	4,256	31,350	31,400	5,750	4,706	6,250	4,723
25,400	25,450	4,084	3,814	4,584	3,814	28,400	28,450	4,924	4,264	5,424	4,264	31,400	31,450	5,764	4,714	6,264	4,737
25,450	25,500	4,098	3,821	4,598	3,821	28,450	28,500	4,938	4,271	5,438	4,271	31,450	31,500	5,778	4,721	6,278	4,751
25,500	25,550	4,112	3,829	4,612	3,829	28,500	28,550	4,952	4,279	5,452	4,279	31,500	31,550	5,792	4,729	6,292	4,765
25,550	25,600	4,126	3,836	4,626	3,836	28,550	28,600	4,966	4,286	5,466	4,286	31,550	31,600	5,806	4,736	6,306	4,779
25,600	25,650	4,140	3,844	4,640	3,844	28,600	28,650	4,980	4,294	5,480	4,294	31,600	31,650	5,820	4,744	6,320	4,793
25,650	25,700	4,154	3,851	4,654	3,851	28,650	28,700	4,994	4,301	5,494	4,301	31,650	31,700	5,834	4,751	6,334	4,807
25,700	25,750	4,168	3,859	4,668	3,859	28,700	28,750	5,008	4,309	5,508	4,309	31,700	31,750	5,848	4,759	6,348	4,821
25,750	25,800	4,182	3,866	4,682	3,866	28,750	28,800	5,022	4,316	5,522	4,316	31,750	31,800	5,862	4,766	6,362	4,835
25,800	25,850	4,196	3,874	4,696	3,874	28,800	28,850	5,036	4,324	5,536	4,324	31,800	31,850	5,876	4,774	6,376	4,849
25,850	25,900	4,210	3,881	4,710	3,881	28,850	28,900	5,050	4,331	5,550	4,331	31,850	31,900	5,890	4,781	6,390	4,863
25,900	25,950	4,224	3,889	4,724	3,889	28,900	28,950	5,064	4,339	5,564	4,339	31,900	31,950	5,904	4,789	6,404	4,877
25,950	26,000	4,238	3,896	4,738	3,8												

## 1995 Tax Table—Continued

If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
<b>32,000</b>						<b>35,000</b>						<b>38,000</b>					
32,000	32,050	5,932	4,804	6,432	4,905	35,000	35,050	6,772	5,254	7,272	5,745	38,000	38,050	7,612	5,704	8,112	6,585
32,050	32,100	5,946	4,811	6,446	4,919	35,050	35,100	6,786	5,261	7,286	5,759	38,050	38,100	7,626	5,711	8,126	6,599
32,100	32,150	5,960	4,819	6,460	4,933	35,100	35,150	6,800	5,269	7,300	5,773	38,100	38,150	7,640	5,719	8,140	6,613
32,150	32,200	5,974	4,826	6,474	4,947	35,150	35,200	6,814	5,276	7,314	5,787	38,150	38,200	7,654	5,726	8,154	6,627
32,200	32,250	5,988	4,834	6,488	4,961	35,200	35,250	6,828	5,284	7,328	5,801	38,200	38,250	7,668	5,734	8,168	6,641
32,250	32,300	6,002	4,841	6,502	4,975	35,250	35,300	6,842	5,291	7,342	5,815	38,250	38,300	7,682	5,741	8,182	6,655
32,300	32,350	6,016	4,849	6,516	4,989	35,300	35,350	6,856	5,299	7,356	5,829	38,300	38,350	7,696	5,749	8,196	6,669
32,350	32,400	6,030	4,856	6,530	5,003	35,350	35,400	6,870	5,306	7,370	5,843	38,350	38,400	7,710	5,756	8,210	6,683
32,400	32,450	6,044	4,864	6,544	5,017	35,400	35,450	6,884	5,314	7,384	5,857	38,400	38,450	7,724	5,764	8,224	6,697
32,450	32,500	6,058	4,871	6,558	5,031	35,450	35,500	6,898	5,321	7,398	5,871	38,450	38,500	7,738	5,771	8,238	6,711
32,500	32,550	6,072	4,879	6,572	5,045	35,500	35,550	6,912	5,329	7,412	5,885	38,500	38,550	7,752	5,779	8,252	6,725
32,550	32,600	6,086	4,886	6,586	5,059	35,550	35,600	6,926	5,336	7,426	5,899	38,550	38,600	7,766	5,786	8,266	6,739
32,600	32,650	6,100	4,894	6,600	5,073	35,600	35,650	6,940	5,344	7,440	5,913	38,600	38,650	7,780	5,794	8,280	6,753
32,650	32,700	6,114	4,901	6,614	5,087	35,650	35,700	6,954	5,351	7,454	5,927	38,650	38,700	7,794	5,801	8,294	6,767
32,700	32,750	6,128	4,909	6,628	5,101	35,700	35,750	6,968	5,359	7,468	5,941	38,700	38,750	7,808	5,809	8,308	6,781
32,750	32,800	6,142	4,916	6,642	5,115	35,750	35,800	6,982	5,366	7,482	5,955	38,750	38,800	7,822	5,816	8,322	6,795
32,800	32,850	6,156	4,924	6,656	5,129	35,800	35,850	6,996	5,374	7,496	5,969	38,800	38,850	7,836	5,824	8,336	6,809
32,850	32,900	6,170	4,931	6,670	5,143	35,850	35,900	7,010	5,381	7,510	5,983	38,850	38,900	7,850	5,831	8,350	6,823
32,900	32,950	6,184	4,939	6,684	5,157	35,900	35,950	7,024	5,389	7,524	5,997	38,900	38,950	7,864	5,839	8,364	6,837
32,950	33,000	6,198	4,946	6,698	5,171	35,950	36,000	7,038	5,396	7,538	6,011	38,950	39,000	7,878	5,846	8,378	6,851
<b>33,000</b>						<b>36,000</b>						<b>39,000</b>					
33,000	33,050	6,212	4,954	6,712	5,185	36,000	36,050	7,052	5,404	7,552	6,025	39,000	39,050	7,892	5,857	8,392	6,865
33,050	33,100	6,226	4,961	6,726	5,199	36,050	36,100	7,066	5,411	7,566	6,039	39,050	39,100	7,906	5,871	8,406	6,879
33,100	33,150	6,240	4,969	6,740	5,213	36,100	36,150	7,080	5,419	7,580	6,053	39,100	39,150	7,920	5,885	8,420	6,893
33,150	33,200	6,254	4,976	6,754	5,227	36,150	36,200	7,094	5,426	7,594	6,067	39,150	39,200	7,934	5,899	8,434	6,907
33,200	33,250	6,268	4,984	6,768	5,241	36,200	36,250	7,108	5,434	7,608	6,081	39,200	39,250	7,948	5,913	8,448	6,921
33,250	33,300	6,282	4,991	6,782	5,255	36,250	36,300	7,122	5,441	7,622	6,095	39,250	39,300	7,962	5,927	8,462	6,935
33,300	33,350	6,296	4,999	6,796	5,269	36,300	36,350	7,136	5,449	7,636	6,109	39,300	39,350	7,976	5,941	8,476	6,949
33,350	33,400	6,310	5,006	6,810	5,283	36,350	36,400	7,150	5,456	7,650	6,123	39,350	39,400	7,990	5,955	8,490	6,963
33,400	33,450	6,324	5,014	6,824	5,297	36,400	36,450	7,164	5,464	7,664	6,137	39,400	39,450	8,004	5,969	8,504	6,977
33,450	33,500	6,338	5,021	6,838	5,311	36,450	36,500	7,178	5,471	7,678	6,151	39,450	39,500	8,018	5,983	8,518	6,991
33,500	33,550	6,352	5,029	6,852	5,325	36,500	36,550	7,192	5,479	7,692	6,165	39,500	39,550	8,032	5,997	8,532	7,005
33,550	33,600	6,366	5,036	6,866	5,339	36,550	36,600	7,206	5,486	7,706	6,179	39,550	39,600	8,046	6,011	8,546	7,019
33,600	33,650	6,380	5,044	6,880	5,353	36,600	36,650	7,220	5,494	7,720	6,193	39,600	39,650	8,060	6,025	8,560	7,033
33,650	33,700	6,394	5,051	6,894	5,367	36,650	36,700	7,234	5,501	7,734	6,207	39,650	39,700	8,074	6,039	8,574	7,047
33,700	33,750	6,408	5,059	6,908	5,381	36,700	36,750	7,248	5,509	7,748	6,221	39,700	39,750	8,088	6,053	8,588	7,061
33,750	33,800	6,422	5,066	6,922	5,395	36,750	36,800	7,262	5,516	7,762	6,235	39,750	39,800	8,102	6,067	8,602	7,075
33,800	33,850	6,436	5,074	6,936	5,409	36,800	36,850	7,276	5,524	7,776	6,249	39,800	39,850	8,116	6,081	8,616	7,089
33,850	33,900	6,450	5,081	6,950	5,423	36,850	36,900	7,290	5,531	7,790	6,263	39,850	39,900	8,130	6,095	8,630	7,103
33,900	33,950	6,464	5,089	6,964	5,437	36,900	36,950	7,304	5,539	7,804	6,277	39,900	39,950	8,144	6,109	8,644	7,117
33,950	34,000	6,478	5,096	6,978	5,451	36,950	37,000	7,318	5,546	7,818	6,291	39,950	40,000	8,158	6,123	8,658	7,131
<b>34,000</b>						<b>37,000</b>						<b>40,000</b>					
34,000	34,050	6,492	5,104	6,992	5,465	37,000	37,050	7,332	5,554	7,832	6,305	40,000	40,050	8,172	6,137	8,672	7,145
34,050	34,100	6,506	5,111	7,006	5,479	37,050	37,100	7,346	5,561	7,846	6,319	40,050	40,100	8,186	6,151	8,686	7,159
34,100	34,150	6,520	5,119	7,020	5,493	37,100	37,150	7,360	5,569	7,860	6,333	40,100	40,150	8,200	6,165	8,700	7,173
34,150	34,200	6,534	5,126	7,034	5,507	37,150	37,200	7,374	5,576	7,874	6,347	40,150	40,200	8,214	6,179	8,714	7,187
34,200	34,250	6,548	5,134	7,048	5,521	37,200	37,250	7,388	5,584	7,888	6,361	40,200	40,250	8,228	6,193	8,728	7,201
34,250	34,300	6,562	5,141	7,062	5,535	37,250	37,300	7,402	5,591	7,902	6,375	40,250	40,300	8,242	6,207	8,742	7,215
34,300	34,350	6,576	5,149	7,076	5,549	37,300	37,350	7,416	5,599	7,916	6,389	40,300	40,350	8,256	6,221	8,756	7,229
34,350	34,400	6,590	5,156	7,090	5,563	37,350	37,400	7,430	5,606	7,930	6,403	40,350	40,400	8,270	6,235	8,770	7,243
34,400	34,450	6,604	5,164	7,104	5,577	37,400	37,450	7,444	5,614	7,944	6,417	40,400	40,450	8,284	6,249	8,784	7,257
34,450	34,500	6,618	5,171	7,118	5,591	37,450	37,500	7,458	5,621	7,958	6,431	40,450	40,500	8,298	6,263	8,798	7,271
34,500	34,550	6,632	5,179	7,132	5,605	37,500	37,550	7,472	5,629	7,972	6,445	40,500	40,550	8,312	6,277	8,812	7,285
34,550	34,600	6,646	5,186	7,146	5,619	37,550	37,600	7,486	5,636	7,986	6,459	40,550	40,600	8,326	6,291	8,826	7,299
34,600	34,650	6,660	5,194	7,160	5,633	37,600	37,650	7,500	5,644	8,000	6,473	40,600	40,650	8,340	6,305	8,840	7,313
34,650	34,700	6,674	5,201	7,174	5,647	37,650	37,700	7,514	5,651	8,014	6,487	40,650	40,700	8,354	6,319	8,854	7,327
34,700	34,750	6,688	5,209	7,188	5,661	37,700	37,750	7,528	5,659	8,028	6,501	40,700	40,750	8,368	6,333	8,868	7,341
34,750	34,800	6,702	5,216	7,202	5,675	37,750	37,800	7,542	5,666	8,042	6,515	40,750	40,800	8,382	6,347	8,882	7,355
34,800	34,850	6,716	5,224	7,216	5,689	37,800	37,850	7,556	5,674	8,056	6,529	40,800	40,850	8,396	6,361	8,896	7,369
34,850	34,900	6,730	5,231	7,230	5,703	37,850	37,900	7,570	5,681	8,070	6,543	40,850	40,900	8,410	6,375	8,910	7,383
34,900	34,950	6,744	5,239	7,244	5,717	37,900	37,950	7,584	5,689	8,084	6,557	40,900	40,950	8,424	6,389	8,924	7,397
34,950	35,000	6,758	5,246	7,258	5,731	37,95											

1995 Tax Table—Continued

If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—			
At least	But less than	Single	Married filing jointly	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
<b>41,000</b>						<b>44,000</b>						<b>47,000</b>					
41,000	41,050	8,452	6,417	8,952	7,425	44,000	44,050	9,292	7,257	9,792	8,265	47,000	47,050	10,132	8,097	10,632	9,105
41,050	41,100	8,466	6,431	8,966	7,439	44,050	44,100	9,306	7,271	9,806	8,279	47,050	47,100	10,146	8,111	10,646	9,119
41,100	41,150	8,480	6,445	8,980	7,453	44,100	44,150	9,320	7,285	9,820	8,293	47,100	47,150	10,160	8,125	10,660	9,133
41,150	41,200	8,494	6,459	8,994	7,467	44,150	44,200	9,334	7,299	9,834	8,307	47,150	47,200	10,174	8,139	10,676	9,147
41,200	41,250	8,508	6,473	9,008	7,481	44,200	44,250	9,348	7,313	9,848	8,321	47,200	47,250	10,188	8,153	10,691	9,161
41,250	41,300	8,522	6,487	9,022	7,495	44,250	44,300	9,362	7,327	9,862	8,335	47,250	47,300	10,202	8,167	10,707	9,175
41,300	41,350	8,536	6,501	9,036	7,509	44,300	44,350	9,376	7,341	9,876	8,349	47,300	47,350	10,216	8,181	10,722	9,189
41,350	41,400	8,550	6,515	9,050	7,523	44,350	44,400	9,390	7,355	9,890	8,363	47,350	47,400	10,230	8,195	10,738	9,203
41,400	41,450	8,564	6,529	9,064	7,537	44,400	44,450	9,404	7,369	9,904	8,377	47,400	47,450	10,244	8,209	10,753	9,217
41,450	41,500	8,578	6,543	9,078	7,551	44,450	44,500	9,418	7,383	9,918	8,391	47,450	47,500	10,258	8,223	10,769	9,231
41,500	41,550	8,592	6,557	9,092	7,565	44,500	44,550	9,432	7,397	9,932	8,405	47,500	47,550	10,272	8,237	10,784	9,245
41,550	41,600	8,606	6,571	9,106	7,579	44,550	44,600	9,446	7,411	9,946	8,419	47,550	47,600	10,286	8,251	10,800	9,259
41,600	41,650	8,620	6,585	9,120	7,593	44,600	44,650	9,460	7,425	9,960	8,433	47,600	47,650	10,300	8,265	10,815	9,273
41,650	41,700	8,634	6,599	9,134	7,607	44,650	44,700	9,474	7,439	9,974	8,447	47,650	47,700	10,314	8,279	10,831	9,287
41,700	41,750	8,648	6,613	9,148	7,621	44,700	44,750	9,488	7,453	9,988	8,461	47,700	47,750	10,328	8,293	10,846	9,301
41,750	41,800	8,662	6,627	9,162	7,635	44,750	44,800	9,502	7,467	10,002	8,475	47,750	47,800	10,342	8,307	10,862	9,315
41,800	41,850	8,676	6,641	9,176	7,649	44,800	44,850	9,516	7,481	10,016	8,489	47,800	47,850	10,356	8,321	10,877	9,329
41,850	41,900	8,690	6,655	9,190	7,663	44,850	44,900	9,530	7,495	10,030	8,503	47,850	47,900	10,370	8,335	10,893	9,343
41,900	41,950	8,704	6,669	9,204	7,677	44,900	44,950	9,544	7,509	10,044	8,517	47,900	47,950	10,384	8,349	10,908	9,357
41,950	42,000	8,718	6,683	9,218	7,691	44,950	45,000	9,558	7,523	10,058	8,531	47,950	48,000	10,398	8,363	10,924	9,371
<b>42,000</b>						<b>45,000</b>						<b>48,000</b>					
42,000	42,050	8,732	6,697	9,232	7,705	45,000	45,050	9,572	7,537	10,072	8,545	48,000	48,050	10,412	8,377	10,939	9,385
42,050	42,100	8,746	6,711	9,246	7,719	45,050	45,100	9,586	7,551	10,086	8,559	48,050	48,100	10,426	8,391	10,955	9,399
42,100	42,150	8,760	6,725	9,260	7,733	45,100	45,150	9,600	7,565	10,100	8,573	48,100	48,150	10,440	8,405	10,970	9,413
42,150	42,200	8,774	6,739	9,274	7,747	45,150	45,200	9,614	7,579	10,114	8,587	48,150	48,200	10,454	8,419	10,986	9,427
42,200	42,250	8,788	6,753	9,288	7,761	45,200	45,250	9,628	7,593	10,128	8,601	48,200	48,250	10,468	8,433	11,001	9,441
42,250	42,300	8,802	6,767	9,302	7,775	45,250	45,300	9,642	7,607	10,142	8,615	48,250	48,300	10,482	8,447	11,017	9,455
42,300	42,350	8,816	6,781	9,316	7,789	45,300	45,350	9,656	7,621	10,156	8,629	48,300	48,350	10,496	8,461	11,032	9,469
42,350	42,400	8,830	6,795	9,330	7,803	45,350	45,400	9,670	7,635	10,170	8,643	48,350	48,400	10,510	8,475	11,048	9,483
42,400	42,450	8,844	6,809	9,344	7,817	45,400	45,450	9,684	7,649	10,184	8,657	48,400	48,450	10,524	8,489	11,063	9,497
42,450	42,500	8,858	6,823	9,358	7,831	45,450	45,500	9,698	7,663	10,198	8,671	48,450	48,500	10,538	8,503	11,079	9,511
42,500	42,550	8,872	6,837	9,372	7,845	45,500	45,550	9,712	7,677	10,212	8,685	48,500	48,550	10,552	8,517	11,094	9,525
42,550	42,600	8,886	6,851	9,386	7,859	45,550	45,600	9,726	7,691	10,226	8,699	48,550	48,600	10,566	8,531	11,110	9,539
42,600	42,650	8,900	6,865	9,400	7,873	45,600	45,650	9,740	7,705	10,240	8,713	48,600	48,650	10,580	8,545	11,125	9,553
42,650	42,700	8,914	6,879	9,414	7,887	45,650	45,700	9,754	7,719	10,254	8,727	48,650	48,700	10,594	8,559	11,141	9,567
42,700	42,750	8,928	6,893	9,428	7,901	45,700	45,750	9,768	7,733	10,268	8,741	48,700	48,750	10,608	8,573	11,156	9,581
42,750	42,800	8,942	6,907	9,442	7,915	45,750	45,800	9,782	7,747	10,282	8,755	48,750	48,800	10,622	8,587	11,172	9,595
42,800	42,850	8,956	6,921	9,456	7,929	45,800	45,850	9,796	7,761	10,296	8,769	48,800	48,850	10,636	8,601	11,187	9,609
42,850	42,900	8,970	6,935	9,470	7,943	45,850	45,900	9,810	7,775	10,310	8,783	48,850	48,900	10,650	8,615	11,203	9,623
42,900	42,950	8,984	6,949	9,484	7,957	45,900	45,950	9,824	7,789	10,324	8,797	48,900	48,950	10,664	8,629	11,218	9,637
42,950	43,000	8,998	6,963	9,498	7,971	45,950	46,000	9,838	7,803	10,338	8,811	48,950	49,000	10,678	8,643	11,234	9,651
<b>43,000</b>						<b>46,000</b>						<b>49,000</b>					
43,000	43,050	9,012	6,977	9,512	7,985	46,000	46,050	9,852	7,817	10,352	8,825	49,000	49,050	10,692	8,657	11,249	9,665
43,050	43,100	9,026	6,991	9,526	7,999	46,050	46,100	9,866	7,831	10,366	8,839	49,050	49,100	10,706	8,671	11,265	9,679
43,100	43,150	9,040	7,005	9,540	8,013	46,100	46,150	9,880	7,845	10,380	8,853	49,100	49,150	10,720	8,685	11,280	9,693
43,150	43,200	9,054	7,019	9,554	8,027	46,150	46,200	9,894	7,859	10,394	8,867	49,150	49,200	10,734	8,699	11,296	9,707
43,200	43,250	9,068	7,033	9,568	8,041	46,200	46,250	9,908	7,873	10,408	8,881	49,200	49,250	10,748	8,713	11,311	9,721
43,250	43,300	9,082	7,047	9,582	8,055	46,250	46,300	9,922	7,887	10,422	8,895	49,250	49,300	10,762	8,727	11,327	9,735
43,300	43,350	9,096	7,061	9,596	8,069	46,300	46,350	9,936	7,901	10,436	8,909	49,300	49,350	10,776	8,741	11,342	9,749
43,350	43,400	9,110	7,075	9,610	8,083	46,350	46,400	9,950	7,915	10,450	8,923	49,350	49,400	10,790	8,755	11,358	9,763
43,400	43,450	9,124	7,089	9,624	8,097	46,400	46,450	9,964	7,929	10,464	8,937	49,400	49,450	10,804	8,769	11,373	9,777
43,450	43,500	9,138	7,103	9,638	8,111	46,450	46,500	9,978	7,943	10,478	8,951	49,450	49,500	10,818	8,783	11,389	9,791
43,500	43,550	9,152	7,117	9,652	8,125	46,500	46,550	9,992	7,957	10,492	8,965	49,500	49,550	10,832	8,797	11,404	9,805
43,550	43,600	9,166	7,131	9,666	8,139	46,550	46,600	10,006	7,971	10,506	8,979	49,550	49,600	10,846	8,811	11,420	9,819
43,600	43,650	9,180	7,145	9,680	8,153	46,600	46,650	10,020	7,985	10,520	8,993	49,600	49,650	10,860	8,825	11,435	9,833
43,650	43,700	9,194	7,159	9,694	8,167	46,650	46,700	10,034	7,999	10,534	9,007	49,650	49,700	10,874	8,839	11,451	9,847
43,700	43,750	9,208	7,173	9,708	8,181	46,700	46,750	10,048	8,013	10,548	9,021	49,700	49,750	10,888	8,853	11,466	9,861
43,750	43,800	9,222	7,187	9,722	8,195	46,750	46,800	10,062	8,027	10,562	9,035	49,750	49,800	10,902	8,867	11,482	9,875
43,800	43,850	9,236	7,201	9,736	8,209	46,800	46,850	10,076	8,041	10,576	9,049	49,800	49,850	10,916	8,881	11,497	9,889
43,850	43,900	9,250	7,215	9,750	8,223	46,850	46,900	10,090	8,055	10,590	9,063	49,850	49,900	10,930	8,895	11,513	9,903
43,900	43,950	9,264	7,229	9,764	8,237	46,900	46,950										

---

## Section 6—Instructions for schedules to Form 1040A

---

### Instructions for Schedule 1

---

#### Purpose of schedule

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

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

**TIP**

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

---

#### Part I Interest income

To see what interest income you must report, read the instructions for Form 1040A, line 8a, on page 28. Each payer should send you a Form 1099-INT or Form 1099-OID showing interest you must report. A copy of the form is also sent to the IRS.

---

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

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

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

**TIP**

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

---

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

---

**Line 3 Excludable interest on series EE U.S. savings bonds issued after 1989.** If you cashed series EE U.S. savings bonds in 1995 that were issued after 1989 and you meet **all four** of the following conditions, you may be able to exclude part or all of the interest on those bonds.

1. The bonds were issued in your name or, if married, in your name and your spouse's name.
2. You were 24 or older before the bonds were issued.
3. You paid qualified higher education expenses in 1995 for yourself, your spouse, or your dependents.
4. Your filing status is single, married filing a joint return, head of household, or qualifying widow(er) with dependent child.

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

---

**Part II**  
Dividend income

To see what dividend income you must report, read the instructions for Form 1040A, line 9, on page 28. Each payer should send you a Form 1099-DIV showing dividends you must report. A copy of the form is also sent to the IRS.

---

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

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



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

---

---

## Instructions for Schedule 2

---

### Purpose of schedule

If you paid someone to care for your child or other qualifying person so you (and your spouse if filing a joint return) could work or look for work in 1995, you may be able to take the credit for child and dependent care expenses. But you must have had earned income to do so. If you can take the credit, fill in Parts I and II of Schedule 2 and attach it to your return. Part II is used to figure the amount of your credit.

**Caution:** *If the care was provided in your home, you may owe employment taxes. See the instructions for Form 1040A, line 27.*

If you received **any dependent care benefits** for 1995, you **MUST** fill in Parts I and III of Schedule 2 and attach it to your return. Part III is used to figure the amount, if any, of the benefits you may exclude from your income on Form 1040A, line 7. You must complete Part III before you can figure the credit, if any, in Part II.

---

### Important terms

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

- Any child **under age 13** whom you can claim as a dependent (but see **Exception for children of divorced or separated parents** below). If the child turned 13 during the year, the child is a qualifying person for the part of the year he or she was under age 13.
- Your disabled spouse who is not able to care for himself or herself.
- Any disabled person not able to care for himself or herself whom you can claim as a dependent (or could claim as a dependent except that the person had gross income of \$2,500 or more). But if this person is your child, see **Exception for children of divorced or separated parents** below.

To find out who is a dependent, see the instructions for Form 1040A, line 6c, that begin on page 23.

**Caution:** *To be a qualifying person, the person **must** have shared the same home with you in 1995.*

**Exception for children of divorced or separated parents.** If you were divorced, legally separated, or lived apart from your spouse during the last 6 months of 1995, you may be able to take the credit or the exclusion even if your child is not your dependent. If your child is not your dependent, he or she is a qualifying person only if **all five** of the following apply.

1. You had custody of the child for a longer time in 1995 than the other parent. Get Pub. 501 for the definition of custody.
2. One or both of the parents provided over half of the child's support in 1995.
3. One or both of the parents had custody of the child for more than half of 1995.
4. The child was under age 13 or was disabled and could not take care of himself or herself.
5. The other parent claims the child as a dependent under the rules for **Children of divorced or separated parents** on page 24.

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

**Dependent care benefits.** These include amounts your employer paid directly to either you or your care provider for the care of your qualifying person(s) while you worked. These benefits also include the fair market value of care in a

---

day-care facility provided or sponsored by your employer. Your salary may have been reduced to pay for these benefits. If you received dependent care benefits, they should be shown in box 10 of your 1995 W-2 form(s).

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

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

You may include amounts paid for food and schooling **only** if these items are part of the total care and cannot be separated from the total cost. But **do not** include the cost of schooling for a child in the first grade or above. Also, **do not** include any expenses for sending your child to an overnight camp.

You **cannot** include expenses reimbursed by a state social service agency unless you included the reimbursement in your income. Also, child support payments are not qualified expenses.

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

**Earned income.** Generally, this is your wages, salaries, tips, and other employee compensation. This is usually the amount shown on Form 1040A, line 7. But earned income does not include a scholarship or fellowship grant if you did not get a W-2 form for it. For purposes of Part III of Schedule 2, earned income does not include any dependent care benefits shown on line 11 of Schedule 2. Earned income also includes certain nontaxable earned income such as meals and lodging provided for the convenience of your employer. See Pub. 503 for details. However, including nontaxable earned income will only give you a larger credit if your other earned income (and your spouse's other earned income if filing a joint return) is less than the qualified expenses entered on line 4. For purposes of Part III of Schedule 2, including nontaxable earned income will only give you a larger exclusion if your other earned income (and your spouse's other earned income) is less than the amount entered on line 15.

If you are **filing a joint return**, disregard community property laws. If your spouse died in 1995 and had no earned income, get Pub. 503 for details on how to figure the credit. If your spouse was a student or disabled in 1995, see the line 6 instructions on page 76.

---

Who may take the credit or exclude dependent care benefits?

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

1. Your filing status is single, head of household, qualifying widow(er) with dependent child, or married filing jointly. But see **Special rule for married persons filing separate returns** on page 75.
  2. The care was provided so you (and your spouse if you were married) could work or look for work. However, if you did not find a job and have no earned income for the year, you cannot take the credit or the exclusion. But if your spouse was a student or disabled, see the line 6 instructions on page 76.
-

3. You (and your spouse if you were married) paid over half the cost of keeping up your home. Call Tele-Tax (see page 62) and listen to topic 602 or get Pub. 503 for an explanation of what costs are included.
4. You and the qualifying person(s) lived in the same home.
5. The person who provided the care was not your spouse or a person whom you can claim as a dependent. If your child provided the care, he or she must have been age 19 or older by the end of 1995.
6. You report the required information about the care provider on line 1.

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

- You lived apart from your spouse during the last 6 months of 1995, and
- The qualifying person lived in your home more than half of 1995, and
- You provided over half the cost of keeping up your home.

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

**Part I**  
Persons or  
organizations  
who provided  
the care

**Line 1** Complete columns **(a)** through **(d)** for each person or organization that provided the care. You can use Form W-10 or any other source listed in its instructions to get the information from the care provider. If you do not give correct or complete information, your credit (and exclusion, if applicable) may be disallowed unless you can show you used due diligence in trying to get the required information.

**Due diligence.** You can show a serious and earnest effort (due diligence) to get the information by keeping in your records a Form W-10 completed by the care provider. Or you may keep one of the other sources of information listed in the instructions for Form W-10. If the provider does not give you the information, complete the entries you can on line 1 of Schedule 2. For example, enter the provider's name and address. Write "See page 2" in the columns for which you do not have the information. Then, on the bottom of page 2, explain that the provider did not give you the information you requested.

**Columns (a) and (b).** Enter the care provider's name and address. If you were covered by your employer's dependent care plan and your employer furnished the care (either at your workplace or by hiring a care provider), enter your employer's name in column **(a)**. Next, write "See W-2" in column **(b)**. Then, leave columns **(c)** and **(d)** blank. But if your employer paid a third party (not hired by your employer) on your behalf to provide the care, you must give information on the third party in columns **(a)** through **(d)**.

**Column (c).** If the care provider is an individual, enter his or her social security number (SSN). Otherwise, enter the provider's employer identification number (EIN). If the provider is a tax-exempt organization, enter "Tax-exempt."

**Column (d).** Enter the total amount you **actually paid** in 1995 to the care provider. Also, include amounts your employer paid to a third party on your behalf. It does not matter when the expenses were incurred. Do not reduce this amount by any reimbursement you received.

Part II

Credit for child and dependent care expenses

**Line 4** Do not include the following expenses on line 4.

- Qualified expenses you incurred in 1995 but did not pay until 1996. You may be able to use these expenses to increase your 1996 credit.
- Qualified expenses you incurred in 1994 but did not pay until 1995. Instead, see **Prior year's expenses** below.

**Line 6 Spouse who was a student or disabled.** Your spouse was a **student** if he or she was enrolled as a full-time student at a school during any 5 months of 1995. Your spouse was **disabled** if he or she was not capable of self-care. Figure your spouse's earned income on a monthly basis.

For each month or part of a month your spouse was a student or was disabled, he or she is considered to have worked and earned income. His or her earned income for each month is considered to be at least \$200 (\$400 if more than one qualifying person was cared for in 1995). If your spouse also worked during that month, use the higher of \$200 (or \$400) or his or her actual earned income for that month. If, in the same month, both you and your spouse were either students or disabled, this rule applies to only one of you for that month.

For any month that your spouse was not a student or disabled, use your spouse's actual earned income if he or she worked during the month.

**Line 10** If you had qualified expenses for 1994 that you didn't pay until 1995, see **Prior year's expenses** next. Otherwise, see **Credit limit** on page 77.

**Prior year's expenses.** If you had qualified expenses for 1994 that you did not pay until 1995, you may be able to increase the amount of credit you can take in 1995. For details, see **Amount of Credit** in Pub. 503. If you can take a credit for your 1994 expenses, write "PYE" and the amount of the credit next to line 10. Add the credit to the amount on line 10 and replace the amount on line 10 with that total. Also, attach a statement showing how you figured the credit. See **Credit limit** on page 77.

---

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

## Credit limit worksheet

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



1.	Enter the amount from Form 1040A, line 23.	1.	<input type="text"/>
2.	Enter the amount from line 7 of the <b>Alternative minimum tax worksheet</b> on page 45.	2.	<input type="text"/>
3.	Subtract line 2 from line 1.	3.	<input type="text"/>
4.	Enter the amount from Schedule 2, line 10.	4.	<input type="text"/>

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

Part III  
Dependent  
care benefits

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

**Example.** Under your employer's dependent care plan, you chose to have your employer set aside \$5,000 to cover your 1995 dependent care expenses. The \$5,000 is shown in box 10 of your W-2 form. In 1995, you incurred and were reimbursed for \$4,950 of qualified expenses. You would enter \$5,000 on line 11 and \$50, the amount forfeited, on line 12.

**Line 14** Enter the total of all qualified expenses incurred in 1995 for the care of your qualifying person(s). It does not matter when the expenses were paid.

**Example.** You received \$2,000 in cash under your employer's dependent care plan for 1995. The \$2,000 is shown in box 10 of your W-2 form. Only \$900 of qualified expenses were incurred in 1995 for the care of your 5-year-old dependent child. You would enter \$2,000 on line 11 and \$900 on line 14.

**Line 17** If your filing status is married filing separately, see **Special rule for married persons filing separate returns** on page 75. If you are considered unmarried under that rule, enter your earned income (from line 16) on line 17. On line 19, enter the smaller of the amount from line 18 or \$5,000. If you are **not** considered unmarried under that rule, enter your spouse's earned income on line 17. If your spouse was a student or disabled in 1995, see the line 6 instructions. On line 19, enter the smaller of the amount from line 18 or \$2,500.

## Major categories of Federal income and outlays for fiscal year 1994

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

In fiscal year 1994 (which began on October 1, 1993, and ended on September 30, 1994), Federal income was \$1,258 billion and outlays were \$1,461 billion, leaving a deficit of \$203 billion.

### Federal income

Income and social insurance taxes are, by far, the largest source of receipts. In 1994, individuals paid \$543 billion in income taxes and corporations paid \$140 billion. Social security and other insurance and retirement contributions were \$461 billion. Excise taxes were \$55 billion. The remaining \$58 billion of receipts were from Federal Reserve deposits, customs duties, estate and gift taxes, and other miscellaneous receipts.

### Federal outlays

About 86% of total outlays were financed by tax receipts and the remaining 14% were financed by borrowing. Government receipts and borrowing finance a wide range of public services. The following is the breakdown of total outlays for fiscal year 1994\*:

**1. Social security, Medicare, and other retirement:** \$533 billion. These programs were 35% of total outlays. These programs provide income support for the retired and disabled and medical care for the elderly.

**2. National defense, veterans, and foreign affairs:** \$336 billion. About 19% of total outlays were to equip, modernize, and pay our armed forces and to fund other national defense activities; nearly 3% went for veterans benefits and services; and about 1% went for international activities, including military and economic assistance to foreign countries and the maintenance of U.S. embassies abroad.

**3. Net interest:** \$203 billion. About 14% of total outlays were for net interest payments on the public debt.

**4. Physical, human, and community development:** \$133 billion. About 9% of total outlays were for agriculture; natural resources and environmental programs; transportation programs; aid for elementary and secondary education and direct assistance to college students; job training programs; deposit insurance, commerce and housing credit, and community development; and space, energy, and general science programs.

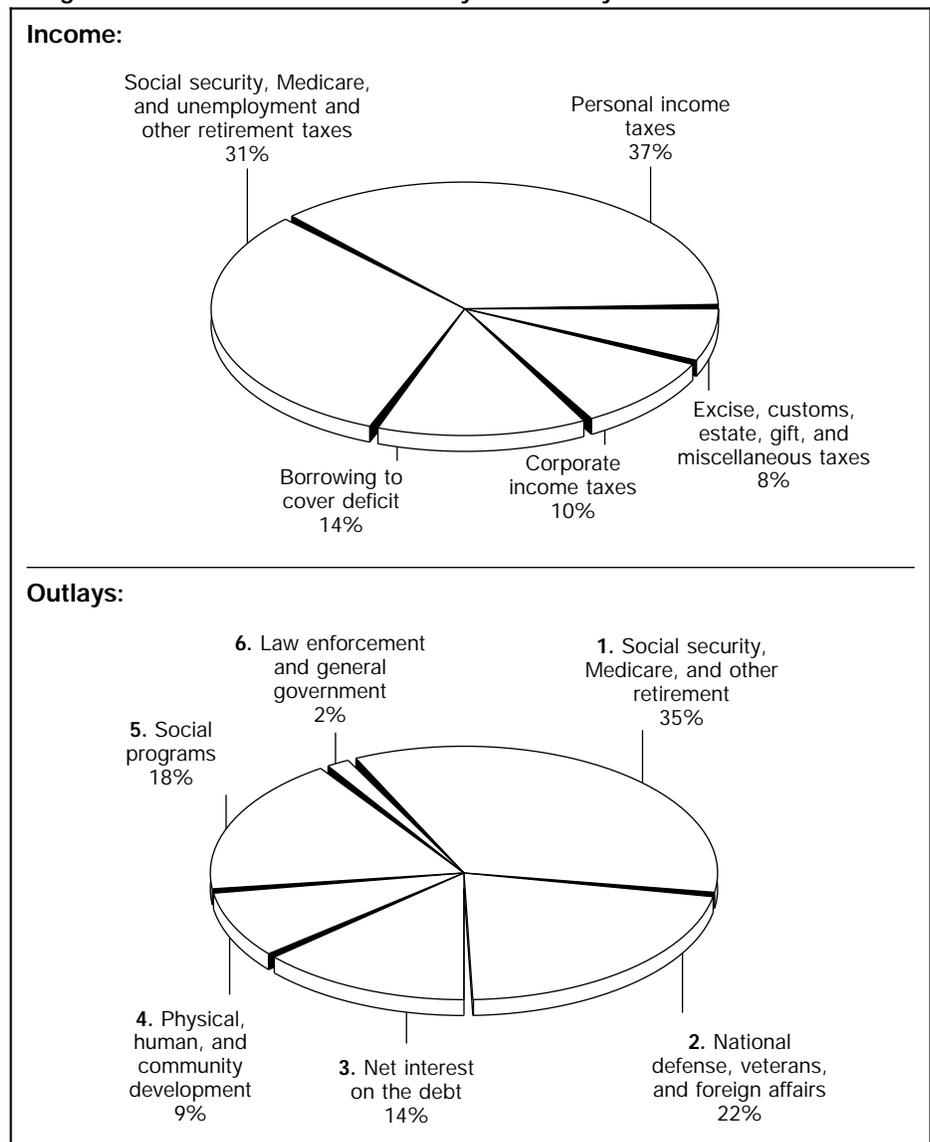
**5. Social programs:** \$267 billion. The Federal Government spent 12% of total outlays to fund Medicaid, food stamps,

aid to families with dependent children, supplemental security income, and related programs. Over 6% was spent for health research and public health programs, unemployment compensation, assisted housing, and social services.

**6. Law enforcement and general government:** \$27 billion. About 2% of total outlays were for judicial activities, Federal law enforcement, and prisons; and to provide for the general costs of the Federal Government, including the collection of taxes and legislative activities.

**Note:** Detail may not add to total due to rounding.

Income and outlays—These pie charts show the relative sizes of the major categories of Federal income and outlays for fiscal year 1994.



\* The percentages on this page exclude undistributed offsetting receipts, which were -\$38 billion in fiscal year 1994. In the budget, these receipts are offset against spending in figuring the outlay totals shown above. These receipts are primarily for the U.S. Government's share of its employee retirement programs and rents and royalties on the Outer Continental Shelf.

## Index to instructions

- A**  
Address Change **19, 57**  
Addresses of Internal Revenue Service Centers  
**Back cover**  
Advance Earned Income Credit Payments **6, 43**  
Allocated Tip Income **27**  
Alternative Minimum Tax **44**  
Alternative ways of filing **7**  
Amended Return **57**  
Amount You Owe **55**  
Annuities **29-32**
- B**  
Blindness **40**
- C**  
Checklist for Common Mistakes **8**  
Child and Dependent Care Expenses, Credit for **42, 73-77\***  
Children of Divorced or Separated Parents, Exemption for **24**  
Community Property States **26**  
Corresponding with the IRS **57**  
Credit for the Elderly or the Disabled **43**  
Customer Service Standards **4**
- D**  
Death of Spouse **9, 22**  
Death of Taxpayer **9**  
Debt, Gift To Reduce the Public **57**  
Deduction for Contributions to an Individual Retirement Arrangement (IRA) **35-39**  
Dependent Care Benefits **28, 73-77\***  
Dependents—  
  Birth or Death of **23**  
  Children **23-26**  
  Other **23-25**  
  Standard Deduction for **40, 41**  
  Student **23-24**  
  Supported by Two or More Taxpayers **25**  
Direct Deposit of Refund **54**  
Dividends **28, 72**  
  Nominee **72**  
Divorced or Separated Parents, Children of **24**  
Dual-Status Alien **12, 20**
- E**  
Earned Income Credit **5, 47**  
Earned Income Credit Tables **52-53**  
Elderly Persons—  
  Standard Deduction for **40, 41**  
  Credit for **43**  
Electronic Filing **7**  
Employer-Provided Vehicle **27**  
Estimated Tax Payments **46, 57**  
Excess Social Security and RRTA Taxes Withheld **54**  
Exemptions **22-26**  
Extensions of Time To File **10, 54**
- F**  
Figure Your Tax **42**  
Filing Information **12-18**  
Filing Instructions—  
  When To File **10**  
  Where To File **Back cover**  
Filing Status—Which Box To Check **20-22**  
Foreign Bank Account **17**  
Form 1040EZ, 1040A, or 1040? **16-17**  
Form W-2 **27**  
Forms W-2, 1098, and 1099, Where To Report Certain Items From **18**  
Forms, How To Get **58-60**
- H**  
Head of Household **21-22**  
Help (free) **6, 61-63**  
Household Employment Taxes **43**
- I**  
Income Tax Withheld (Federal) **45**  
Individual Retirement Arrangement (IRA)—  
  Contributions to **35-39**  
  Distributions from **29**  
Injured Spouse Claim **54**  
Installment Payments **55**  
Interest Income—  
  Exclusion of Interest From Savings Bonds **72**  
  Nominee **71**  
  Taxable **28, 71**  
  Tax-Exempt **28, 72**  
Interest—Late Payment of Tax **10**  
Itemized Deductions **15**
- L**  
Line Instructions for Form 1040A **19-56**  
Lump-Sum Distributions **31**
- M**  
Married Persons—  
  Filing Joint Returns **20**  
  Filing Separate Returns **20**  
  Living Apart **21**
- N**  
Name, Address, and Social Security Number **19**  
Name Change **9, 19**  
Nonresident Alien **12, 17, 19, 20**
- O**  
Order Blank **59**
- P**  
Penalty—  
  Estimated Tax **55**  
  Late Filing **10**  
  Late Payment **10**  
  Other **10**  
Pensions and Annuities **29-32**  
Preparer, Tax Return **56**  
Presidential Election—  
  S3 Check-Off **19**
- Privacy and Paperwork Reduction Act Notice **11**  
Problems, Unresolved Tax **6**  
Public Debt, Gift To Reduce the **57**  
Publications, How To Get **58-60**
- R**  
Railroad Retirement Benefits—  
  Treated as a Pension **29-30**  
  Treated as Social Security **33-35**  
Recordkeeping **57**  
Refund of Tax **54**  
Refunds of State and Local Income Taxes **26**  
Rights of Taxpayers **57**  
Rollovers **29, 31**  
Rounding Off to Whole Dollars **26**
- S**  
Salaries **27**  
Schedules, Instructions for—  
  Schedule 1 **71-72**  
  Schedule 2 **73-77\***  
Scholarship and Fellowship Grants **27**  
Sign Your Return **56**  
Single Person **20**  
Social Security Benefits **33-35**  
Social Security Number **5, 9, 19, 25**  
Standard Deduction **40**  
State and Local Income Taxes, Refunds of **26**  
Student Dependent **23-24**
- T**  
Tax Assistance **6, 61-63**  
Tax-Exempt Interest **28, 72**  
Tax Figured by the IRS **41-42**  
Tax Table **65-70**  
Telephone Assistance—  
  Federal Tax Information **61**  
Tele-Tax **62-63**  
Tip Income **27**
- U**  
Unemployment Compensation **32**
- W**  
Wages **27**  
When To File **10**  
Where To File **Back cover**  
Who Can Use Form 1040A **16-17**  
Who Can Use Form 1040EZ **16-17**  
Who Must File **12-15**  
Who Must Use Form 1040 **16-17**  
Who Should File **12-15**  
Widows and Widowers, Qualifying **22**  
Withholding and Estimated Tax Payments for 1996 **57**

\* These items may not be included in this package. We've sent you forms based on what you filed last year to reduce printing costs.



## Where do I file?

If an envelope addressed to the Internal Revenue Service came with your booklet, please use it. If you do not have one, or if you moved during the year, mail your return to the **Internal Revenue Service Center** for the place where you live. **No street address is needed.**

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

**Alabama**—Memphis, TN 37501-0015

**Alaska**—Ogden, UT 84201-0015

**Arizona**—Ogden, UT 84201-0015

**Arkansas**—Memphis, TN 37501-0015

**California**—Counties of Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mendocino, Modoc, Napa, Nevada, Placer, Plumas, Sacramento, San Joaquin, Shasta, Sierra, Siskiyou, Solano, Sonoma, Sutter, Tehama, Trinity, Yolo, and Yuba—Ogden, UT 84201-0015

*All other counties*—Fresno, CA 93888-0015

**Colorado**—Ogden, UT 84201-0015

**Connecticut**—Andover, MA 05501-0015

**Delaware**—Philadelphia, PA 19255-0015

**District of Columbia**—Philadelphia, PA 19255-0015

**Florida**—Atlanta, GA 39901-0015

**Georgia**—Atlanta, GA 39901-0015

**Hawaii**—Fresno, CA 93888-0015

**Idaho**—Ogden, UT 84201-0015

**Illinois**—Kansas City, MO 64999-0015

**Indiana**—Cincinnati, OH 45999-0015

**Iowa**—Kansas City, MO 64999-0015

**Kansas**—Austin, TX 73301-0015

**Kentucky**—Cincinnati, OH 45999-0015

**Louisiana**—Memphis, TN 37501-0015

**Maine**—Andover, MA 05501-0015

**Maryland**—Philadelphia, PA 19255-0015

**Massachusetts**—Andover, MA 05501-0015

**Michigan**—Cincinnati, OH 45999-0015

**Minnesota**—Kansas City, MO 64999-0015

**Mississippi**—Memphis, TN 37501-0015

**Missouri**—Kansas City, MO 64999-0015

**Montana**—Ogden, UT 84201-0015

**Nebraska**—Ogden, UT 84201-0015

**Nevada**—Ogden, UT 84201-0015

**New Hampshire**—Andover, MA 05501-0015

**New Jersey**—Holtsville, NY 00501-0015

**New Mexico**—Austin, TX 73301-0015

**New York**—New York City and counties of Nassau, Rockland, Suffolk, and Westchester—Holtsville, NY 00501-0015

*All other counties*—Andover, MA 05501-0015

**North Carolina**—Memphis, TN 37501-0015

**North Dakota**—Ogden, UT 84201-0015

**Ohio**—Cincinnati, OH 45999-0015

**Oklahoma**—Austin, TX 73301-0015

**Oregon**—Ogden, UT 84201-0015

**Pennsylvania**—Philadelphia, PA 19255-0015

**Rhode Island**—Andover, MA 05501-0015

**South Carolina**—Atlanta, GA 39901-0015

**South Dakota**—Ogden, UT 84201-0015

**Tennessee**—Memphis, TN 37501-0015

**Texas**—Austin, TX 73301-0015

**Utah**—Ogden, UT 84201-0015

**Vermont**—Andover, MA 05501-0015

**Virginia**—Philadelphia, PA 19255-0015

**Washington**—Ogden, UT 84201-0015

**West Virginia**—Cincinnati, OH 45999-0015

**Wisconsin**—Kansas City, MO 64999-0015

**Wyoming**—Ogden, UT 84201-0015

**American Samoa**—Philadelphia, PA 19255-0015

**Guam: Permanent residents**—Department of Revenue and Taxation Government of Guam Building 13-1 Mariner Avenue Tiyjan Barrigada, GU 96913

**Guam: Nonpermanent residents**—Philadelphia, PA 19255-0015

**Puerto Rico** (*or if excluding income under Internal Revenue Code section 933*)—Philadelphia, PA 19255-0015

**Virgin Islands: Nonpermanent residents**—Philadelphia, PA 19255-0015

**Virgin Islands: Permanent residents**—V.I. Bureau of Internal Revenue 9601 Estate Thomas Charlotte Amalie St. Thomas, VI 00802

**Foreign country:** *U.S. citizens and those filing Form 2555, Form 2555-EZ, or Form 4563*—Philadelphia, PA 19255-0015

**All APO and FPO addresses**—Philadelphia, PA 19255-0015

## What's inside?

When to file (page 10)

Common mistakes to avoid (page 8)

Commissioner's message (page 4)

Customer Service Standards (page 4)

What's new for 1995 (page 5)

Free tax help (page 6)

How to make a gift to reduce the public debt (page 57)

How to get forms and publications (page 58)

Tax table (page 65)