Note: *The draft you are looking for begins on the next page.*

Caution: DRAFT—NOT FOR FILING

This is an early release draft of an IRS tax form, instructions, or publication, which the IRS is providing for your information. **Do not file draft forms.** We incorporate all significant changes to forms posted with this coversheet.

However, unexpected issues occasionally arise, or legislation is passed—in this case, we will post a new draft of the form to alert users that changes were made to the previously posted draft. Thus, there are never any changes to the last posted draft of the form and the final revision of the form. Forms and instructions are subject to OMB approval before they can be officially released, so we post drafts of them until they are approved. Drafts of instructions and publications usually have some additional changes before their final release. Early release drafts are posted at IRS.gov/DraftForms and remain there after the final release is posted at IRS.gov/LatestForms. Also see IRS.gov/Forms.

Most forms and publications have a page on IRS.gov: IRS.gov/Form1040 for Form 1040; IRS.gov/Pub501 for Pub. 501; IRS.gov/W4 for Form W-4; and IRS.gov/ScheduleA for Schedule A (Form 1040), for example, and similarly for other forms, publications, and schedules for Form 1040. When typing in a link, type it into the address bar of your browser, not a Search box on IRS.gov.

If you wish, you can submit comments to the IRS about draft or final forms, instructions, or publications at IRS.gov/FormsComments. Include "NTF" followed by the form or publication number (for example, "NTF1040", "NTFW4", "NTF501", etc.) in the body of the message to route your message properly. We cannot respond to all comments due to the high volume we receive and may not be able to consider many suggestions until the subsequent revision of the product, but we will review each "NTF" message.

If you have comments on reducing paperwork and respondent (filer) burden, with respect to draft or final forms, please respond to the relevant information collection through the Federal Register process; for more information, click here.

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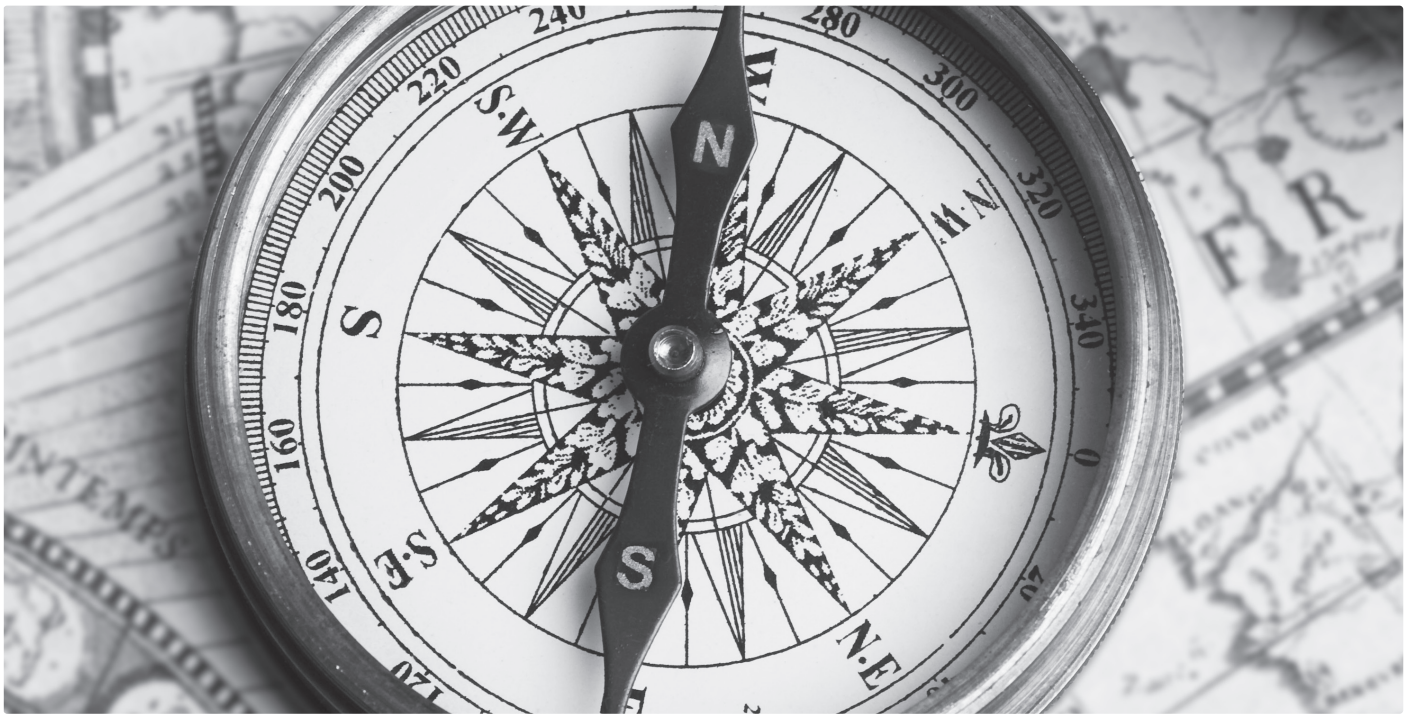
IRS

TAX YEAR
2026

1040 (and 1040-SR)

INSTRUCTIONS

Including the instructions for Schedules 1 through 3-A



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2026 Changes

See *What's New* in these instructions.

Future Developments

See **IRS.gov** and **IRS.gov/Forms**, and for the latest information about developments related to Forms 1040 and 1040-SR and their instructions, such as legislation enacted after they were published, go to **IRS.gov/Form1040**.

freefile Free File is the fast, safe, and free way to prepare and *e-file* your taxes. See **IRS.gov/FFForm**.

Pay Online. It's fast, simple, and secure. Go to **IRS.gov/Payments**.

Nov 24, 2026

Instructions for Form 1040 (2026) Catalog Number 24811V
Department of the Treasury **Internal Revenue Service** www.irs.gov

TREASURY/IRS AND OMB USE ONLY DRAFT

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Form 1040 and 1040-SR Helpful Hints

For 2026, you will use Form 1040 or, if you were born before January 2, 1962, you have the option to use Form 1040-SR.

You may only need to file Form 1040 or 1040-SR and none of the numbered schedules, Schedules 1 through 3-A. However, if your return is more complicated (for example, you claim certain deductions or credits or owe additional taxes), you will need to complete one or more of the numbered schedules. Below is a general guide to which schedule(s) you will need to file based on your circumstances. See the instructions for the schedules for more information.

If you *e-file* your return, the software you use will generally determine which schedules you need.

IF YOU...	THEN USE...
Have additional income, such as business or farm income or loss, unemployment compensation, or prize or award money.	**Schedule 1, Part I**
Have any adjustments to income, such as student loan interest, self-employment tax, or educator expenses.	**Schedule 1, Part II**
Can claim a deduction for qualified cash tips, qualified overtime, qualified vehicle loan interest, or the enhanced deduction for seniors.	**Schedule 1-A**
Owe alternative minimum tax (AMT) or need to make an excess advance premium tax credit repayment.	**Schedule 2, Part I**
Owe other taxes, such as self-employment tax, household employment taxes, additional tax on IRAs or other qualified retirement plans and tax-favored accounts.	**Schedule 2, Part II**
Can claim a nonrefundable credit (other than the child tax credit or the credit for other dependents), such as the foreign tax credit, education credits, or general business credit.	**Schedule 3, Part I**
Can claim a refundable credit (other than the earned income credit, American opportunity credit, refundable adoption credit, or additional child tax credit), such as the net premium tax credit. Have other payments, such as an amount paid with a request for an extension to file or excess social security tax withheld.	**Schedule 3, Part II**
Claim the earned income credit, additional child tax credit, refundable American opportunity credit, or refundable adoption credit.	**Schedule 3-A**

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The Taxpayer Advocate Service Is Here To Help You

What is the Taxpayer Advocate Service?
The Taxpayer Advocate Service (TAS) is an *independent* organization within the Internal Revenue Service (IRS) that helps taxpayers and protects taxpayer rights. TAS strives to ensure that every taxpayer is treated fairly and that you know and understand your rights under the *Taxpayer Bill of Rights*.

What can TAS do for you?
TAS can help you if your tax problem is causing a financial difficulty, you've tried and been unable to resolve your issue with the IRS, or you believe an IRS system, process, or procedure just isn't working as it should. And the service is free. If you qualify for TAS assistance, you will be assigned to one advocate who will work with you throughout the process and will do everything possible to resolve your issue. TAS can help you if:

- Your problem is causing a financial difficulty for you, your family, or your business.
- You face (or your business is facing) an immediate threat of adverse action.
- You've tried to contact the IRS but no one has responded, or the IRS hasn't responded by the date promised.

How can you reach TAS?
TAS has offices in *every state, the District of Columbia, and Puerto Rico*. To find your advocate's number:

- Go to *TaxpayerAdvocate.IRS.gov/Contact-Us*;
- Download Publication 1546, Taxpayer Advocate Service Is Your Voice at the IRS. If you do not have Internet access, you can call the IRS toll free at 800-TAX-FORM (800-829-3676) and ask for a copy of Publication 1546;
- Check your local directory; or
- Call TAS toll free at 877-777-4778.

How can you learn about your taxpayer rights?
The Taxpayer Bill of Rights describes 10 basic rights that all taxpayers have when dealing with the IRS. The TAS website *TaxpayerAdvocate.IRS.gov* can help you understand what these rights mean to you and how they apply. These are ***your*** rights. Know them. Use them.

How else does TAS help taxpayers?
TAS works to resolve large-scale problems that affect many taxpayers. If you know of one of these broad issues, please report it to TAS at *IRS.gov/SystemicIssue*. Be sure not to include any personal taxpayer information.

Low Income Taxpayer Clinics Help Taxpayers

Low Income Taxpayer Clinics (LITCs) are independent from the Internal Revenue Service (IRS) and the Taxpayer Advocate Service (TAS). LITCs represent individuals whose income is below a certain level and who need to resolve tax problems with the IRS. LITCs can represent taxpayers in audits, appeals, and tax collection disputes before the IRS and in court. LITCs can also help taxpayers respond to IRS notices and correct account problems. In addition, LITCs can provide information about taxpayer rights and responsibilities in different languages for individuals who speak English as a second language. Services are offered for free or a small fee. For more information or to find an LITC near you, see the LITC page at *TaxpayerAdvocate.IRS.gov/LITCmap* or IRS *Publication 4134, Low Income Taxpayer Clinic List*. This publication is available online at *IRS.gov/Forms-Pubs* or by calling the IRS toll free at 800-TAX-FORM (800-829-3676).

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TREASURY/IRS AND OMB USE ONLY DRAFT

Affordable Care Act—What You Need To Know

Requirement To Reconcile Advance Payments of the Premium Tax Credit

The premium tax credit helps pay premiums for health insurance purchased from the Health Insurance Marketplace (the Marketplace). Eligible individuals may have advance payments of the premium tax credit made on their behalf directly to the insurance company.

If you or a family member enrolled in health insurance through the Marketplace and advance payments of the premium tax credit were made to your insurance company to reduce your monthly premium payment, you must attach **Form 8962** to your return to **reconcile** (compare) the advance payments with your premium tax credit for the year.

The Marketplace is required to send **Form 1095-A** by **January 31**, **2027**, listing the advance payments and other information you need to complete **Form 8962**.

1. You will need **Form 1095-A** from the Marketplace.
2. Complete **Form 8962** to claim the credit and to reconcile your advance credit payments.
3. Include **Form 8962** with your **Form 1040**, **1040-SR**, or **1040-NR**. (Don't include Form 1095-A.)

Health Coverage Reporting

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If you or someone in your family was an employee in 2026, the employer may be required to send you **Form 1095-C**. **Part II** of **Form 1095-C** shows whether your employer offered you health insurance coverage and, if so, information about the offer. You should receive **Form 1095-C** by early **March 2027**. This information may be relevant if you purchased health insurance coverage for 2026 through the Marketplace and wish to claim the premium tax credit on **Schedule 3**, **line 9**. However, you don't need to wait to receive this form to file your return. You may rely on other information received from your employer. If you don't wish to claim the premium tax credit for 2026, you don't need the information in **Part II** of **Form 1095-C**. For more information on who is eligible for the premium tax credit, see the Instructions for Form 8962.

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Reminder: Health care coverage. If you need health care coverage, go to *www.HealthCare.gov* to learn about health insurance options for you and your family, how to buy health insurance, and how you might qualify to get financial assistance to buy health insurance.

TREASURY/IRS AND OMB USE ONLY DRAFT

What's New

For information about any additional changes to the 2026 tax law or any other developments affecting Form 1040 or 1040-SR or the instructions, go to *IRS.gov/Form1040*.

Standard deduction amount increased. For 2026, the standard deduction amount has been increased for all filers. The amounts are:

- $16,100–Single or Married filing separately.
- $32,200–Married filing jointly or Qualifying surviving spouse.
- $24,150–Head of household.

New *Other Information* section. A new *Other Information* section has been created to allow for a designated space for taxpayers to enter certain other information including the election to be treated as a U.S. resident for the entire tax year, digital assets, and work authorization status.

Charitable contribution deduction for non-itemizers. Beginning in 2026, taxpayers can claim a deduction for cash contributions made to eligible tax-exempt organizations. You don't have to itemize to take the deduction. The maximum deduction is $1,000 ($2,000 for married filing jointly) with certain other limitations. See *Line 12f*, later.

Charitable contribution deduction floor for itemized deductions. Beginning in 2026, if you itemize, you can only deduct charitable contributions that are more than 0.5% of your adjusted gross income. Any amount that falls under the 0.5% floor can't be deducted in 2026. This limitation is in addition to the overall limit on itemized deductions. For more information, see the Instructions for Schedule A and Pub. 526.

Lines 13a and 13b order flipped. For 2026, the order of lines 13a and 13b has been flipped. Additional deductions from Schedule 1-A are now reported on line 13a and the qualified business income deduction from Form 8995 or Form 8995-A is now reported on line 13b.

Line 24 expanded. For 2026, line 24 (your "total tax") is now line 24a. If you made a proper election under section 1062, you will report the first installment of the net income tax liability on the sale or exchange of qualified farmland to a qualified farmer from Form 1062, line 15, on line 24b. For more information, see Form 1062 and its instructions.

Line 28 additional child tax credit (ACTC) checkbox moved to new Schedule 3-A (Form 1040). For 2026, we removed the checkbox to indicate you do not want to claim the ACTC. The election to not receive the ACTC will now be done on new Schedule 3-A. For more information, see the instructions for Schedule 3-A.

Line 32 expanded. For 2026, line 32 is now line 32a. If you claim the earned income credit (EIC), ACTC, refundable American opportunity credit, or refundable adoption credit, you will complete Schedule 3-A to determine your federal public benefit. See the instructions for Schedule 3-A.

Moving expense deduction for members of the intelligence community. Beginning in 2026, in addition to members of the Armed Forces, members of the intelligence community may be able to deduct their moving expenses on Schedule 1. For more information, see the instructions for Schedule 1 and the Instructions for Form 3903.

Changes to Schedule 1-A. For tax year 2026, we are making the following changes to Schedule 1-A:

- Parts II and III have been expanded to include information that was previously included in the worksheets in the instructions for Schedule 1-A. If you need to enter additional information about your employers or businesses, complete and attach additional Schedule(s) 1-A to your return.
- Part IV now includes two new questions related to original use of the vehicle and final assembly in the United States.

Changes to Schedule 2. For tax year 2026, Schedule 2 has been reorganized to separate out income taxes and employment and other taxes and group similar types of taxes together.

Changes to Schedule 3. For tax year 2026, we are making the following changes to Schedule 3.

- **Line 5a**—The credit for the residential clean energy credit has expired; however, line 5a will remain on Schedule 3 for any taxpayers that have a carryforward of the credit from Form 5695.
- **Line 5b**—The energy efficient home improvement credit has expired and line 5b has been reserved for future use.
- **Lines 6f and 6m**—The clean vehicle credit and the credit for previously owned clean vehicles have expired. Only those taxpayers who had a binding contract for a clean vehicle by September 30, 2025, and that vehicle was not delivered until after December 31, 2025, can claim a credit on line 6f or 6m.
- **Line 6j**—The alternative fuel vehicle refueling property credit expires in 2026 for property acquired and placed in service after June 30, 2026.
- **Line 13e**—A new line was added for taxpayers to report their total section 1062 applicable net tax liability from Form 1062, line 14. For more information, see the Instructions for Form 1062.

New Schedule 3-A. New Schedule 3-A has been created for taxpayers claiming the earned income credit (EIC), additional child tax credit (ACTC), refundable American opportunity credit, and/or refundable adoption credit. If you are claiming one or more of these credits, you must complete Schedule 3-A. For more information, see the instructions for Schedule 3-A.

Retirement savings contribution credit income limits increased. In order to claim this credit for 2026, your adjusted gross income (AGI) must not be more than $40,250 ($80,500 if married filing jointly; $60,375 if head of household). For more information, see Form 8880.

Adoption credit increased. For 2026, the maximum adoption credit per child has increased to $17,670. Up to $5,120 of your adoption credit may be refundable. The refundable portion is deter-

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mined per child. For more information, see Form 8839 and its instructions.

Changes to the qualified business income deduction (QBID). Recent legislation made the QBID permanent. In addition, beginning in 2026, if you have a minimum of $1,000 in total qualified business income from an active trade or business, you may be able to claim a minimum QBID of $400. Also, the phase-in range for taxpayers who are married filing jointly will increase to $150,000 and to $75,000 for all other filing statuses.

Casualty loss deduction made permanent and expanded. The deduction for certain personal casualty losses has been made permanent. In addition, beginning in 2026, a personal casualty loss deduction can also include losses associated with a state-declared disaster. For more information, see the Instructions for Form 4684 and Pub. 547.

Deduction for qualified disaster loss claimed with standard deduction. If you are taking the standard deduction and wish to take into account the amount of your net qualified disaster loss, the way this is figured has changed. Your net qualified disaster loss is now figured as a below-the-line deduction that is taken in addition to your standard deduction, instead of just increasing your standard deduction. The net qualified disaster loss deduction is not an itemized deduction, but you still need to figure the amount of your standard deduction plus your net qualified disaster loss on Schedule A and then enter that amount on Form 1040 or 1040-SR, line 12e. See the instructions for line 12e and the Instructions for Schedule A.

Deduction for educator expenses. Beginning in 2026, if you are an eligible educator with qualifying expenses, you may be able to claim a deduction for those expenses on Schedule 1, as well as an itemized deduction on Schedule A. You will take the deduction on Schedule 1 and then determine the amount of any itemized deduction you can take on Schedule A. The type of expenses that qualify for each deduction is slightly different. For more information, see the instructions for Schedule 1, line 11, and the Schedule A instructions.

Educator expense deduction now includes expenses incurred by early childhood educators. The definition of a "school" and "eligible educator" for purposes of the educator expenses deduction has been expanded. Eligible educators who work at a school or childcare facility that provides for early childhood education may qualify for the educator expenses deduction. See the instructions for Schedule 1, line 11, for more information.

Mortgage insurance premiums. Beginning in 2026, the election to deduct qualified mortgage insurance premiums paid under a mortgage insurance contract issued after December 31, 2006, in connection with a home acquisition debt that was secured by a first or second home, has been made permanent.

Limit on itemized deductions. If the amount on Form 1040 or 1040-SR line 11b (minus the amounts on lines 13a and 13b) is more than $384,350, your itemized deductions may be limited. For more information, see the Instructions for Schedule A.

Limitation on deductible gambling losses. Beginning in 2026, your gambling loss deduction on Schedule A will be limited to the lesser of (1) 90% of your gambling losses or (2) your gambling winnings. For more information, see the Instructions for Schedule A.

New IRS app replaces IRS2Go. The IRS has launched a new IRS app, replacing IRS2Go and expanding digital services to give taxpayers more ways to securely access IRS tools and account services from their mobile devices. The IRS plans to continue expanding the app with new capabilities and services over time. If you have the IRS2Go app installed on your mobile device, you don't have to install a new app; instead your app should be updated to the new app through the normal update process. For more information, go to *IRS.gov/App*.

Electronic Federal Tax Payment System (EFTPS) to be discontinued. Individuals are no longer able to enroll in EFTPS. If you are currently enrolled in EFTPS, you should transition from EFTPS to your IRS Online Account or use Direct Pay. For more information, go to *EFTPS.gov*.

New Form 1098-VLI. Beginning in 2026, if you are the payer of record (generally the borrower), and you made interest payments of $600 or more on a specified passenger vehicle loan, the person who you paid the interest to must furnish you with a Form 1098-VLI. You may use the information provided to you on Form 1098-VLI in determining if you qualify for the deduction for no tax on car loan interest on Schedule 1-A. For more information, see the instructions for Schedule 1-A.

State and local tax deduction limit increased. The overall limit on the deduction for state and local income, sales, and property taxes has increased to $40,400 ($20,200 if married filing separately). The overall limit is reduced if your modified adjusted gross income is more than $505,000 ($252,500 if married filing separately) but will not be reduced below $10,000 ($5,000 if married filing separately). For more information, see the Instructions for Schedule A.

Changes to the child and dependent care credit. For 2026, recent legislation has enhanced the credit for qualifying child and dependent care expenses paid for the care of a qualifying person. The credit amount remains $3,000 ($6,000 for two or more qualifying children), but the maximum credit rate has increased from 35% to 50% of your qualifying expenses.

Changes to the dependent care benefits exclusion. Beginning in 2026, the maximum amount that can be excluded from an employee's income through a dependent care assistance program has increased. The maximum amount is increased to $7,500 (previously $5,000). For married employees filing separate returns, the maximum amount is increased to $3,750 (previously $2,500).

SSN required for education credits. Beginning in 2026, a valid social security number issued before the due date of the return (including extensions) is required in order to be eligible to claim the American opportunity credit and lifetime learning credit. For more information, see the Instructions for Form 8863.

Changes to the premium tax credit. Beginning in 2026, the following changes apply to the premium tax credit.

- If your household income is more than 400% of the federal poverty line, you are no longer eligible for the premium tax credit.

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- There is no longer a limit on the amount you will have to pay back if you received too much in advanced credit; this is true even if your household income is less than 400% of the federal poverty line.

Changes to information returns for qualified tips. If you received qualified tips in 2026, these tips should be included in the amount of cash tips reported to you as follows.

- Form W-2, box 12, code "TP."
- Form 1099-MISC, box 13a.
- Form 1099-NEC, box 1b.
- Form 1099-K, box 1c.

The Treasury Tipped Occupation Code(s) for the occupation in which you earned the cash tips should be reported to you as follows.

- Form W-2, box 14b.
- Form 1099-MISC, box 13b.
- Form 1099-NEC, box 1c.
- Form 1099-K, box 1d.

You can use this information when figuring your 2026 deduction for qualified tips on Schedule 1-A. Also, see *IRS.gov/TippedOccupations*.

Changes to information returns for qualified overtime. If you received qualified overtime in 2026, the amount should be reported to you as follows.

- Form W-2, box 12, code "TT."
- Form 1099-MISC, box 14.
- Form 1099-NEC, box 1d.

You can use this information when figuring your 2026 deduction for qualified overtime on Schedule 1-A.

USPS and postmarks. The U.S. Postal Service (USPS) recently clarified that a document deposited with them will generally not be postmarked until it reaches a USPS processing facility. What this means is that for purposes of the "timely mailing treated as timely filing/paying" rule for tax returns and payments, the return or payment might not be treated as filed on the day it is deposited in a USPS mailbox or other USPS location. Taxpayers who wish to get a postmark that shows the date that their tax return or payment was deposited in the mail may request a manual (local) postmark at a USPS retail location during their office hours.

Automatic Exemption from Penalty. The Automatic Exemption from Penalty (AEP) will replace the long-standing First Time Abate administrative relief. The IRS will automatically apply penalty relief for taxpayers who have a timely compliance history. For more information, see *IRS.gov/Payments/Administrative-Penalty-Relief*.

Refunds to a single account no longer limited to three. The number of refunds that can be directly deposited to a single account or prepaid debit card is no longer limited to three a year. As a reminder, you should not request a deposit of your refund to an account that isn't in your own name (such as your tax return preparer's own account).

Mandatory Roth requirement for catch-up contributions made by certain high earners. If you are eligible to make catch-up contributions under your employer's 401(k) plan, 403(b) plan, or governmental 457(b) plan, and your 2025 wages from the employer sponsoring the plan exceed $150,000, then your catch-up contributions for 2026 must be designated Roth contributions. For more information, contact your plan administrator.

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FREE WAYS
To File and Pay Your Taxes



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Free File
If you meet the adjusted gross income requirement, you may be able to use free tax preparation software to prepare and *e-file* your tax return.

Go to IRS.gov/FreeFile to see if you qualify and for more information, including a list of Free File trusted partners.

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Free File Fillable Forms
Available for any income level, Free File Fillable Forms allows people who are experienced in preparing their own tax returns to prepare and *e-file* their federal tax return.

Go to IRS.gov/FFFF for more information, including what you need to use Free File Fillable Forms.

VITA and **TCE**
The VITA (Volunteer Income Tax Assistance) and TCE (Tax Counseling for the Elderly) programs offer free basic tax return preparation for certain individuals.

Go to IRS.gov/VITA to see if you qualify and to find a VITA/TCE site near you.

Direct Pay
Pay taxes from your bank account with Direct Pay.

Go to IRS.gov/DirectPay for more information.

IRS **Go to *IRS.gov/Payments* to see all your online payment options.**

TREASURY/IRS AND OMB USE ONLY DRAFT

Filing Requirements

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

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

Do You Have To File?

Use Chart A, B, or C to see if you must file a return. U.S. citizens who lived in or had income from a U.S. territory should see Pub. 570. Residents of Puerto Rico can use *Tax Topic 901* to see if they must file.

TIP *Even if you do not otherwise have to file a return, you should file one to get a refund of any federal income tax withheld. You should also file if you are eligible for any of the following credits.*

- *Earned income credit.*
- *Additional child tax credit.*
- *American opportunity credit.*
- *Premium tax credit.*
- *Refundable adoption credit.*

See Pub. 501 for details. Also, see Pub. 501 if you do not have to file but received a Form 1099-B or 1099-DA (or substitute statement).

Requirement to reconcile advance payments of the premium tax credit. If you, your spouse with whom you are filing a joint return, or a dependent was enrolled in coverage through the Marketplace for 2026 and advance payments of the premium tax credit were made for this coverage, you must file a 2026 return and attach Form 8962. You (or whoever enrolled you) should have received Form 1095-A from the Marketplace with information about your coverage and any advance payments.

You must attach Form 8962 even if someone else enrolled you, your spouse, or your dependent. If you are a dependent who is claimed on someone else's 2026 return, you do not have to attach Form 8962.

Exception for certain children under age 19 or full-time students. If certain conditions apply, you can elect to include on your return the income of a child who was under age 19 at the end of 2026 or was a full-time student under age 24 at the end of 2026. To do so, use Form 8814. If you make this election, your child doesn't have to file a return. For details, use *Tax Topic 553* or see Form 8814.

A child born on January 1, 2003, is considered to be age 24 at the end of 2026. Do not use Form 8814 for such a child.

Resident aliens. These rules also apply if you were a resident alien. Also, you may qualify for certain tax treaty benefits. Generally, you are a resident alien if you meet either the green card test or the substantial presence test for 2026. See Pub. 519 for details.

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

- You were married to a U.S. citizen or resident alien at the end of 2026.
- You elected to be taxed as a resident alien.

For more information, see *Nonresident aliens and dual-status aliens* and *Election To Treat Nonresident Alien or Dual-Status Alien Spouse as a U.S. Resident*, later, and Pub. 519.

CAUTION *Specific rules apply to determine if you are a resident alien, nonresident alien, or dual-status alien. Most nonresident aliens and dual-status aliens have different filing requirements and may have to file Form 1040-NR. Pub. 519 discusses these requirements and other information to help aliens comply with U.S. tax law.*

When and Where Should You File?

File Form 1040 or 1040-SR by **April 15, 2027**. If you file after this date, you may have to pay interest and penalties. See *Interest and Penalties*, later.

If you were serving in, or in support of, the U.S. Armed Forces in a designated combat zone or contingency operation, you may be able to file later. See Pub. 3 for details.

If you *e-file* your return, there is no need to mail it. However, if you choose to mail it instead, filing instructions and addresses are at the end of these instructions.

TIP *The chart at the end of these instructions provides the current address for mailing your return. Use these addresses for Form 1040 or 1040-SR filed in 2027. The address for returns filed after 2027 may be different. See IRS.gov/Form1040 for any updates.*

What if You Can't File on Time?

You can get an automatic 6-month extension if, no later than the date your return is due, you file Form 4868. If you want to apply for an extension electronically, see Form 4868 for details.

CAUTION *An automatic 6-month extension to file doesn't extend the time to pay your tax. If you don't pay your tax by the original due date of your return, you will owe interest on the unpaid tax and may owe penalties. See Form 4868.*

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

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

This extension gives you an extra 2 months to file and pay the tax, but interest will be charged from the original due

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date of the return on any unpaid tax. You must include a statement showing that you meet the requirements. If you are still unable to file your return by the end of the 2-month period, you can get an additional 4 months if, no later than June 15, 2027, you file Form 4868. This 4-month extension of time to file doesn't extend the time to pay your tax. See Form 4868.

Postmark and Timely Filed/ Paid Rule

The USPS recently clarified that a document deposited with them will generally not be postmarked until it reaches a USPS processing facility. What this means is that for purposes of the "timely mailing treated as timely filing/paying" rule for tax returns and payments, the return or payment might not be treated as filed on the day it is deposited in a USPS mailbox or other USPS location. Taxpayers who wish to get a postmark that shows the date that their tax return or payment was deposited in the mail may request a manual (local) postmark at a USPS retail location during their office hours.



Whenever possible, the IRS recommends you file your return electronically. For more information on how to file electronically, see IRS.gov/FreeFile.

Private Delivery Services

If you choose to mail your return, you can use certain private delivery services designated by the IRS to meet the "timely mailing treated as timely filing/paying" rule for tax returns and payments. These private delivery services include only the following.

- FedEx First Overnight, FedEx Priority Overnight, FedEx Standard Overnight, FedEx 2 Day, FedEx International Next Flight Out, FedEx International Priority, FedEx International First, and FedEx International Economy.
- DHL Express 9:00, DHL Express 10:30, DHL Express 12:00, DHL Express Worldwide, DHL Express Envelope, DHL Import Express 10:30, DHL Import Express 12:00, and DHL Import Express Worldwide.
- UPS Next Day Air Early A.M., UPS Next Day Air, UPS Next Day Air Saver, UPS 2nd Day Air, UPS 2nd Day Air A.M., UPS Worldwide Express Plus, and UPS Worldwide Express.

To check for any updates to the list of designated private delivery services, go to *IRS.gov/PDS*. For the IRS mailing address to use if you're using a private delivery service, go to *IRS.gov/PDSStreetAddresses*.

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



Only the U.S. Postal Service can deliver to P.O. boxes. You can't use a private delivery service to make tax payments required to be sent to a P.O. box.

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Chart A—For Most People

IF your filing status is . . .	AND at the end of 2026 you were* . . .	THEN file a return if your gross income** was at least . . .
Single	under 65 65 or older	$16,100 18,150
Married filing jointly***	under 65 (both spouses) 65 or older (one spouse) 65 or older (both spouses)	$32,200 33,850 35,500
Married filing separately	any age	$5
Head of household	under 65 65 or older	$24,150 26,200
Qualifying surviving spouse	under 65 65 or older	$32,200 33,850

** If you were born on January 1, 1962, you are considered to be age 65 at the end of 2026. (If your spouse died in 2026 or if you are preparing a return for someone who died in 2026, see Pub. 501.)*

*** **Gross income** means all income you received in the form of money, goods, property, and services that isn't exempt from tax, including any income from sources outside the United States or from the sale of your main home (even if you can exclude part or all of it). Don't include any social security benefits unless (a) you are married filing a separate return and you lived with your spouse at any time in 2026, or (b) one-half of your social security benefits plus your other gross income and any tax-exempt interest is more than $25,000 ($32,000 if married filing jointly). If (a) or (b) applies, see the instructions for lines 6a and 6b to figure the taxable part of social security benefits you must include in gross income. Gross income includes gains, but not losses, reported on Form 8949 or Schedule D. Gross income from a business means, for example, the amount on Schedule C, line 7, or Schedule F, line 9. But, in figuring gross income, don't reduce your income by any losses, including any loss on Schedule C, line 7, or Schedule F, line 9.*

**** If you didn't live with your spouse at the end of 2026 (or on the date your spouse died) and your gross income was at least $5, you must file a return regardless of your age.*

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Chart B—For Children and Other Dependents (See *Who Qualifies as Your Dependent*, later.)

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

In this chart, **unearned income** includes taxable interest, ordinary dividends, and capital gain distributions. It also includes unemployment compensation, taxable social security benefits, pensions, annuities, and distributions of unearned income from a trust. **Earned income** includes salaries, wages, tips, professional fees, and taxable scholarship and fellowship grants. **Gross income** is the total of your unearned and earned income.

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

☐ **No.** You must file a return if **any** of the following apply.
- Your unearned income was over $1,350.
- Your earned income was over $16,100.
- Your gross income was more than the **larger** of—
  - $1,350, or
  - Your earned income (up to $15,650) plus $450.

☐ **Yes.** You must file a return if **any** of the following apply.
- Your unearned income was over $3,400 ($5,450 if 65 or older **and** blind).
- Your earned income was over $18,150 ($20,200 if 65 or older **and** blind).
- Your gross income was more than the **larger** of—
  - $3,400 ($5,450 if 65 or older **and** blind), or
  - Your earned income (up to $15,650) plus $2,500 ($4,550 if 65 or older **and** blind).

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

☐ **No.** You must file a return if **any** of the following apply.
- Your unearned income was over $1,350.
- Your earned income was over $16,100.
- Your gross income was at least $5 and your spouse files a separate return and itemizes deductions.
- Your gross income was more than the **larger** of—
  - $1,350, or
  - Your earned income (up to $15,650) plus $450.

☐ **Yes.** You must file a return if **any** of the following apply.
- Your unearned income was over $3,000 ($4,650 if 65 or older **and** blind).
- Your earned income was over $17,750 ($19,400 if 65 or older **and** blind).
- Your gross income was at least $5 and your spouse files a separate return and itemizes deductions.
- Your gross income was more than the **larger** of—
  - $3,000 ($4,650 if 65 or older **and** blind), or
  - Your earned income (up to $15,650) plus $2,100 ($3,750 if 65 or older **and** blind).

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Chart C—Other Situations When You Must File

You must file a return if any of the conditions below apply for 2026.
1. You owe any special taxes, including any of the following (see the instructions for Schedule 2). **a.** Alternative minimum tax. **b.** Additional tax on a qualified plan, including an individual retirement arrangement (IRA), or other tax-favored account. **c.** Household employment taxes. **d.** Social security and Medicare tax on tips you didn't report to your employer or on wages you received from an employer who didn't withhold these taxes. **e.** Uncollected social security and Medicare or RRTA tax on tips you reported to your employer or on group-term life insurance and additional taxes on health savings accounts. **f.** Recapture taxes.
2. You (or your spouse if filing jointly) received health savings account, Archer MSA, or Medicare Advantage MSA distributions.
3. You had net earnings from self-employment of at least $400.
4. You had wages of $108.28 or more from a church or qualified church-controlled organization that is exempt from employer social security and Medicare taxes.
5. Advance payments of the premium tax credit were made for you, your spouse, or a dependent who enrolled in coverage through the Marketplace. You or whoever enrolled you should have received Form(s) 1095-A showing the amount of the advance payments.
6. You are required to include amounts in income under section 965 or you have a net tax liability under section 965 that you are paying in installments under section 965(h) or deferred by making an election under section 965(i).
7. You purchased a new or used clean vehicle from a registered dealer and reduced the amount you paid at the time of sale by transferring the credit to the dealer. See Form 8936 and Schedule A (Form 8936).

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TREASURY/IRS AND OMB USE ONLY DRAFT

Line Instructions for Forms 1040 and 1040-SR

Also see the instructions for Schedule 1 through Schedule 3-A that follow the Form 1040 and 1040-SR instructions.

What form to file. Everyone can file Form 1040. Form 1040-SR is available to you if you were born before January 2, 1962.

Fiscal-year filers. If you are a fiscal-year filer using a tax year other than January 1 through December 31, 2026, enter the beginning and ending months of your fiscal year in the entry space provided at the top of page 1 of Form 1040 or 1040-SR.

Section references are to the Internal Revenue Code.

Name and Address

Print or type the information in the spaces provided. If you are married filing a separate return, enter your spouse's name in the entry space next to "Married filing separately (MFS)" in the *Filing Status* section on page 1 of Form 1040 or 1040-SR instead of below your name. If you are currently incarcerated, enter your inmate identifying number near your last name.

If you filed a joint return for 2025 and you are filing a joint return for 2026 with the same spouse, be sure to enter your names and SSNs in the same order as on your 2025 return.

Name Change

If you changed your name because of marriage, divorce, etc., be sure to report the change to the Social Security Administration (SSA) before filing your return. This prevents delays in processing your return and issuing refunds. It also safeguards your future social security benefits.

Address Change

If you plan to move after filing your return, use Form 8822 to notify the IRS of your new address.

P.O. Box

Enter your box number only if your post office doesn't deliver mail to your home.

Foreign Address

If you have a foreign address, enter the city name on the appropriate line. Don't enter any other information on that line, but do complete the spaces below that line (Foreign country name, Foreign province/state/county, and Foreign postal code).

Don't abbreviate the country name.

Death of a Taxpayer

If a taxpayer died before filing a return for 2026, 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 didn't have to file a return but had tax withheld, a return must be filed to get a refund. The person who files the return must check the "Deceased" box at the top of page 1 of Form 1040 or 1040-SR. They must also enter the date of death in the entry spaces. If a return is being filed for both spouses who died in 2026, the person who files the return must check the "Deceased" box and enter the date of death for both the primary taxpayer and the spouse.

If your spouse died in 2026 and you didn't remarry in 2026, or if your spouse died in 2027 before filing a return for 2026, you can file a joint return. A joint return should show your spouse's 2026 income before death and your income for all of 2026. Check the "Deceased" box at the top of page 1 of Form 1040 or 1040-SR and enter the date your spouse died in the entry spaces after "Spouse." Enter "Filing as surviving spouse" in the area where you sign the return. If someone other than you is the personal representative, they must also sign the return.

Failure to complete this section may delay the processing of the return.

All payers of income, including financial institutions, should be promptly notified 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 shouldn't be used for tax years after the year of death, except for estate tax return purposes.

Social Security Number (SSN)

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

Check that both the name and SSN on your Forms 1040 or 1040-SR, W-2, and 1099 agree with your social security card. If they don't, certain deductions and credits on Form 1040 or 1040-SR may be reduced or disallowed and you may not receive credit for your social security earnings. If your Form W-2 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 SSA.

Once you are issued an SSN, use it to file your tax return. Use your SSN to file your tax return even if your SSN does not authorize employment or if

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you have been issued an SSN that authorizes employment and you lose your employment authorization. An individual taxpayer identification number (ITIN) won't be issued to you once you have been issued an SSN. If you received your SSN after previously using an ITIN, stop using your ITIN. Use your SSN instead.

IRS Individual Taxpayer Identification Numbers (ITINs) for Aliens

If you are a nonresident or resident alien and you don't have and aren't eligible to get an SSN, you must apply for an ITIN. It takes about 7 weeks to get an ITIN. It can take 9 to 11 weeks during tax season (January 15 to April 30) or if you applied from overseas.

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

Some ITINs must be renewed. If you haven't used your ITIN on a federal tax return at least once for tax year 2023, 2024, or 2025, it has expired and must be renewed if you need to file a federal tax return. You don't need to renew your ITIN if you don't need to file a federal tax return. You can find more information at *IRS.gov/ITIN*.

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

For more information on ITINs, including application, expiration, and renewal, see Form W-7 and its instructions.

If you receive an SSN after previously using an ITIN, stop using your ITIN. Use your SSN instead. Visit a local IRS office or write a letter to the IRS explaining that you now have an SSN and want all your tax records combined under your SSN. Details about what to include with the letter and where to mail it are at *IRS.gov/ITIN*.

Nonresident Alien Spouse

If your spouse is a nonresident alien, your spouse must have either an SSN or an ITIN if:

- You file a joint return, or
- Your spouse is filing a separate return.

2026 Residency

If your main home, and your spouse's if filing a joint return, was in the United States for more than half of 2026, check the box. Answering this question will help the IRS determine your eligibility for certain tax benefits, including the earned income credit.

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. The fund also helps pay for pediatric medical research. If you want $3 to go to this fund, check the box. If you are filing a joint return, your spouse can also have $3 go to the fund. If you check a box, your tax or refund won't change.

Filing Status

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

- Married filing separately.
- Single.
- Head of household.
- Married filing jointly.
- Qualifying surviving spouse.

For information about marital status, see Pub. 501.

TIP *More than one filing status can apply to you. You can choose the one for which you qualify that will give you the lowest tax.*

Single

You can check the "Single" box in the *Filing Status* section on page 1 of Form 1040 or 1040-SR if any of the following was true on December 31, 2026.

- You were never married.
- You were legally separated according to your state law under a decree of divorce or separate maintenance. But if, at the end of 2026, your divorce wasn't final (an interlocutory decree), you are considered married and can't check the box.
- You were widowed before January 1, 2026, and didn't remarry before the end of 2026. But if you have a child, you may be able to use the qualifying surviving spouse filing status. See the instructions for *Qualifying Surviving Spouse*, later.

Married Filing Jointly

You can check the "Married filing jointly" box in the *Filing Status* section on page 1 of Form 1040 or 1040-SR if any of the following apply.

- You were married at the end of 2026, even if you didn't live with your spouse at the end of 2026.
- Your spouse died in 2026 and you didn't remarry in 2026.
- You were married at the end of 2026 and your spouse died in 2027 before filing a 2026 return.

A married couple filing jointly report their combined income and deduct their combined allowable expenses on one return. They can file a joint return even if only one had income or if they didn't live together all year. However, both persons must sign the return. Once you file a joint return, you can't choose to file separate returns for that year after the due date of the return.

Joint and several tax liability. If you file a joint return, both you and your spouse are generally responsible for the tax and interest or penalties due on the return. This means that if one spouse doesn't pay the tax due, the other may have to. Or, if one spouse doesn't report the correct tax, both spouses may be responsible for any additional taxes assessed by the IRS. You may want to file separately if:

- You believe your spouse isn't reporting all of their income, or
- You don't want to be responsible for any taxes due if your spouse doesn't have enough tax withheld or doesn't pay enough estimated tax.

See the instructions for *Married Filing Separately*. Also see *Innocent Spouse Relief* under *General Information*, later.

Nonresident aliens and dual-status aliens. If you are married and either spouse is a nonresident alien at any time during the year, and you wish to file as married filing jointly, see *Election To Treat Nonresident Alien or Dual-Status Alien Spouse as a U.S. Resident* in the instructions for the *Other Information* section, later.

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Married Filing Separately

Check the "Married filing separately" box in the *Filing Status* section on page 1 of Form 1040 or 1040-SR if you are married at the end of 2026 and file a separate return. Enter your spouse's name in the entry space. Be sure to enter your spouse's SSN or ITIN in the space for spouse's SSN on Form 1040 or 1040-SR. If your spouse doesn't have and isn't required to have an SSN or ITIN, enter "NRA" in the entry space.

For electronic filing, enter the spouse's name or "NRA" if the spouse doesn't have an SSN or ITIN in the entry space.

If you are married and file a separate return, you generally report only your own income, deductions, and credits. Generally, you are responsible only for the tax on your own income. Different rules apply to people in community property states; see Pub. 555.

However, you will usually pay more tax than if you use another filing status for which you qualify. Also, if you file a separate return, you can't take the deduction for qualified tips, the deduction for qualified overtime, the enhanced senior deduction, the student loan interest deduction, or the education credits, and you will only be able to take the earned income credit and child and dependent care credit in very limited circumstances. You also can't take the standard deduction if your spouse itemizes deductions. For situations when you might want to file separately, see *Joint and several tax liability*, earlier.



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 2026. See Married persons who live apart*, later.*

Head of Household

You can check the "Head of household" box in the *Filing Status* section on page 1 of Form 1040 or 1040-SR if you are unmarried and provide a home for certain other persons. You are considered unmarried for this purpose if any of the following applies.

- You were legally separated according to your state law under a decree of divorce or separate maintenance at the end of 2026. But if, at the end of 2026, your divorce wasn't final (an interlocutory decree), you are considered married.
- You are married but lived apart from your spouse for the last 6 months of 2026 and you meet the other rules under *Married persons who live apart*, later.
- You are married and your spouse was a nonresident alien at any time during the year and the election to treat the alien spouse as a resident alien is not made. See *Election To Treat Nonresident Alien or Dual-Status Alien Spouse as a U.S. Resident*, later.

Check the "Head of household" box only if you are unmarried (or considered unmarried) and either *Test 1* or *Test 2* applies.

Test 1. You paid over half the cost of keeping up a home that was the main home for all of 2026 of your parent whom you can claim as a dependent, except under a multiple support agreement (see *Who Qualifies as Your Dependent*, later). Your parent didn't have to live with you.

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

1. Any person whom you can claim as a dependent. But don't include:

   a. Your child whom you claim as your dependent because of the rule for *Children of divorced or separated parents* under *Who Qualifies as Your Dependent*, later;

   b. Any person who is your dependent only because the person lived with you for all of 2026; or

   c. Any person you claimed as a dependent under a multiple support agreement. See *Who Qualifies as Your Dependent*, later.

2. Your unmarried qualifying child who isn't your dependent.

3. Your married qualifying child who isn't your dependent only because you can be claimed as a dependent on someone else's 2026 return.

4. Your qualifying child who, even though you are the custodial parent, isn't your dependent because of the rule for *Children of divorced or separated parents* under *Who Qualifies as Your Dependent*, later.

If the child isn't claimed as your dependent, enter the child's name in the entry space next to qualifying surviving spouse. If you don't enter the name, it will take us longer to process your return.

Qualifying child. To find out if someone is your qualifying child, see Step 1 under *Who Qualifies as Your Dependent*, later.

Dependent. To find out if someone is your dependent, see *Who Qualifies as Your Dependent*, later.



The dependents you claim are those you list by name and SSN in the Dependents *section on Form 1040 or 1040-SR.*

Exception to time lived with you. Temporary absences by you or the other person for special circumstances, such as school, vacation, business, medical care, military service, or detention in a juvenile facility, count as time lived in the home. Also see *Kidnapped child*, later, under *Who Qualifies as Your Dependent*, if applicable.

If the person for whom you kept up a home was born or died in 2026, you still may be able to file as head of household. If the person is your qualifying child, the child must have lived with you for more than half the part of the year the child was alive. If the person is anyone else, see Pub. 501. Similarly, if you adopted the person for whom you kept up a home in 2026, the person was lawfully placed with you for legal adoption by you in 2026, or the person was an eligible foster child placed with you during 2026, the person is considered to have lived with you for more than half of 2026 if your main home was this person's main home for more than half the time since the person was adopted or placed with you in 2026.

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

Married persons who live apart. Even if you weren't divorced or legally separated at the end of 2026, you are consid-

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ered unmarried if all of the following apply.

- You lived apart from your spouse for the last 6 months of 2026. Temporary absences for special circumstances, such as for business, medical care, school, or military service, count as time lived in the home.
- You file a separate return from your spouse.
- You paid over half the cost of keeping up your home for 2026.
- Your home was the main home of your child, stepchild, or foster child for more than half of 2026 (if half or less, see *Exception to time lived with you*, earlier).
- You can claim this child as your dependent or could claim the child except that the child's other parent can claim the child under the rule for *Children of divorced or separated parents* under *Who Qualifies as Your Dependent*, later.

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

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

Qualifying Surviving Spouse

You can check the "Qualifying surviving spouse" box in the *Filing Status* section on page 1 of Form 1040 or 1040-SR and use joint return tax rates for 2026 if all of the following apply.

1. Your spouse died in 2024 or 2025 and you didn't remarry before the end of 2026.

2. You have a child or stepchild (not a foster child) whom you can claim as a dependent or could claim as a dependent except that, for 2026:

   a. The child had gross income of $5,300 or more,

   b. The child filed a joint return, or

   c. You could be claimed as a dependent on someone else's return.

If the child isn't claimed as your dependent, enter the child's name in the entry space next to qualifying surviving spouse. If you don't enter the name, it will take us longer to process your return.

3. This child lived in your home for all of 2026. If the child didn't live with you for the required time, see *Exception to time lived with you*, later.

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 your spouse died, even if you didn't actually do so.

If your spouse died in 2026, you can't file as qualifying surviving spouse. Instead, see the instructions for *Married Filing Jointly,* earlier.

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

Dependent. To find out if someone is your dependent, see *Who Qualifies as Your Dependent*, later.

TIP *The dependents you claim are those you list by name and SSN in the* Dependents *section on Form 1040 or 1040-SR.*

Exception to time lived with you. Temporary absences by you or the child for special circumstances, such as school, vacation, business, medical care, military service, or detention in a juvenile facility, count as time lived in the home. Also see *Kidnapped child*, later, under *Who Qualifies as Your Dependent*, if applicable.

A child is considered to have lived with you for all of 2026 if the child was born or died in 2026 and your home was the child's home for the entire time the child was alive. Similarly, if you adopted the child in 2026, or the child was lawfully placed with you for legal adoption by you in 2026, the child is considered to have lived with you for all of 2026 if your main home was this child's main home for the entire time since the child was adopted or placed with you in 2026.

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

Other Information

Election To Treat Nonresident Alien or Dual-Status Alien Spouse as a U.S. Resident

Nonresident aliens and dual-status aliens. Generally, a married couple can't file a joint return if either spouse is a nonresident alien at any time during the year. However, you and your spouse can choose to be treated as U.S. residents for the entire year and file a joint return if one spouse was a nonresident alien at the end of the tax year (the nonresident spouse) and the other was a U.S. citizen or resident at the end of the tax year. This choice remains in effect in subsequent years until terminated. You and your spouse can also choose to file as U.S. residents for the entire year if both of you are U.S. citizens or residents at the end of the year and either (or both) of you were a nonresident at the beginning of the year (the dual-status spouse(s)). You can only make this choice for 1 year, and it does not apply to any future years.

If you and your spouse are making either of these choices to be treated as U.S. residents for 2026, check the box in the *Other Information* section and enter the name of the nonresident spouse or dual-status spouse(s) (whichever applies to you) in the entry space. Also check the box and enter their name if you and your nonresident spouse made the choice to be treated as residents in a prior year and the choice remains in effect.

CAUTION *To make either choice for 2026, you and your spouse must file a joint return and attach a statement, signed by both spouses, to your return. To find out what information must be included in the statement, as well as more information on these choices, see* Nonresident Spouse Treated as a Resident *for nonresident aliens and* Choosing Resident Alien Status *for dual-status aliens in Pub. 519.*

Digital Assets

Digital assets are any digital representations of value that are recorded on

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a cryptographically secured distributed ledger or any similar technology. For example, digital assets include non-fungible tokens (NFTs) and virtual currencies, such as cryptocurrencies and stablecoins. If a particular asset has the characteristics of a digital asset, it will be treated as a digital asset for federal income tax purposes.

Check the "Yes" box next to the question on digital assets in the *Other Information* section on page 1 of Form 1040 or 1040-SR if at any time during 2026, you (a) received (as a reward, award, or payment for property or services); or (b) sold, exchanged, or otherwise disposed of a digital asset (or any financial interest in any digital asset).

For example, check "Yes" if at any time during 2026, you:

- Received digital assets as payment for property or services provided;
- Received digital assets as a result of a reward or award;
- Received new digital assets as a result of mining, staking, and similar activities;
- Received digital assets as a result of a hard fork;
- Disposed of digital assets in exchange for property or services;
- Disposed of a digital asset in exchange or trade for another digital asset;
- Sold a digital asset; or
- Otherwise disposed of any other financial interest in a digital asset.

You have a financial interest in a digital asset if you are the owner of record of a digital asset, or have an ownership stake in an account that holds one or more digital assets, including the rights and obligations to acquire a financial interest, or you own a wallet that holds digital assets.

The following actions or transactions in 2026, alone, generally don't require you to check "Yes."

- Holding a digital asset in a wallet or account;
- Transferring a digital asset from one wallet or account you own or control to another wallet or account that you own or control; or
- Purchasing digital assets using U.S. or other real currency, including through the use of electronic platforms such as PayPal and Venmo.

If you used a broker to effect the sale of a digital asset, your broker should send you Form 1099-DA. You must answer the digital asset question on Form 1040 whether or not you received a Form 1099-DA.

CAUTION *Do not leave the question unanswered. You must answer "*Yes*" or "*No*" by checking the appropriate box. For more information, go to IRS.gov/DigitalAssets.*

How To Report Digital Asset Transactions

If, in 2026, you disposed of any digital asset, which you held as a capital asset, through a sale, trade, exchange, payment, or other transfer, check "Yes" and use Form 8949 to calculate your capital gain or loss and report that gain or loss on Schedule D.

If you received any digital asset as compensation for services or disposed of any digital asset that you held for sale to customers in a trade or business, you must report the income as you would report other income of the same type (for example, W-2 wages on Form 1040 or 1040-SR, line 1a, or inventory or services on Schedule C).

If you received ordinary income in connection with digital assets that isn't reported elsewhere on your return, see the instructions for Schedule 1, line 8v.

If you disposed of any digital asset by gift, you may be required to file Form 709. See *Who Must File* and *Transfers Subject to the Gift Tax* in the Instructions for Form 709 for more information.

Work Authorization Status

Check the "Yes" box next to the question on whether you are a U.S. citizen, U.S. national, or an alien lawfully authorized to work in the U.S. on page 1 of Form 1040 or 1040-SR if, at the time you file the form, you are one of the following.

- **U.S. citizen.**
- **U.S. national:** A U.S. national is an individual who, although not a U.S. citizen, owes their allegiance to the United States. U.S. nationals include American Samoans and Northern Mariana Islanders who choose to become U.S. nationals instead of U.S. citizens. See Pub. 519 for more information.
- **Alien lawfully authorized to work in the U.S.:** An alien lawfully authorized to work in the U.S., such as a lawful permanent resident, is someone who has or is eligible to receive an SSN that is valid for employment and issued by the SSA.

If you file a return after the due date (including extensions), then answer this question on work authorization status as if it were the due date of the return.

Dependents

Use the *Dependents* section to list your dependents. The flowchart and instructions in *Who Qualifies as Your Dependent* will help you determine who you should list in this section. The information provided in rows (5), (6), and (7), and the question below row (7) in the *Dependents* section, will help the IRS determine your eligibility for certain tax benefits, including the child tax credit (CTC), the credit for other dependents, and the earned income credit. For more information, see *Who Qualifies as Your Dependent* and the instructions for line 27a.

TIP *If your dependent does not have an SSN, enter their ITIN or adoption taxpayer identification number (ATIN) in row (3).*

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TREASURY/IRS AND OMB USE ONLY DRAFT

Who Qualifies as Your Dependent

Dependents, Qualifying Child for Child Tax Credit, and Credit for Other Dependents

Follow the steps in the following flowchart to find out if a person qualifies as your dependent and to find out if your dependent qualifies you to take the child tax credit or the credit for other dependents. If you have more than four dependents, check the box under *Dependents* on page 1 of Form 1040 or 1040-SR and include a statement showing the information requested in the *Dependents* section.

TIP *The dependents you claim are those you list by name and SSN in the* Dependents *section on Form 1040 or 1040-SR.*

Before you begin. See the definition of *Social security number*, later. If you want to claim the child tax credit, you must have a valid SSN, which means it must be valid for employment and issued before the due date of your return (including extensions). If you are filing a joint return, only one spouse is required to have a valid SSN to be eligible for the CTC and ACTC. The other spouse must have either an SSN or ITIN, and it must have been issued on or before the due date of the return (including extensions). If you want to claim the credit for other dependents, you, and your spouse if filing jointly, must have either an SSN or ITIN issued on or before the due date of your 2026 return (including extensions).

Step 1 Do You Have a Qualifying Child?

A qualifying child is your...

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

AND

was...

Under age 19 at the end of 2026 and younger than you (or your spouse if filing jointly)

or

Under age 24 at the end of 2026, a full-time student (defined later), and younger than you (or your spouse if filing jointly). If the child is a full-time student, check the "Full-time student" box on row (6) of the *Dependents* section on page 1 of Form 1040 or 1040-SR

or

Any age and permanently and totally disabled (defined later). If the child is permanently and totally disabled, check the "Permanently and totally disabled" box on row (6) of the *Dependents* section on page 1 of Form 1040 or 1040-SR.

AND

Who didn't provide over half of their own support for 2026 (see Pub. 501)

AND

Who isn't filing a joint return for 2026 or is filing a joint return for 2026 only to claim a refund of withheld income tax or estimated tax paid (see Pub. 501 for details and examples)

AND

Who lived with you for more than half of 2026. If the child didn't live with you for the required time, see *Exception to time lived with you*, later. If the child lived with you for more than half of 2026, check the "Yes" box (box (a)) on row (5) of the *Dependents* section on page 1 of Form 1040 or 1040-SR.

CAUTION *If the child meets the conditions to be a qualifying child of any other person (other than your spouse if filing jointly) for 2026, see* Qualifying child of more than one person*, later.*

1. Do you have a child who meets the conditions to be your qualifying child?

☐ **Yes.** Go to Step 2. ☐ **No.** Go to Step 4.

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Step 2 Is Your Qualifying Child Your Dependent?

1. Was the child a U.S. citizen, U.S. national, U.S. resident alien, or a resident of Canada or Mexico? (See Pub. 519 for the definition of a U.S. national or U.S. resident alien. If the child was adopted, see *Exception to citizen test*, later.)
   - ☐ **Yes.** Continue
   - ☐ **No.** STOP You can't claim this child as a dependent.

2. Was the child married?
   - ☐ **Yes.** See *Married person*, later.
   - ☐ **No.** Continue

3. Are you filing a joint return for 2026?
   - ☐ **Yes.** You can claim this child as a dependent. Complete rows (1) through (4), (5)(a), and (6) of the *Dependents* section on page 1 of Form 1040 or 1040-SR for this child. Then, go to Step 3.
   - ☐ **No.** Continue

4. Could you be claimed as a dependent on someone else's 2026 tax return? (If the person who could claim you on their 2026 tax return is not required to file, and isn't filing a 2026 tax return or is filing a 2026 return only to claim a refund of withheld income tax or estimated tax paid, check "No.")
   - ☐ **Yes.** STOP You can't claim any dependents. Complete the rest of Form 1040 or 1040-SR and any applicable schedules.
   - ☐ **No.** You can claim this child as a dependent. Complete rows (1) through (4), (5)(a), and (6) of the *Dependents* section on page 1 of Form 1040 or 1040-SR for this child. Then, go to Step 3.

Step 3 Does Your Qualifying Child Qualify You for the Child Tax Credit or Credit for Other Dependents?

1. Did the child have an SSN, ITIN, or adoption taxpayer identification number (ATIN) issued on or before the due date of your return (including extensions)? (Answer "Yes" if you are applying for an ITIN or ATIN for the child on or before the due date of your return (including extensions).)
   - ☐ **Yes.** Continue
   - ☐ **No.** STOP You can't claim the child tax credit or the credit for other dependents for this child.

2. Was the child a U.S. citizen, U.S. national, or U.S. resident alien? (See Pub. 519 for the definition of a U.S. national or U.S. resident alien. If the child was adopted, see *Exception to citizen test*, later.)
   - ☐ **Yes.** Continue
   - ☐ **No.** STOP You can't claim the child tax credit or the credit for other dependents for this child.

3. Was the child under age 17 at the end of 2026?
   - ☐ **Yes.** Continue
   - ☐ **No.** You can claim the credit for other dependents for this child. Check the "Credit for other dependents" box on row (7) of the *Dependents* section on page 1 of Form 1040 or 1040-SR for this person.

4. Did you, or your spouse if filing a joint return, **and** this child have SSNs valid for employment and issued before the due date of your 2026 return (including extensions)? (See *Social security number*, later.)
   - ☐ **Yes.** You can claim the child tax credit for this person. Check the "Child tax credit" box on row (7) of the *Dependents* section on page 1 of Form 1040 or 1040-SR for this person.
   - ☐ **No.** Go to Step 5.

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Step 4 Is Your Qualifying Relative Your Dependent?

A qualifying relative is your...

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

or

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

or

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

or

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

or

Any other person (other than your spouse) who lived with you all year as a member of your household if your relationship didn't violate local law. If the person didn't live with you for the required time, see *Exception to time lived with you*, later.

AND

Who wasn't a qualifying child (see Step 1) of any taxpayer for 2026. For this purpose, a person isn't a taxpayer if the person isn't required to file a U.S. income tax return **and** either doesn't file such a return or files only to get a refund of withheld income tax or estimated tax paid. See Pub. 501 for details and examples.

AND

Who had gross income of less than $5,300 in 2026. If the person was permanently and totally disabled, see *Exception to gross income test*, later.

AND

For whom you provided over half of the person's support in 2026. But see *Children of divorced or separated parents*, *Multiple support agreements*, and *Kidnapped child*, later.

1. Does any person meet the conditions to be your qualifying relative?
   - ☐ **Yes.** Continue
   - ☐ **No.** STOP

2. Was your qualifying relative a U.S. citizen, U.S. national, U.S. resident alien, or a resident of Canada or Mexico? (See Pub. 519 for the definition of a U.S. national or U.S. resident alien. If your qualifying relative was adopted, see *Exception to citizen test*, later.)
   - ☐ **Yes.** Continue
   - ☐ **No.** STOP
     You can't claim this person as a dependent.

3. Was your qualifying relative married?
   - ☐ **Yes.** See *Married person*, later.
   - ☐ **No.** Continue

4. Are you filing a joint return for 2026?
   - ☐ **Yes.** You can claim this person as a dependent. Complete rows (1) through (4), (5)(a), and (6) of the *Dependents* section on page 1 of Form 1040 or 1040-SR. Then, go to Step 5.
   - ☐ **No.** Continue

5. Could you be claimed as a dependent on someone else's 2026 tax return? (If the person who could claim you on their 2026 tax return is not required to file, and isn't filing a 2026 tax return or is filing a 2026 return only to claim a refund of withheld income tax or estimated tax paid, check "No.")
   - ☐ **Yes.** STOP
     You can't claim any dependents. Complete the rest of Form 1040 or 1040-SR and any applicable schedules.
   - ☐ **No.** You can claim this person as a dependent. Complete rows (1) through (4), (5)(a), and (6) of the *Dependents* section on page 1 of Form 1040 or 1040-SR. Then, go to Step 5.

Step 5 Does Your Qualifying Relative Qualify You for the Credit for Other Dependents?

1. Did you, and your spouse if filing a joint return, have either an SSN or ITIN issued on or before the due date of your 2026 return (including extensions)? (Answer "Yes" if you are applying for an ITIN on or before the return due date (including extensions).)
   - ☐ **Yes.** Continue
   - ☐ **No.** STOP
     You can't claim the credit for other dependents.

2. Did your qualifying relative have an SSN, ITIN, or ATIN issued on or before the due date of your 2026 return (including extensions)? (Answer "Yes" if you are applying for an ITIN or ATIN for the qualifying relative on or before the return due date (including extensions).)
   - ☐ **Yes.** Continue
   - ☐ **No.** STOP
     You can't claim the credit for other dependents for this qualifying relative.

3. Was your qualifying relative a U.S. citizen, U.S. national, or U.S. resident alien? (See Pub. 519 for the definition of

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a U.S. national or a U.S. resident alien. If your qualifying relative was adopted, see *Exception to citizen test*, later.)

☐ **Yes.** You can claim the credit for other dependents for this dependent. Check the "Credit for other dependents" box on row (7) of the *Dependents* section on page 1 of Form 1040 or 1040-SR for this person.

☐ **No.** STOP You can't claim the credit for other dependents for this qualifying relative.

Definitions and Special Rules

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

Adoption taxpayer identification numbers (ATINs). If you have a dependent who was placed with you for legal adoption and you don't know the dependent's SSN, you must get an ATIN for the dependent from the IRS. See Form W-7A for details. If the dependent isn't a U.S. citizen or resident alien, apply for an ITIN instead using Form W-7.

Children of divorced or separated parents. A child will be treated as the qualifying child or qualifying relative of the child's noncustodial parent (defined later) if all of the following conditions apply.

1. The parents are divorced, legally separated, separated under a written separation agreement, or lived apart at all times during the last 6 months of 2026 (whether or not they are or were married).

2. The child received over half of the child's support for 2026 from the parents (and the rules on *Multiple support agreements*, later, don't apply). Support of a child received from a parent's spouse is treated as provided by the parent.

3. The child is in custody of one or both of the parents for more than half of 2026.

4. Either of the following applies.

a. The custodial parent signs Form 8332 or a substantially similar statement that they won't claim the child as a dependent for 2026, and the noncustodial parent includes a copy of the form or statement with their return. If the divorce decree or separation agreement went into effect after 1984 and before 2009, the noncustodial parent may be able to include certain pages from the decree or agreement instead of Form 8332. See *Post-1984 and pre-2009 decree or agreement* and *Post-2008 decree or agreement*.

b. A pre-1985 decree of divorce or separate maintenance or written separation agreement between the parents provides that the noncustodial parent can claim the child as a dependent, and the noncustodial parent provides at least $600 for support of the child during 2026.

If conditions (1) through (4) apply, only the noncustodial parent can claim the child for purposes of the child tax credit and credit for other dependents (lines 19 and 28). However, this doesn't allow the noncustodial parent to claim head of household filing status, the credit for child and dependent care expenses, the exclusion for dependent care benefits, or the earned income credit. The custodial parent or another taxpayer, if eligible, can claim the child for the earned income credit and these other benefits. See Pub. 501 for details.

Custodial and noncustodial parents. The custodial parent is the parent with whom the child lived for the greater number of nights in 2026. The noncustodial parent is the other parent. If the child was with each parent for an equal number of nights, the custodial parent is the parent with the higher adjusted gross income. See Pub. 501 for an exception for a parent who works at night, rules for a child who is emancipated under state law, and other details.

Post-1984 and pre-2009 decree or agreement. The decree or agreement must state all three of the following.

1. The noncustodial parent can claim the child as a dependent without regard to any condition, such as payment of support.
2. The other parent won't claim the child as a dependent.
3. The years for which the claim is released.

The noncustodial parent must include all of the following pages from the decree or agreement.

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

CAUTION *You must include the required information even if you filed it with your return in an earlier year.*

Post-2008 decree or agreement. If the divorce decree or separation agreement went into effect after 2008, the noncustodial parent can't include pages from the decree or agreement instead of Form 8332. The custodial parent must sign either Form 8332 or a substantially similar statement the only purpose of which is to release the custodial parent's claim to certain tax benefits for a child, and the noncustodial parent must include a copy with their return. The form or statement must release the custodial parent's claim to the child without any conditions. For example, the release must not depend on the noncustodial parent paying support.

Release of certain tax benefits revoked. A custodial parent who has revoked their previous release of a claim to certain tax benefits for a child must include a copy of the revocation with their return. For details, see Form 8332.

Exception to citizen test. If you are a U.S. citizen or U.S. national and your adopted child lived with you all year as a member of your household, that child meets the requirement to be a U.S. citizen in Step 2, question 1; Step 3, question 2; Step 4, question 2; and Step 5, question 3.

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

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Exception to time lived with you. Temporary absences by you or the other person for special circumstances, such as school, vacation, business, medical care, military service, or detention in a juvenile facility, count as time the person lived with you. Also see *Children of divorced or separated parents*, earlier, or *Kidnapped child*, later.

If the person meets all other requirements to be your qualifying child but was born or died in 2026, the person is considered to have lived with you for more than half of 2026 if your home was this person's home for more than half the time the person was alive in 2026. If the person meets all other requirements to be your qualifying child but you adopted the person in 2026, the person was lawfully placed with you for legal adoption by you in 2026, or if the person was an eligible foster child placed with you during 2026, the person is considered to have lived with you for more than half of 2026 if your main home was this person's main home for more than half the time since the person was adopted or placed with you in 2026.

Any other person is considered to have lived with you for all of 2026 if the person was born or died in 2026 and your home was this person's home for the entire time the person was alive in 2026, or if you adopted the person in 2026, the person was lawfully placed with you for legal adoption by you in 2026, or the person was an eligible foster child placed with you during 2026 and your main home was the person's main home for the entire time since the person was adopted or placed with you in 2026.

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

Full-time student. A full-time student is a child who during any part of 5 calendar months of 2026 was enrolled as a full-time student at a school or took a full-time, on-farm training course given by a school or a state, county, or local government agency. A school includes a technical, trade, or mechanical school. It doesn't include an on-the-job training course, correspondence school, or school offering courses only through the Internet.

Kidnapped child. If your child is presumed by law enforcement authorities to have been kidnapped by someone who isn't a family member, you may be able to take the child into account in determining your eligibility for head of household or qualifying surviving spouse filing status, the child tax credit, the credit for other dependents, and the earned income credit (EIC). For details, see Pub. 501 (Pub. 596 for the EIC).

Married person. If the person is married and files a joint return, you can't claim that person as your dependent. However, if the person is married but doesn't file a joint return or files a joint return only to claim a refund of withheld income tax or estimated tax paid, you may be able to claim that person as a dependent. (See Pub. 501 for details and examples.) In that case, go to Step 2, question 3 (for a qualifying child), or Step 4, question 4 (for a qualifying relative).

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

Permanently and totally disabled. A person is permanently and totally disabled if, at any time in 2026, the person can't engage in any substantial gainful activity because of a physical or mental condition and a doctor has determined that this condition has lasted or can be expected to last continuously for at least a year or can be expected to lead to death.

Public assistance payments. If you received payments under the Temporary Assistance for Needy Families (TANF) program or other public assistance program and you used the money to support another person, see Pub. 501.

Qualifying child of more than one person. Even if a child meets the conditions to be the qualifying child of more than one person, only one person can claim the child as a qualifying child for all of the following tax benefits, unless the special rule for *Children of divorced or separated parents*, described earlier, applies.

1. Child tax credit and credit for other dependents (line 19) and additional child tax credit (line 28).
2. Head of household filing status.
3. Credit for child and dependent care expenses (Schedule 3, line 2).
4. Exclusion for dependent care benefits (Form 2441, Part III).
5. Earned income credit (line 27a).

No other person can take any of the five tax benefits just listed based on the qualifying child. If you and any other person can claim the child as a qualifying child, the following rules apply. For purposes of these rules, the term "parent" means a biological or adoptive parent of an individual. It doesn't include a stepparent or foster parent unless that person has adopted the individual.

- If only one of the persons is the child's parent, the child is treated as the qualifying child of the parent.
- If the parents file a joint return together and can claim the child as a qualifying child, the child is treated as the qualifying child of the parents.
- If the parents don't file a joint return together but both parents claim the child as a qualifying child, the IRS will treat the child as the qualifying child of the parent with whom the child lived for the longer period of time in 2026. If the child lived with each parent for the same amount of time, the IRS will treat the child as the qualifying child of the parent who had the higher adjusted gross income (AGI) for 2026.
- If no parent can claim the child as a qualifying child, the child is treated as the qualifying child of the person who had the highest AGI for 2026.
- If a parent can claim the child as a qualifying child but no parent does so claim the child, the child is treated as the qualifying child of the person who had the highest AGI for 2026, but only if that person's AGI is higher than the highest AGI of any parent of the child who can claim the child.

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Example. Your child meets the conditions to be a qualifying child for both you and your parent. Your child doesn't meet the conditions to be a qualifying child of any other person, including your child's other parent. Under the rules just described, you can claim your child as a qualifying child for all of the five tax benefits just listed for which you otherwise qualify. Your parent can't claim any of those five tax benefits based on your child. However, if your parent's AGI is higher than yours and you do not claim your child as a qualifying child, your child is the qualifying child of your parent.

For more details and examples, see Pub. 501.

If you will be claiming the child as a qualifying child, go to Step 2. Otherwise, stop; you can't claim any benefits based on this child.

Social security number. You must enter each dependent's social security number (SSN). Be sure the name and SSN entered agree with the dependent's social security card. Otherwise, at the time we process your return, we may reduce or disallow any tax benefits (such as the child tax credit) based on that dependent. If the name or SSN on the dependent's social security card isn't correct or you need to get an SSN for your dependent, contact the Social Security Administration (SSA). See *Social Security Number (SSN)*, earlier. If your dependent won't have a number by the date your return is due, see *What if You Can't File on Time*, earlier.

For the child tax credit, your child must have a valid SSN. A valid SSN is one that is valid for employment and that is issued by the SSA before the due date of your 2026 return (including extensions). If your child was a U.S. citizen when the child received the SSN, the SSN is valid for employment. If "Not Valid for Employment" is printed on your child's social security card and your child's immigration status has changed so that your child is now a U.S. citizen or permanent resident, ask the SSA for a new social security card without the legend. However, if "Valid for Work Only With DHS Authorization" is printed on your child's social security card, your child has the required SSN only as long as the DHS authorization is valid.

If your dependent child was born and died in 2026 and you do not have an SSN for the child, enter "Died" on row (3) of the *Dependents* section and include a copy of the child's birth certificate, death certificate, or hospital records. The document must show the child was born alive.

If you didn't have an SSN that is valid for employment and issued before the due date of your 2026 return (including extensions), you can't claim the child tax credit on your original or amended 2026 return. To claim the credit on a joint return, you or your spouse must have an SSN that is valid for employment and issued before the due date of your 2026 return (including extensions). The other spouse must have either an SSN or ITIN, and it must have been issued on or before the due date of the return (including extensions). If you, or your spouse if filing jointly, didn't have either an SSN or ITIN issued on or before the due date of your 2026 return (including extensions), you can't claim the credit for other dependents on your original or amended return.

If you apply for an ITIN on or before the due date of your 2026 return (including extensions) and the IRS issues you an ITIN as a result of the application, the IRS will consider your ITIN as issued on or before the due date of your return.

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Income

Generally, you must report all income except income that is exempt from tax by law. For details, see the following instructions and the Schedule 1 instructions, especially the instructions for lines 1 through 7 and Schedule 1, lines 1 through 8z. Also see Pub. 525.

Forgiveness of Paycheck Protection Program (PPP) Loans

You don't need to include the amount of a forgiven PPP Loan in your income. Although you don't need to report the income from the forgiveness of your PPP Loan on Form 1040 or 1040-SR, you do need to report certain information related to your PPP Loan as an attachment to your tax return. For more information, see Pub. 525.

Foreign-Source Income

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

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

Foreign retirement plans. If you were a beneficiary of a foreign retirement plan, you may have to report the undistributed income earned in your plan. However, if you were the beneficiary of a Canadian registered retirement plan, see Rev. Proc. 2014-55, 2014-44 I.R.B. 753, available at *IRS.gov/irb/2014-44_IRB#RP-2014-55*, to find out if you can elect to defer tax on the undistributed income.

Report distributions from foreign pension plans on lines 5a and 5b.

Foreign accounts and trusts. You must complete Part III of Schedule B if you:

- Had a foreign account; or
- Received a distribution from, or were a grantor of, or a transferor to, a foreign trust.

You may also have to file Form 3520.

Foreign financial assets. If you had foreign financial assets in 2026, you may have to file Form 8938. See Form 8938 and its instructions.

Chapter 11 Bankruptcy Cases

If you are a debtor in a chapter 11 bankruptcy case, income taxable to the bankruptcy estate and reported on the estate's income tax return includes:

- Earnings from services you performed after the beginning of the case (both wages and self-employment income); and
- Income from property described in section 541 of title 11 of the U.S. Code that you either owned when the case began or that you acquired after the case began and before the case was closed, dismissed, or converted to a case under a different chapter.

Because this income is taxable to the estate, don't include this income on your own individual income tax return. The only exception is for purposes of figuring your self-employment tax. For that purpose, you must take into account all your self-employment income for the year from services performed both before and after the beginning of the case. Also, you (or the trustee if one is appointed) must allocate between you and the bankruptcy estate the wages, salary, or other compensation and withheld income tax reported to you on Form W-2. A similar allocation is required for income and withheld income tax reported to you on Forms 1099. You must also include a statement that indicates you filed a chapter 11 case and that explains how income and withheld income tax reported to you on Forms W-2 and 1099 are allocated between you and the estate. For more details, including acceptable allocation methods, see Notice 2006-83, 2006-40 I.R.B. 596, available at *IRS.gov/irb/2006-40_IRB#NOT-2006-83*.

Community Property States

Community property states include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin. If you and your spouse lived in a community property state, you must usually follow state law to determine what is community income and what is separate income. For details, see Form 8958 and Pub. 555.

Nevada, Washington, and California domestic partners. A registered domestic partner in Nevada, Washington, or California must generally report half the combined community income of the individual and their domestic partner. See Form 8958 and Pub. 555.

Rounding Off to Whole Dollars

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

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

If you are entering amounts that include cents, make sure to include the decimal point. There is no cents column on the form.



The lines on Forms 1040 and 1040-SR are the same. References to lines in the following instructions refer to the line on either form.

Line 1a

Total Amount From Form(s) W-2, Box 1

Enter the total amount from Form(s) W-2, box 1. If a joint return, also include your spouse's income from Form(s) W-2, box 1.



If you earned wages while you were an inmate in a penal institution, report these amounts on Schedule 1, line 8u. Do not report these wages on line 1a. See the instructions for Schedule 1, line 8u.

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If you received a pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan and it was reported in box 1 of Form W-2, do not include this amount on Form 1040, line 1a. This amount is reported on Schedule 1, line 8t.

Line 1b

Household Employee Wages Not Reported on Form(s) W-2

Enter the total of your wages received as a household employee that was not reported on Form(s) W-2. An employer isn't required to provide a Form W-2 to you if they paid you wages of less than $3,000 in 2026. For information on employment taxes for household employees, see *Tax Topic 756* and Pub. 926.

Line 1c

Tip Income Not Reported on Line 1a

Enter the total of your tip income that was not reported on Form 1040, line 1a. This should include any tip income you didn't report to your employer and any allocated tips shown in box 8 on your Form(s) W-2 unless you can prove that your unreported tips are less than the amount in box 8. Allocated tips aren't included as income in box 1. See Pub. 531 for more details. Also, include the value of any noncash tips you received, such as tickets, passes, or other items of value. Although you don't report these noncash tips to your employer, you must report them on line 1c.

You may owe social security and Medicare or railroad retirement (RRTA) tax on unreported tips. See the instructions for Schedule 2, line 16a.

Line 1d

Medicaid Waiver Payments Not Reported on Form(s) W-2, Box 1

Enter your taxable Medicaid waiver payments that were not reported on Form(s) W-2. Also enter the total of your taxable and nontaxable Medicaid waiver payments that were not reported on Form(s) W-2, or not reported in box 1 of Form(s) W-2, if you choose to include nontaxable payments in earned income for purposes of claiming a credit or other tax benefit. If you and your spouse both received nontaxable Medicaid waiver payments during the year, you and your spouse can make different choices about including payments in earned income. See the instructions for Schedule 1, line 8s.

If you are a sole proprietor in a business of providing home care services, see the Schedule C instructions for how to report these amounts. If you do not have a separate trade or business of providing these services, enter on Form 1040, line 1d, your Medicaid waiver payments reported on Form 1099-MISC or Form 1099-NEC. Also, enter your nontaxable Medicaid waiver payments on Schedule 1, line 8s.

Your nontaxable Medicaid waiver payments may have been reported to you on Form(s) W-2, box 12, with code II.

If you received nontaxable Medicaid waiver payments, and box 1 of your Form(s) W-2 is blank or has zeros, and you are choosing not to include nontaxable payments in earned income for purposes of claiming a credit, do not attach any of these Forms W-2 to your return.

Line 1e

Taxable Dependent Care Benefits From Form 2441, Line 26

Enter the total of your taxable dependent care benefits from Form 2441, line 26. Dependent care benefits should be shown in box 10 of your Form(s) W-2. But first complete Form 2441 to see if you can exclude part or all of the benefits.

Line 1f

Employer-Provided Adoption Benefits From Form 8839, Line 31

Enter the total of your employer-provided adoption benefits from Form 8839, line 31. Employer-provided adoption benefits should be shown in box 12 of your Form(s) W-2 with code T. But see the Instructions for Form 8839 to find out if you can exclude part or all of the benefits. You may also be able to exclude amounts if you adopted a child with special needs and the adoption became final in 2026.

Line 1g

Wages From Form 8919, Line 6

Enter the total of your wages from Form 8919, line 6.

Line 1h

Other Earned Income

If you received scholarship or fellowship grants that were not reported to you on Form W-2, report these amounts on Schedule 1, line 8r. See the instructions for Schedule 1, line 8r.

The following types of income must be included in the total on line 1h.

- Strike or lockout benefits (other than bona fide gifts).
- Excess employer contributions to Trump accounts. The amount contributed should be shown on your Form W-2 with code TA. If the total amount you deferred for 2026 under all plans was more than $2,500, include the excess on line 1h.
- Excess elective deferrals. The amount deferred should be shown in box 12 of your Form W-2, and the "Retirement plan" box in box 13 should be checked. If the total amount you (or your spouse if filing jointly) deferred for 2026 under all plans was more than $24,500 (excluding catch-up contributions, as explained later), include the excess on line 1h. This limit is generally (a) $17,000 if you have only SIMPLE plans, and (b) $27,500 for section 403(b)

plans if you qualify for the 15-year rule in Pub. 571. Although designated Roth contributions are subject to this limit, don't include the excess attributable to such contributions on line 1h. They are already included as income in box 1 of your Form W-2.

- A higher limit of $18,100 may apply to participants in certain SIMPLE plans. A higher limit may also apply to participants in section 457(b) deferred compensation plans for the 3 years before retirement age. Contact your plan administrator for more information.
- If you were age 50 or older at the end of 2026, your employer may have allowed additional deferrals (catch-up contributions) of up to $8,000 (generally, $4,000 for section 401(k)(11) and SIMPLE plans). If you were age 60 to 63 at the end of 2026, your employer may have allowed catch-up contributions of up to $11,250 ($5,250 for section 401(k)(11) and SIMPLE plans). Catch-up contributions aren't subject to the overall limit on elective deferrals.
- A catch-up contribution limit of $3,850 may apply to certain participants in certain SIMPLE plans. Contact your plan administrator for more information.

CAUTION *You can't deduct the amount deferred. It isn't included as income in box 1 of your Form W-2.*

- Disability pensions shown on Form 1099-R if you haven't reached the minimum retirement age set by your employer. But see *Insurance Premiums for Retired Public Safety Officers* in the instructions for lines 5a and 5b. Disability pensions received after you reach minimum retirement age and other payments shown on Form 1099-R (other than payments from an IRA) are reported on lines 5a and 5b. Payments from an IRA are reported on lines 4a and 4b.
- Corrective distributions from a retirement plan shown on Form 1099-R of excess elective deferrals and excess contributions (plus earnings). But don't include distributions from an IRA on line 1h. Instead, report distributions from an IRA on lines 4a and 4b.

Line 1i

Nontaxable Combat Pay Election

If you elect to include your nontaxable combat pay in your earned income when figuring the EIC, enter the amount on line 1i. See the instructions for line 27a.

Were You a Statutory Employee?

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

Missing or Incorrect Form W-2?

Your employer is required to provide or send Form W-2 to you no later than February 1, 2027. If you don't receive it by early February, use *Tax Topic 154* to find out what to do. Even if you don't get a Form W-2, you must still report your earnings. If you lose your Form W-2 or it is incorrect, ask your employer for a new one.

Line 2a

Tax-Exempt Interest

If you received any tax-exempt interest (including any tax-exempt original issue discount (OID)), such as from municipal bonds, each payer should send you a Form 1099-INT or a Form 1099-OID. In general, your tax-exempt stated interest should be shown in box 8 of Form 1099-INT or, for a tax-exempt OID bond, in box 2 of Form 1099-OID, and your tax-exempt OID should be shown in box 11 of Form 1099-OID. Enter the total on line 2a. However, if you acquired a tax-exempt bond at a premium, only report the net amount of tax-exempt interest on line 2a (that is, the excess of the tax-exempt interest received during the year over the amortized bond premium for the year). Also, if you acquired a tax-exempt OID bond at an acquisition premium, only report the net amount of tax-exempt OID on line 2a (that is, the excess of tax-exempt OID for the year over the amortized acquisition premium for the year). See Pub. 550 for more information about OID, bond premium, and acquisition premium.

Also include on line 2a any exempt-interest dividends from a mutual fund or other regulated investment company. This amount should be shown in box 12 of Form 1099-DIV.

Don't include interest earned on your IRA, health savings account, Archer or Medicare Advantage MSA, or Coverdell education savings account.

CAUTION *Don't include any amounts related to the forgiveness of PPP Loans on this line.*

Line 2b

Taxable Interest

Each payer should send you a Form 1099-INT or Form 1099-OID. Enter your total taxable interest income on line 2b. But you must fill in and attach Schedule B if the total is over $1,500 or any of the other conditions listed at the beginning of the Schedule B instructions applies to you.

For more details about reporting taxable interest, including original issue discount or market discount on debt instruments and adjustments for amortizable bond premium or acquisition premium, see Pub. 550.

Interest credited in 2026 on deposits that you couldn't withdraw because of the bankruptcy or insolvency of the financial institution may not have to be included in your 2026 income. For details, see Pub. 550.

TIP *If you get a 2026 Form 1099-INT for U.S. savings bond interest that includes amounts you reported before 2026, see Pub. 550.*

Line 3a

Qualified Dividends

Enter your total qualified dividends on

line 3a. Qualified dividends are also included in the ordinary dividend total required to be shown on line 3b. Qualified dividends are eligible for a lower tax rate than other ordinary income. Generally, these dividends are shown in box 1b of Form(s) 1099-DIV. If you are including your child's qualified dividends in the total on line 3a, check box 1 on line 3c. For more information, see the Instructions for Form 8814. See Pub. 550 for the definition of qualified dividends if you received dividends not reported on Form 1099-DIV.

Exception. Some dividends may be reported as qualified dividends in box 1b of Form 1099-DIV but aren't qualified dividends. These include the following.

- Dividends you received as a nominee. See the Schedule B instructions.
- Dividends you received on any share of stock that you held for less than 61 days during the 121-day period that began 60 days before the ex-dividend date. The ex-dividend date is the first date following the declaration of a dividend on which the purchaser of a stock isn't entitled to receive the next dividend payment. When counting the number of days you held the stock, include the day you disposed of the stock but not the day you acquired it. See the examples that follow. Also, when counting the number of days you held the stock, you can't count certain days during which your risk of loss was diminished. See Pub. 550 for more details.
- Dividends attributable to periods totaling more than 366 days that you received on any share of preferred stock held for less than 91 days during the 181-day period that began 90 days before the ex-dividend date. When counting the number of days you held the stock, you can't count certain days during which your risk of loss was diminished. See Pub. 550 for more details. Preferred dividends attributable to periods totaling less than 367 days are subject to the 61-day holding period rule just described.
- Dividends on any share of stock to the extent that you are under an obligation (including a short sale) to make related payments with respect to positions in substantially similar or related property.
- Payments in lieu of dividends, but only if you know or have reason to know that the payments aren't qualified dividends.
- Dividends from a corporation that first became a surrogate foreign corporation after December 22, 2017, other than a foreign corporation that is treated as a domestic corporation under section 7874(b).

Example 1. You bought 5,000 shares of XYZ Corp. common stock on July 8. XYZ Corp. paid a cash dividend of 10 cents a share. The ex-dividend date was July 16. Your Form 1099-DIV from XYZ Corp. shows $500 in box 1a (ordinary dividends) and in box 1b (qualified dividends). However, you sold the 5,000 shares on August 11. You held your shares of XYZ Corp. for only 34 days of the 121-day period (from July 9 through August 11). The 121-day period began on May 17 (60 days before the ex-dividend date) and ended on September 14. You have no qualified dividends from XYZ Corp. because you held the XYZ stock for less than 61 days.

Example 2. The facts are the same as in *Example 1* except that you bought the stock on July 15 (the day before the ex-dividend date), and you sold the stock on September 16. You held the stock for 63 days (from July 16 through September 16). The $500 of qualified dividends shown in box 1b of Form 1099-DIV are all qualified dividends because you held the stock for 61 days of the 121-day period (from July 16 through September 14).

Example 3. You bought 10,000 shares of ABC Mutual Fund common stock on July 8. ABC Mutual Fund paid a cash dividend of 10 cents a share. The ex-dividend date was July 16. The ABC Mutual Fund advises you that the part of the dividend eligible to be treated as qualified dividends equals 2 cents a share. Your Form 1099-DIV from ABC Mutual Fund shows total ordinary dividends of $1,000 and qualified dividends of $200. However, you sold the 10,000 shares on August 11. You have no qualified dividends from ABC Mutual Fund because you held the ABC Mutual Fund stock for less than 61 days.

TIP *Use the Qualified Dividends and Capital Gain Tax Worksheet or the Schedule D Tax Worksheet, whichever applies, to figure your tax. See the instructions for line 16 for details.*

Line 3b

Ordinary Dividends

Each payer should send you a Form 1099-DIV. Enter your total ordinary dividends on line 3b. This amount should be shown in box 1a of Form(s) 1099-DIV. If you are including your child's ordinary dividends in the total on line 3b, check box 2 on line 3c. For more information, see the Instructions for Form 8814.

You must fill in and attach Schedule B if the total is over $1,500 or you received, as a nominee, ordinary dividends that actually belong to someone else.

Nondividend Distributions

Some distributions are a return of your cost (or other basis). They won't be taxed until you recover your cost (or other basis). You must reduce your cost (or other basis) by these distributions. After you get back all of your cost (or other basis), you must report these distributions as capital gains on Form 8949. For details, see Pub. 550.

TIP *Dividends on insurance policies are a partial return of the premiums you paid. Don't report them as dividends. Include them in income on Schedule 1, line 8z, only if they exceed the total of all net premiums you paid for the contract.*

TIP *If you are including your child's dividends on either line 3a or 3b, check the applicable box on line 3c.*

Lines 4a, 4b, and 4c

Lines 4a and 4b IRA Distributions

You should receive a Form 1099-R showing the total amount of any distribution from your IRA before income tax or other deductions were withheld. This

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amount should be shown in box 1 of Form 1099-R. Unless otherwise noted in the line 4a and 4b instructions, an IRA includes a traditional IRA (which includes a traditional IRA that receives contributions from a simplified employee pension (SEP) arrangement), Roth IRA (which includes a Roth IRA that receives contributions from a SEP arrangement), and a SIMPLE IRA (a SIMPLE IRA may either be a traditional SIMPLE IRA or a Roth SIMPLE IRA).

If the distribution from your IRA is fully taxable, enter the total distribution on line 4b; don't make an entry on line 4a.



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



For purposes of the following exceptions, Roth IRA includes a Roth SIMPLE IRA.

Exception 1. Enter the total distribution on line 4a if you rolled over part or all of the distribution from one:

- Roth IRA to another Roth IRA, or
- IRA (other than a Roth IRA) to a qualified plan or another IRA (other than a Roth IRA).

Also check box 1 on line 4c. If the total distribution was rolled over, enter -0- on line 4b. If the total distribution wasn't rolled over, enter the part not rolled over on line 4b unless *Exception 2* applies to the part not rolled over. Generally, a rollover must be made within 60 days after the day you received the distribution. For more details on rollovers, see Pub. 590-A and Pub. 590-B.

If you rolled over the distribution into a qualified plan or you made the rollover in 2027, include a statement explaining what you did.

Exception 2. If any of the following apply, enter the total distribution on line 4a and see Form 8606 and its instructions to figure the amount to enter on line 4b.

1. You received a distribution from an IRA (other than a Roth IRA) and you made nondeductible contributions to any of your traditional IRAs for 2026 or an earlier year. If you made nondeductible contributions to these IRAs for 2026, also see Pub. 590-A and Pub. 590-B.

2. You received a distribution from a Roth IRA. But if either (a) or (b) below applies, enter -0- on line 4b; you don't have to see Form 8606 or its instructions.

   a. Distribution code T is shown in box 7a of Form 1099-R and you made a contribution (including a conversion) to a Roth IRA for 2021 or an earlier year.

   b. Distribution code Q is shown in box 7a of Form 1099-R.

3. You converted part or all of a traditional IRA or traditional SIMPLE IRA to a Roth IRA in 2026.

4. You had a 2025 or 2026 IRA contribution returned to you, with the related earnings or less any loss, by the due date (including extensions) of your tax return for that year.

5. You made excess contributions to your IRA for an earlier year and had them returned to you in 2026.

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

Exception 3. If all or part of the distribution is a qualified charitable distribution (QCD), enter the total distribution on line 4a. If the total amount distributed is a QCD, enter -0- on line 4b. If only part of the distribution is a QCD, enter the part that is not a QCD on line 4b unless *Exception 2* applies to that part. Check box 2 on line 4c.

A QCD is a distribution made directly by the trustee of your IRA (other than an ongoing SEP or SIMPLE IRA) to an organization eligible to receive tax-deductible contributions (with certain exceptions). You must have been at least age 70 1/2 when the distribution was made.

Generally, your total QCDs for the year can't be more than $111,000. This includes any amount (up to $55,000) of a one-time QCD to a split-interest entity (SIE). If you file a joint return, the same rules apply to your spouse. The amount of the QCD is limited to the amount that would otherwise be included in your income. If your IRA includes nondeductible contributions, the distribution is first considered to be paid out of otherwise taxable income. If you make the one-time QCD to an SIE, you must attach a statement to your return. See Pub. 590-B for details on QCDs, including the information you must include on the attachment for QCDs to an SIE.



You can't claim a charitable contribution deduction for any QCD not included in your income.

Exception 4. If all or part of the distribution is a health savings account (HSA) funding distribution (HFD), enter the total distribution on line 4a. If the total amount distributed is an HFD and you elect to exclude it from income, enter -0- on line 4b. If only part of the distribution is an HFD and you elect to exclude that part from income, enter the part that isn't an HFD on line 4b unless *Exception 2* applies to that part. Check box 3 on line 4c and enter "HFD" in the entry space next to box 3.

An HFD is a distribution made directly by the trustee of your IRA (other than an ongoing SEP or SIMPLE IRA) to your HSA. If eligible, you can generally elect to exclude an HFD from your income once in your lifetime. You can't exclude more than the limit on HSA contributions or more than the amount that would otherwise be included in your income. If your IRA includes nondeductible contributions, the HFD is first considered to be paid out of otherwise taxable income. See Pub. 969 for details.



The amount of an HFD reduces the amount you can contribute to your HSA for the year. If you fail to maintain eligibility for an HSA for the 12 months following the month of the HFD, you may have to report the HFD as income and pay an additional tax. See Form 8889, Part III.

More than one distribution. If you (or your spouse if filing jointly) received more than one distribution, figure the taxable amount of each distribution and enter the total of the taxable amounts on line 4b. Enter the total amount of those distributions on line 4a.

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You must start receiving at least a minimum amount from your traditional IRA by April 1 of the year following the year you reach age 73. If you don't receive the minimum distribution amount, you may have to pay an additional tax on the amount that should have been distributed. For details, including how to figure the minimum required distribution, see Pub. 590-B.

You may have to pay an additional tax if you received an early distribution from your IRA and the total wasn't rolled over. See the instructions for Schedule 2, line 5, for details.

More information. For more information about IRAs, see Pub. 590-A and Pub. 590-B.

Line 4c

If *Exception 1* applies to you, check box 1 on line 4c. If *Exception 3* applies to you, check box 2 on line 4c. If *Exception 4* applies to you, check box 3 on line 4c and enter "HFD" in the entry space next to box 3.

If another publication or instruction tells you to write a word or code next to line 4b, check box 3 on line 4c and enter that word or code on the entry space next to box 3.

If more than one exception applies, check a box for each exception and include a statement showing the amount of each exception, for example, "Line 4b – $1,000 Rollover and $500 HFD." You don't need to attach a statement if only *Exception 2* and one other exception apply.

Lines 5a, 5b, and 5c

Lines 5a and 5b Pensions and Annuities

You should receive a Form 1099-R showing the total amount of your pension and annuity payments before income tax or other deductions were withheld. This amount should be shown in box 1 of Form 1099-R. Pension and annuity payments include distributions from 401(k), 403(b), and governmental 457(b) plans. Rollovers and lump-sum distributions are explained later. Don't include the following payments on lines 5a and 5b. Instead, report them on line 1h.

- Disability pensions received before you reach the minimum retirement age set by your employer.
- Corrective distributions (including any earnings) of excess elective deferrals or other excess contributions to retirement plans. The plan must advise you of the year(s) the distributions are includible in income.

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

Fully Taxable Pensions and Annuities

Your payments are fully taxable if (a) you didn't contribute to the cost (see *Cost*, later) of your pension or annuity, or (b) you got your entire cost back tax free before 2026. But see *Insurance Premiums for Retired Public Safety Officers*, later. If your pension or annuity is fully taxable, enter the total pension or annuity payments (from Form(s) 1099-R, box 1) on line 5b; don't make an entry on line 5a.

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

Partially Taxable Pensions and Annuities

Enter the total pension or annuity payments (from Form 1099-R, box 1) on line 5a. If your Form 1099-R doesn't show the taxable amount, you must use the General Rule explained in Pub. 939 to figure the taxable part to enter on line 5b. But if your annuity starting date (defined later) was after July 1, 1986, see *Simplified Method*, later, to find out if you must use that method to figure the taxable part.

You can ask the IRS to figure the taxable part for you for a $1,000 fee. For details, see Pub. 939.

If your Form 1099-R shows a taxable amount, you can report that amount on line 5b. But you may be able to report a lower taxable amount by using the General Rule or the Simplified Method or if the exclusion for retired public safety officers, discussed next, applies.

Insurance Premiums for Retired Public Safety Officers

If you are an eligible retired public safety officer (law enforcement officer, firefighter, chaplain, or member of a rescue squad or ambulance crew who is retired because of disability or because you reached normal retirement age), you can elect to exclude from income distributions made from your eligible retirement plan that are used to pay the premiums for coverage by an accident or health plan or a long-term care insurance contract. The premiums can be for coverage for you, your spouse, or dependents. The distribution must be from the plan maintained by the employer from which you retired as a public safety officer. The distribution can be made directly from the plan to the provider of the accident or health plan or long-term care insurance contract, or the distribution can be made to you to pay to the provider of the accident or health plan or long-term care insurance contract. You can exclude from income the smaller of the amount of the premiums paid or $3,000. You can make this election only for amounts that would otherwise be included in your income. The amount excluded from your income can't be used to claim a medical expense deduction.

An eligible retirement plan is a governmental plan that is a qualified trust or a section 403(a), 403(b), or 457(b) plan.

You can exclude from income only the smaller of the amount of the premiums paid or $3,000. This is true if the distribution was made directly from the plan to the provider of the accident or health plan or long-term care insurance contract or if the distribution was made to you and you paid the provider of the accident or health plan or long-term care insurance contract. If you received a distribution from your eligible retirement plan, and you used part of that distribution to pay premiums for an accident or health plan or long-term care insurance contract, you can still exclude from income only the smaller of the amount of the premi-

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ums paid or $3,000. The rest of the distribution is taxable to you and must be reported on line 5b.

If you make this election, reduce the otherwise taxable amount of your pension or annuity by the amount excluded. The amount shown in box 2a of Form 1099-R doesn't reflect the exclusion. Report your total distributions on line 5a and the taxable amount on line 5b. Also check box 2 on line 5c.

If you are retired on disability and reporting your disability pension on line 1h, include only the taxable amount on that line and enter "PSO" and the amount excluded on the line next to line 1h.

Payments when you are disabled. If you receive payments from a retirement or profit-sharing plan that does not provide for disability retirement, do not treat those payments as disability payments. The payments must be reported as a pension or annuity.

You must include in your income any amounts that you received that you would have received in retirement had you not become disabled as a result of a terrorist attack or military action. Include in your income any payments you receive from a 401(k), pension, or other retirement plan to the extent that you would have received the amount at the same or later time regardless of whether you had become disabled.

Example. You were a contractor who was disabled as a direct result of participating in efforts to clean up the World Trade Center and you are eligible for compensation by the September 11 Victim Compensation Fund. You began receiving a disability pension at age 55 when you could no longer work due to your disability. Under your pension plan, you are entitled to an early retirement benefit of $2,500 a month at age 55. If you wait until age 62, the normal retirement age under the plan, you would be entitled to a normal retirement benefit of $3,000 a month. The pension plan provides that a participant who retires early on account of disability is entitled to receive the participant's normal retirement benefit, which in your case equals $3,000 a month. Until you turn age 62, you can exclude $500 of your monthly retirement benefit from income (the difference between the early retirement benefit and the normal retirement benefit, $3,000 − $2,500) received on account of disability. You must report the remaining $2,500 of monthly pension benefit as taxable. For each month after you turn age 62, you must report the full amount of the monthly pension benefit ($3,000 a month) as taxable.

Simplified Method

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

1. Your annuity starting date was after July 1, 1986, and you used this method last year to figure the taxable part.

2. Your annuity starting date was after November 18, 1996, and both of the following apply.

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

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

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



If you received U.S. Civil Service retirement benefits and you chose the alternative annuity option, see Pub. 721 to figure the taxable part of your annuity. Do not use the Simplified Method Worksheet in these instructions.

Annuity Starting Date

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

Age (or Combined Ages) at Annuity Starting Date

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

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

Cost

Your cost is generally your net investment in the plan as of the annuity starting date. It doesn't include pre-tax contributions. Your net investment may be shown in box 9b of Form 1099-R.

Rollovers

Generally, a rollover is a tax-free distribution of cash or other assets from one retirement plan that is contributed to another plan within 60 days of receiving the distribution. However, a rollover to a Roth IRA or a designated Roth account is generally not a tax-free distribution. Use lines 5a and 5b to report a rollover, including a direct rollover, from one qualified employer's plan to another or to an IRA.

Enter on line 5a the distribution from Form 1099-R, box 1. From this amount, subtract any contributions (usually shown in box 5) that were taxable to you when made. From that result, subtract the amount of the rollover. Enter the remaining amount on line 5b. If the remaining amount is zero and you have no other distribution to report on line 5b, enter -0- on line 5b. Also check box 1 on line 5c.

See Pub. 575 for more details on rollovers, including special rules that apply to rollovers from designated Roth accounts, partial rollovers of property, and distributions under qualified domestic relations orders.

Lump-Sum Distributions

If you received a lump-sum distribution from a profit-sharing or retirement plan, your Form 1099-R should have the "Total distribution" box in box 2b checked. You may owe an additional tax if you received an early distribution from a qualified retirement plan and the total amount wasn't rolled over. For details, see the instructions for Schedule 2, line 5.

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Simplified Method Worksheet—Lines 5a and 5b

Keep for Your Records

Before you begin: √ If you are the beneficiary of a deceased employee or former employee who died **before** August 21, 1996, include any death benefit exclusion that you are entitled to (up to $5,000) in the amount entered on line 2 below.

More than one pension or annuity. 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 1040 or 1040-SR, line 5b. Enter the total pension or annuity payments received in 2026 on Form 1040 or 1040-SR, line 5a.

1. Enter the total pension or annuity payments from Form 1099-R, box 1. Also, enter this amount on Form 1040 or 1040-SR, line 5a . . . . . **1.** _____

2. Enter your cost in the plan at the annuity starting date . . . . . **2.** _____

Note. If you completed this worksheet last year, skip line 3 and enter the amount from line 4 of last year's worksheet on line 4 below (even if the amount of your pension or annuity has changed). Otherwise, go to line 3.

3. Enter the appropriate number from **Table 1** below. **But** if your annuity starting date was **after** 1997 **and** the payments are for your life and that of your beneficiary, enter the appropriate number from **Table 2** below . . . . . **3.** _____

4. Divide line 2 by the number on line 3 . . . . . **4.** _____

5. Multiply line 4 by the number of months for which this year's payments were made. If your annuity starting date was **before** 1987, skip lines 6 and 7 and enter this amount on line 8. Otherwise, go to line 6 . . . . . **5.** _____

6. Enter the amount, if any, recovered tax free in years after 1986. If you completed this worksheet last year, enter the amount from line 10 of last year's worksheet . . . . . **6.** _____

7. Subtract line 6 from line 2 . . . . . **7.** _____

8. Enter the **smaller** of line 5 or line 7 . . . . . **8.** _____

9. **Taxable amount.** Subtract line 8 from line 1. Enter the result, but not less than zero. Also, enter this amount on Form 1040 or 1040-SR, line 5b. If your Form 1099-R shows a larger amount, use the amount on this line instead of the amount from Form 1099-R. If you are a retired public safety officer, see *Insurance Premiums for Retired Public Safety Officers* before entering an amount on line 5b . . . . . **9.** _____

10. Was your annuity starting date before 1987?

☐ **Yes.** STOP Do not complete the rest of this worksheet.

☐ **No.** Add lines 6 and 8. This is the **amount you have recovered tax free** through 2026. You will need this number if you need to fill out this worksheet next year . . . . . **10.** _____

11. **Balance of cost to be recovered.** Subtract line 10 from line 2. If zero, you won't have to complete this worksheet next year. The payments you receive next year will generally be fully taxable . . . . . **11.** _____

Table 1 for Line 3 Above

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

Table 2 for Line 3 Above

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

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Enter the total distribution on line 5a and the taxable part on line 5b. For details, see Pub. 575.

TIP *If you or the plan participant was born before January 2, 1936, you could pay less tax on the distribution. See Form 4972.*

Line 5c

If you have a rollover, including a direct rollover, from one qualified employer's plan to another or to an IRA, check box 1 on line 5c. See *Rollovers*, earlier, for more information.

If you are making the election to exclude from your income distributions made from your eligible retirement plan to pay premiums for coverage by an accident or health plan or a long-term care contract, check box 2 on line 5c. See *Insurance Premiums for Retired Public Safety Officers*, earlier, for more information.

If another publication or instruction tells you to write a word or a code next to line 5b, check box 3 on line 5c and enter that word or code on the entry space next to box 3.

Check each box that applies to you.

Lines 6a, 6b, 6c, and 6d

Lines 6a and 6b Social Security Benefits

You should receive a Form SSA-1099 showing in box 3 the total social security benefits paid to you. Box 4 will show the amount of any benefits you repaid in 2026. If you received railroad retirement benefits treated as social security, you should receive a Form RRB-1099.

Use the Social Security Benefits Worksheet in these instructions to see if any of your benefits are taxable.

Exception. Do not use the Social Security Benefits Worksheet in these instructions if any of the following applies.

- You made contributions to a traditional IRA for 2026 and you or your spouse were covered by a retirement plan at work or through self-employment. Instead, use the worksheets in Pub. 590-A to see if any of your social security benefits are taxable and to figure your IRA deduction.
- You repaid any benefits in 2026 and your total repayments (box 4) were more than your total benefits for 2026 (box 3). None of your benefits are taxable for 2026. Also, if your total repayments in 2026 exceed your total benefits received in 2026 by more than $3,000, you may be able to take an itemized deduction or a credit for part of the excess repayments if they were for benefits you included in income in an earlier year. For more details, see Pub. 915.
- You file Form 2555, 4563, or 8815, or you exclude employer-provided adoption benefits or income from sources within Puerto Rico. Instead, use the worksheet in Pub. 915.

TIP ***Social security information.*** *Social security beneficiaries can now get a variety of information from the SSA website with a my Social Security account, including getting a replacement Form SSA-1099 if needed. For more information and to set up an account, go to SSA.gov/myaccount.*

Disability payments (including SSDI payments). Disability payments (including Social Security Disability Insurance (SSDI) payments) are generally not included in income if they are for injuries incurred as a direct result of a terrorist attack or military action directed against the United States or its allies, whether outside or within the United States. In the case of the September 11 attacks, injuries eligible for coverage by the September 11 Victim Compensation Fund are treated as incurred as a direct result of the attack. If these payments are included on your Form SSA-1099, don't include them in the amount you enter on line 6b. Attach a statement and/or documentation that the income is excludable because the payments are not taxable because they are related to injuries received from a terrorist attack. For more information about these payments, see Pub. 3920.

Example. You were a firefighter who was disabled as a direct result of the September 11 terrorist attack on the World Trade Center. You began receiving SSDI benefits at age 54. Your full retirement age for social security retirement benefits is age 66. Your birthday is April 25. In the year you turned age 66, you received $1,500 per month in benefits from the SSA (for a total of $18,000 for the year). Because you became eligible for a full retirement benefit in May, the month after you turned age 66, you can exclude only 4 months (January through April) of your annual benefit from income ($6,000). You must report the remaining $12,000 on line 6a. You must also complete the Social Security Benefits Worksheet to find out if any part of the $12,000 is taxable.

TIP ***Form RRB-1099.*** *If you need a replacement Form RRB-1099, call the Railroad Retirement Board at 877-772-5772 or go to RRB.gov.*

Accrued leave payment. If you retire on disability, any lump-sum payment you receive for accrued annual leave is a salary payment. The payment is not a disability payment. Include it in your income in the tax year you receive it.

Line 6c

Check the box on line 6c if you elect to use the lump-sum election method for your benefits. If any of your benefits are taxable for 2026 and they include a lump-sum benefit payment that was for an earlier year, you may be able to reduce the taxable amount with the lump-sum election. See *Lump-Sum Election* in Pub. 915 for details.

Line 6d

If you are married filing separately and you lived apart from your spouse for all of 2026, check the box on line 6d. If you don't check the box on line 6d, you may get a math error notice from the IRS.

Line 7a

Capital Gain or (Loss)

If you sold a capital asset, such as a stock, bond, or digital asset, you must complete and attach Form 8949 and Schedule D.

Exception 1. You don't have to file Form 8949 or Schedule D if you aren't deferring any capital gain by investing in a qualified opportunity fund and both of the following apply.

1. You have no capital losses, and your only capital gains are capital gain

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Social Security Benefits Worksheet—Lines 6a and 6b

Keep for Your Records

Before you begin:

- ✓ If the instructions for Schedule 1, line 24z, have you enter a write-in adjustment on line 24z, figure that write-in before completing this worksheet (see the instructions for Schedule 1, line 24z).
- ✓ If you are married filing separately and you lived apart from your spouse for all of 2026, check the box on line 6d.
- ✓ Be sure you have read the ***Exception*** in the line 6a and 6b instructions to see if you can use this worksheet instead of a publication to find out if any of your benefits are taxable.

1.	Enter the total amount from **box 5** of **all** your **Forms SSA-1099** and **RRB-1099**. Also enter this amount on Form 1040 or 1040-SR, line 6a	**1.**	
2.	Multiply line 1 by 50% (0.50)	**2.**	
3.	Combine the amounts from Form 1040 or 1040-SR, lines 1z, 2b, 3b, 4b, 5b, 7a, and 8	**3.**	
4.	Enter the amount, if any, from Form 1040 or 1040-SR, line 2a	**4.**	
5.	Combine lines 2, 3, and 4	**5.**	
6.	Enter the total of the amounts from Schedule 1, lines 11 through 20, and 23 and 25	**6.**	
7.	Is the amount on line 6 less than the amount on line 5? ☐ **No.** STOP None of your social security benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b. ☐ **Yes.** Subtract line 6 from line 5	**7.**	
8.	If you are: • Married filing jointly, enter $32,000 • Single, head of household, qualifying surviving spouse, or married filing separately and you **lived apart** from your spouse for all of 2026, enter $25,000 • Married filing separately and you lived with your spouse at any time in 2026, skip lines 8 through 15; multiply line 7 by 85% (0.85) and enter the result on line 16. Then, go to line 17	**8.**	
9.	Is the amount on line 8 less than the amount on line 7? ☐ **No.** STOP None of your social security benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b. If you are married filing separately and you **lived apart** from your spouse for all of 2026, be sure you checked the box on line 6d. ☐ **Yes.** Subtract line 8 from line 7	**9.**	
10.	Enter $12,000 if married filing jointly; $9,000 if single, head of household, qualifying surviving spouse, or married filing separately and you **lived apart** from your spouse for all of 2026	**10.**	
11.	Subtract line 10 from line 9. If zero or less, enter -0-	**11.**	
12.	Enter the **smaller** of line 9 or line 10	**12.**	
13.	Enter one-half of line 12	**13.**	
14.	Enter the **smaller** of line 2 or line 13	**14.**	
15.	Multiply line 11 by 85% (0.85). If line 11 is zero, enter -0-	**15.**	
16.	Add lines 14 and 15	**16.**	
17.	Multiply line 1 by 85% (0.85)	**17.**	
18.	**Taxable social security benefits.** Enter the **smaller** of line 16 or line 17. Also enter this amount on Form 1040 or 1040-SR, line 6b	**18.**	

TIP *If any of your benefits are taxable for 2026* ***and*** *they include a lump-sum benefit payment that was for an earlier year, you may be able to reduce the taxable amount. See* Lump-Sum Election *in Pub. 915 for details.*

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distributions from Form(s) 1099-DIV, box 2a (or substitute statements); and

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

Exception 2. You must file Schedule D but generally don't have to file Form 8949 if *Exception 1* doesn't apply, you aren't deferring any capital gain by investing in a qualified opportunity fund or terminating deferral from an investment in a qualified opportunity fund, and your only capital gains and losses are:

- Capital gain distributions;
- A capital loss carryover from 2025;
- A gain from Form 2439 or 6252 or Part I of Form 4797;
- A gain or loss from Form 4684, 6781, or 8824;
- A gain or loss from a partnership, S corporation, estate, or trust; or
- Gains and losses from transactions for which you received a Form 1099-B or 1099-DA (or substitute statement) that shows basis was reported to the IRS, the QOF box in box 3 of Form 1099-B or box 3b of Form 1099-DA isn't checked, and you don't need to make any adjustments in column (g) of Form 8949 or enter any codes in column (f) of Form 8949.

If *Exception 1* applies, enter your total capital gain distributions (from box 2a of Form(s) 1099-DIV) on line 7a and check the box "Schedule D not required" on line 7b. If you received capital gain distributions as a nominee (that is, they were paid to you but actually belong to someone else), report on line 7a only the amount that belongs to you. Include a statement showing the full amount you received and the amount you received as a nominee. See the Schedule B instructions for filing requirements for Forms 1099-DIV and 1096.

TIP *If you don't have to file Schedule D, use the Qualified Dividends and Capital Gain Tax Worksheet in the line 16 instructions to figure your tax.*

Line 7b

If *Exception 1* applies, check the "Schedule D not required" box on line 7b.

If you are including your child's capital gain or (loss) in the total on line 7a, check the "Includes child's capital gain or (loss)" box on line 7b and enter the amount from Form 8814, line 10, in the entry space. For more information, see the Instructions for Form 8814.

Total Income and Adjusted Gross Income

Line 10

Enter any adjustments to income from Schedule 1, line 26, on line 10.

Tax and Credits

Line 12a

If you or your spouse (if you are married and filing a joint return) can be claimed as a dependent on someone else's return, check the appropriate box(es) on line 12a.

If you are married and filing a joint return, you can be claimed on someone else's return if you file the joint return only to claim a refund of withheld income tax or estimated tax paid.

Line 12b

If your filing status is married filing separately and your spouse itemizes deductions on their return, check the box on line 12b.

Line 12c

If you were a dual-status alien, check the box on line 12c. If you were a dual-status alien and you file a joint return with your spouse who was a U.S. citizen or resident alien at the end of 2026 and you and your spouse agree to be taxed on your combined worldwide income, don't check the box. See *Nonresident aliens and dual-status aliens* and *Election To Treat Nonresident Alien or Dual-Status Alien Spouse as a U.S. Resident*, earlier, for more information on making the election for you and your spouse to be taxed on your combined worldwide income.

Line 12d

If you or your spouse (if you are married and filing a joint return) were born before January 2, 1962, or were blind at the end of 2026, check the appropriate box(es) on line 12d.

Don't check any boxes for your spouse if your filing status is head of household.

If your filing status is married filing separately and your spouse was born before January 2, 1962, or was blind at the end of 2026, you can check the appropriate box(es) on line 12d if your spouse had no income, isn't filing a return, and can't be claimed as a dependent on another person's return.

Death of spouse in 2026. If your spouse was born before January 2, 1962, but died in 2026 before reaching age 65, don't check the box that says "Spouse was born before January 2, 1962."

A person is considered to reach age 65 on the day before the person's 65th birthday.

Example. Your spouse was born on February 14, 1961, and died on February 13, 2026. Your spouse is considered age 65 at the time of death. Check the appropriate box for your spouse. However, if your spouse died on February 12, 2026, your spouse isn't considered age 65. Don't check the box.

Death of taxpayer in 2026. If you are preparing a return for someone who died in 2026, see Pub. 501 before completing the standard deduction information.

Blindness

If you weren't totally blind as of December 31, 2026, you must get a statement certified by your eye doctor (ophthalmologist or 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 isn't likely to improve beyond the conditions listed

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above, you can get a statement certified by your eye doctor (ophthalmologist or optometrist) to this effect instead. You must keep the statement for your records.

If you receive a notice or letter but you would prefer to have it in braille-ready or large print, you can use Form 9000, Alternative Media Preference, to request notices in an alternative format including braille-ready, large print, audio, or electronic. You can attach Form 9000 to your return or mail it separately.

- You can download, or view online, tax forms and publications in a variety of formats, including text-only, braille-ready files, browser-friendly HTML (other than tax forms), accessible PDF, and large print.

Line 12e Standard Deduction or Itemized Deductions

TIP *If you are filing Form 1040-SR, you can find a Standard Deduction Chart on the last page of that form. Don't file the Standard Deduction Chart with your return.*

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

Standard Deduction

Most Form 1040 filers can find their standard deduction by looking at the amounts listed to the left of line 12e. Most Form 1040-SR filers can find their standard deduction by using the chart on the last page of Form 1040-SR.

Exception 1—Dependent. Line 12a. If you checked a box on line 12a, use the Standard Deduction Worksheet for Dependents to figure your standard deduction.

TIP *Someone claims you or your spouse as a dependent if they list your or your spouse's name and SSN in the* Dependents *section of their return.*

Exception 2—Spouse itemizes on a separate return. Line 12b. If you checked the box on line 12b, your standard deduction is zero, even if you were born before January 2, 1962, or were blind.

Exception 3—Dual-status alien. Line 12c. If you checked the box on line 12c, your standard deduction is zero, even if you were born before January 2, 1962, or were blind.

Exception 4—Born before January 2, 1962, or blind. Line 12d. If you checked any box on line 12d, figure your standard deduction by using the Standard Deduction Chart for People Who Were Born Before January 2, 1962, or Were Blind if you are filing Form 1040 or by using the chart on the last page of Form 1040-SR.

Exception 5—Standard deduction claimed with net qualified disaster loss. If you had a net qualified disaster loss, you can elect to claim a deduction for your net qualified disaster loss in addition to your standard deduction; use Schedule A to figure your standard deduction. Qualified disaster loss refers to losses arising from certain disasters occurring in 2016 and subsequent years. See the Instructions for Form 4684 and Schedule A, line 17c, for more information.

Itemized Deductions

To figure your itemized deductions, fill in Schedule A.

CAUTION *If you made a section 962 election and are taking a deduction under section 250 with respect to any income inclusions under section 951A, don't report the deduction on line 12e. Instead, report the tax with respect to a section 962 election on line 16 and include in the statement required by line 16 how you figured the section 250 deduction.*

Line 12f

Charitable Contribution Deduction for Non-Itemizers

If you elect not to itemize deductions on Schedule A, you (or you and your spouse if filing jointly) may be able to take a charitable contribution deduction for cash contributions made in 2026.

Enter the total amount of your contributions on line 12f. Don't enter more than $1,000 ($2,000 if married filing jointly).

The contributions must be made to organizations that are religious, charitable, educational, scientific, or literary in purpose. See Pub. 526 for more information on the types of organizations that qualify.

A deduction can't be taken for a contribution to an organization described in section 509(a)(3) or for the establishment of a new, or maintenance of an existing, donor-advised fund. Also, contributions of noncash property and contributions carried forward from prior years don't qualify for this deduction. See the Instructions for Schedule A and Pub. 526 for more information on those types of contributions.

Line 13a

Additional Deductions From Schedule 1-A, Line 44

If you are eligible to claim a deduction for no tax on tips, no tax on overtime, no tax on car loan interest, and/or the enhanced deduction for seniors, enter on line 13a the amount, if any, from Schedule 1-A, line 44. See Schedule 1-A and the instructions for Schedule 1-A for more information.

Line 13b

Qualified Business Income Deduction (Section 199A Deduction)

To figure your qualified business income deduction, use Form 8995 or Form 8995-A as applicable.

Use Form 8995 if:

- You have qualified business income, qualified REIT dividends, or qualified PTP income (loss);
- Your 2026 taxable income before the qualified business income deduction is less than or equal to $201,750 ($201,775 if married filing separately; $403,500 if married filing jointly); and
- You aren't a patron in a specified agricultural or horticultural cooperative.

If you don't meet these requirements, use Form 8995-A, Qualified Business Income Deduction. Attach whichever form you use (Form 8995 or 8995-A)

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Standard Deduction Worksheet for Dependents—Line 12e

Keep for Your Records

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

1. Check if:
- ☐ You were born before January 2, 1962.
- ☐ You are blind.
- ☐ Spouse was born before January 2, 1962.
- ☐ Spouse is blind.

Total number of boxes checked . . . . . **1.** _____

2. Is your **earned income*** more than $900?
- ☐ **Yes.** Add $450 to your earned income. Enter the total.
- ☐ **No.** Enter $1,350.

. . . . . **2.** _____

3. Enter the amount shown below for your filing status.
- Single or married filing separately—$16,100
- Married filing jointly—$32,200
- Head of household—$24,150

. . . . . **3.** _____

4. **Standard deduction.**

a. Enter the **smaller** of line 2 or line 3. If born after January 1, 1962, and not blind, **stop here** and enter this amount on Form 1040 or 1040-SR, line 12e. Otherwise, go to line 4b . . . . . **4a.** _____

b. If born before January 2, 1962, or blind, multiply the number on line 1 by $1,650 ($2,050 if single or head of household) . . . . . **4b.** _____

c. Add lines 4a and 4b. Enter the total here and on Form 1040 or 1040-SR, line 12e . . . . . **4c.** _____

** **Earned income** includes wages, salaries, tips, professional fees, and other compensation received for personal services you performed. It also includes any taxable scholarship or fellowship grant. Generally, your earned income is the total of the amount(s) you reported on Form 1040 or 1040-SR, line 1z, and Schedule 1, lines 3, 6, 8r, 8t, and 8u minus the amount, if any, on Schedule 1, line 15.*

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Standard Deduction Chart for People Who Were Born Before January 2, 1962, or Were Blind

Don't use this chart if someone can claim you, or your spouse if filing jointly, as a dependent. Instead, use the worksheet above.

☐ You were born before January 2, 1962. ☐ You are blind.
☐ Spouse was born before January 2, 1962. ☐ Spouse is blind.

Enter the total number of boxes checked . . . . . ▶ ☐

IF your filing status is . . .	AND the number in the box above is . . .	THEN your standard deduction is . . .
Single	1	$18,150
	2	20,200
Married filing jointly	1	$33,850
	2	35,500
	3	37,150
	4	38,800
Qualifying surviving spouse	1	$33,850
	2	35,500
Married filing separately*	1	$17,750
	2	19,400
	3	21,050
	4	22,700
Head of household	1	$26,200
	2	28,250

** You can check the boxes for spouse if your filing status is married filing separately and your spouse had no income, isn't filing a return, and can't be claimed as a dependent on another person's return.*

to your return. See the Instructions for Forms 8995 and 8995-A for more information for figuring and reporting your qualified business income deduction.

Line 16

Tax

Include in the total on the entry space on line 16 all of the following taxes that apply.

- Tax on your taxable income. Figure the tax using one of the methods described later.
- Tax from Form(s) 8814 (relating to the election to report child's interest or dividends). Check the appropriate box.
- Tax from Form 4972 (relating to lump-sum distributions). Check the appropriate box.
- Tax with respect to a section 962 election (election made by a domestic shareholder of a controlled foreign corporation to be taxed at corporate rates) reduced by the amount of any foreign tax credits claimed on Form 1118. See section 962 for details. Check box 3 and enter the amount and "962" in the space next to that box. Attach a statement showing how you figured the tax.
- Recapture of an education credit. You may owe this tax if you claimed an education credit in an earlier year, and either tax-free educational assistance or a refund of qualified expenses was received in 2026 for the student. See Form 8863 and its instructions for more details. Check box 3 and enter the amount and "ECR" in the space next to that box.
- Any tax from Form 8621, line 16e, relating to a section 1291 fund. Check box 3 and enter the amount of the tax and "1291TAX" in the space next to that box.
- Tax from Form 8978, line 14 (relating to partner's audit liability under section 6226). Check box 3 and enter the amount of the liability and "Form 8978" in the space next to that box. If the amount on Form 8978, line 14, is negative, see the instructions for Schedule 3, line 6l.
- Triggering event under section 965(i). If you had a triggering event under section 965(i) during the year and did not enter into a transfer agreement, check box 3 and enter the amount of the triggered deferred net 965 tax liability and enter "965INC" on the line next to that box.

Do you want the IRS to figure the tax on your taxable income for you?

☐ **Yes.** See chapter 13 of Pub. 17 for details, including who is eligible and what to do. If you have paid too much, we will send you a refund. If you didn't pay enough, we will send you a bill.

☐ **No.** Use one of the following methods to figure your tax.

Tax Table or Tax Computation Worksheet. If your taxable income is less than $100,000, you must use the Tax Table, later in these instructions, to figure your tax. Be sure you use the correct column. If your taxable income is $100,000 or more, use the Tax Computation Worksheet right after the Tax Table.

However, don't use the Tax Table or Tax Computation Worksheet to figure your tax if any of the following applies.

Form 8615. Form 8615 must generally be used to figure the tax on your unearned income over $2,700 if you are under age 18, and in certain situations if you are older.

You must file Form 8615 if you meet all of the following conditions.

1. You had more than $2,700 of unearned income (such as taxable interest, ordinary dividends, or capital gains (including capital gain distributions)).
2. You are required to file a tax return.
3. You were either:

   a. Under age 18 at the end of 2026,

   b. Age 18 at the end of 2026 and didn't have earned income that was more than half of your support, or

   c. A full-time student at least age 19 but under age 24 at the end of 2026 and didn't have earned income that was more than half of your support.
4. At least one of your parents was alive at the end of 2026.
5. You don't file a joint return in 2026.

A child born on January 1, 2009, is considered to be age 18 at the end of 2026; a child born on January 1, 2008, is considered to be age 19 at the end of 2026; and a child born on January 1, 2003, is considered to be age 24 at the end of 2026.

Schedule D Tax Worksheet. Use the Schedule D Tax Worksheet in the Instructions for Schedule D to figure the amount to enter on Form 1040 or 1040-SR, line 16, if:

- You have to file Schedule D, line 18 or 19 of Schedule D is more than zero, and lines 15 and 16 of Schedule D are gains; or
- You have to file Form 4952 and you have an amount on line 4g, even if you don't need to file Schedule D.

But if you are filing Form 2555, you must use the Foreign Earned Income Tax Worksheet instead.

Qualified Dividends and Capital Gain Tax Worksheet. Use the Qualified Dividends and Capital Gain Tax Worksheet, later, to figure your tax if you don't have to use the Schedule D Tax Worksheet and if any of the following applies.

- You reported qualified dividends on Form 1040 or 1040-SR, line 3a.
- You don't have to file Schedule D and you reported capital gain distributions on Form 1040 or 1040-SR, line 7a.
- You are filing Schedule D, and Schedule D, lines 15 and 16, are both more than zero.

But if you are filing Form 2555, you must use the Foreign Earned Income Tax Worksheet instead.

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

Foreign Earned Income Tax Worksheet. If you claimed the foreign earned income exclusion, housing exclusion, or housing deduction on Form 2555, you must figure your tax using the Foreign Earned Income Tax Worksheet.

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Foreign Earned Income Tax Worksheet—Line 16

Keep for Your Records

CAUTION *If Form 1040 or 1040-SR, line 15, is zero, don't complete this worksheet.*

1.	Enter the amount from Form 1040 or 1040-SR, line 15	**1.**	
2a.	Enter the amount from your (and your spouse's if filing jointly) Form 2555, lines 45 and 50	**2a.**	
b.	Enter the total amount of any itemized deductions or exclusions you couldn't claim because they are related to excluded income	**b.**	
c.	Subtract line 2b from line 2a. If zero or less, enter -0-	**c.**	
3.	Add lines 1 and 2c	**3.**	
4.	**Figure the tax on the amount on line 3.** Use the Tax Table, Tax Computation Worksheet, Qualified Dividends and Capital Gain Tax Worksheet*, Schedule D Tax Worksheet*, or Form 8615, whichever applies. See the instructions for Form 1040 or 1040-SR, line 16, to see which tax computation method applies. (Don't use a second Foreign Earned Income Tax Worksheet to figure the tax on this line.)	**4.**	
5.	**Figure the tax on the amount on line 2c.** If the amount on line 2c is less than $100,000, use the Tax Table to figure this tax. If the amount on line 2c is $100,000 or more, use the Tax Computation Worksheet	**5.**	
6.	Subtract line 5 from line 4. Enter the result. If zero or less, enter -0-. Also include this amount on the entry space on Form 1040 or 1040-SR, line 16	**6.**	

** Enter the amount from line 3 above on line 1 of the Qualified Dividends and Capital Gain Tax Worksheet or Schedule D Tax Worksheet if you use either of those worksheets to figure the tax on line 4 above. Complete the rest of that worksheet through line 4 (line 10 if you use the Schedule D Tax Worksheet). Next, you must determine if you have a capital gain excess. To find out if you have a capital gain excess, subtract Form 1040 or 1040-SR, line 15, from line 4 of your Qualified Dividends and Capital Gain Tax Worksheet (line 10 of your Schedule D Tax Worksheet). If the result is more than zero, that amount is your capital gain excess.*

If you don't have a capital gain excess, complete the rest of either of those worksheets according to the worksheet's instructions. Then, complete lines 5 and 6 above.

If you have a capital gain excess, complete a second Qualified Dividends and Capital Gain Tax Worksheet or Schedule D Tax Worksheet (whichever applies) as instructed above but in its entirety and with the following additional modifications. Then, complete lines 5 and 6 above. These modifications are to be made only for purposes of filling out the Foreign Earned Income Tax Worksheet above.

1. Reduce (but not below zero) the amount you would otherwise enter on line 3 of your Qualified Dividends and Capital Gain Tax Worksheet or line 9 of your Schedule D Tax Worksheet by your capital gain excess.

2. Reduce (but not below zero) the amount you would otherwise enter on line 2 of your Qualified Dividends and Capital Gain Tax Worksheet or line 6 of your Schedule D Tax Worksheet by any of your capital gain excess not used in (1) above.

3. Reduce (but not below zero) the amount on your Schedule D, line 18, by your capital gain excess.

4. Include your capital gain excess as a loss on line 16 of your Unrecaptured Section 1250 Gain Worksheet in the Instructions for Schedule D.

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Qualified Dividends and Capital Gain Tax Worksheet—Line 16

Keep for Your Records

Before you begin:
- ✓ See the earlier instructions for line 16 to see if you can use this worksheet to figure your tax.
- ✓ Before completing this worksheet, complete Form 1040 or 1040-SR through line 15.
- ✓ If you don't have to file Schedule D and you received capital gain distributions, be sure you checked the box on Form 1040 or 1040-SR, line 7b.

1.	Enter the amount from Form 1040 or 1040-SR, line 15. However, if you are filing Form 2555 (relating to foreign earned income), enter the amount from line 3 of the Foreign Earned Income Tax Worksheet		**1.**	
2.	Enter the amount from Form 1040 or 1040-SR, line 3a*	**2.**		
3.	Are you filing Schedule D?* ☐ **Yes.** Enter the **smaller** of line 15 or line 16 of Schedule D. If either line 15 or line 16 is blank or a loss, enter -0-. ☐ **No.** Enter the amount from Form 1040 or 1040-SR, line 7a.	**3.**		
4.	Add lines 2 and 3	**4.**		
5.	Subtract line 4 from line 1. If zero or less, enter -0-		**5.**	
6.	Enter: $49,450 if single or married filing separately, $98,900 if married filing jointly or qualifying surviving spouse, $66,200 if head of household.		**6.**	
7.	Enter the smaller of line 1 or line 6		**7.**	
8.	Enter the smaller of line 5 or line 7		**8.**	
9.	Subtract line 8 from line 7. This amount is taxed at 0%		**9.**	
10.	Enter the smaller of line 1 or line 4		**10.**	
11.	Enter the amount from line 9		**11.**	
12.	Subtract line 11 from line 10		**12.**	
13.	Enter: $545,500 if single, $306,850 if married filing separately, $613,700 if married filing jointly or qualifying surviving spouse, $579,600 if head of household.		**13.**	
14.	Enter the smaller of line 1 or line 13		**14.**	
15.	Add lines 5 and 9		**15.**	
16.	Subtract line 15 from line 14. If zero or less, enter -0-		**16.**	
17.	Enter the smaller of line 12 or line 16		**17.**	
18.	Multiply line 17 by 15% (0.15)			**18.**
19.	Add lines 9 and 17		**19.**	
20.	Subtract line 19 from line 10		**20.**	
21.	Multiply line 20 by 20% (0.20)			**21.**
22.	Figure the tax on the amount on line 5. If the amount on line 5 is less than $100,000, use the Tax Table to figure the tax. If the amount on line 5 is $100,000 or more, use the Tax Computation Worksheet			**22.**
23.	Add lines 18, 21, and 22			**23.**
24.	Figure the tax on the amount on line 1. If the amount on line 1 is less than $100,000, use the Tax Table to figure the tax. If the amount on line 1 is $100,000 or more, use the Tax Computation Worksheet			**24.**
25.	**Tax on all taxable income.** Enter the **smaller** of line 23 or line 24. Also include this amount on the entry space on Form 1040 or 1040-SR, line 16. If you are filing Form 2555, don't enter this amount on the entry space on Form 1040 or 1040-SR, line 16. Instead, enter it on line 4 of the Foreign Earned Income Tax Worksheet			**25.**

** If you are filing Form 2555, see the footnote in the Foreign Earned Income Tax Worksheet before completing this line.*

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Line 19

Child Tax Credit and Credit for Other Dependents

CAUTION *To claim the child tax credit, you must have a valid SSN, which means it must be valid for employment and issued before the due date of your return (including extensions). If you are filing a joint return, only one spouse is required to have a valid SSN to be eligible for the CTC and ACTC. The other spouse must have either an SSN or ITIN, and it must have been issued on or before the due date of the return. To claim the credit for other dependents, you, and your spouse if married filing a joint return, must have either an SSN or ITIN issued on or before the due date of your 2026 return (including extensions).*

See Schedule 8812 and its instructions for information on figuring and claiming any child tax credit and credit for other dependents that you may qualify to claim.

Form 8862, who must file. You must file Form 8862 to claim the child tax credit or credit for other dependents if your child tax credit (refundable or nonrefundable depending on the tax year), additional child tax credit, or credit for other dependents for a year after 2015 was denied or reduced for any reason other than a math or clerical error. Attach a completed Form 8862 to your 2026 return to claim the credit for 2026. Don't file Form 8862 if you filed Form 8862 for 2025, and the child tax credit, additional child tax credit, or credit for other dependents was allowed for that year. See Form 8862 and its instructions for details.

CAUTION *If you claim the child tax credit or credit for other dependents even though you aren't eligible and it is determined that your error is due to reckless or intentional disregard of the rules for these credits, you won't be allowed to take either credit or the additional child tax credit for 2 years even if you're otherwise eligible to do so. If you claim the child tax credit or credit for other dependents even though you aren't eligible and it is later determined that you fraudulently claimed either credit, you won't be allowed to take either credit or the additional child tax credit for 10 years. You may also have to pay penalties.*

CAUTION *If your qualifying child didn't have an SSN valid for employment issued before the due date of your 2026 return (including extensions), you can't claim the child tax credit for that child on your original or amended return. However, you may be able to claim the credit for other dependents for that child.*

Line 24

Line 24b

On line 24b enter the amount from Form 1062, line 15. This is the amount of the first installment due after making a proper election under section 1062 to defer the applicable net income tax liability on the sale or exchange of qualified farmland property to a qualified farmer.

Payments

Line 25 Federal Income Tax Withheld

Line 25a—Form(s) W-2

Add the amounts shown as federal income tax withheld on your Form(s) W-2. Enter the total on line 25a. The amount withheld should be shown in box 2 of Form W-2. Attach your Form(s) W-2 to your return.

Line 25b—Form(s) 1099

Include on line 25b any federal income tax withheld on your Form(s) 1099-R. The amount withheld should be shown in box 4. Attach your Form(s) 1099-R to the front of your return if federal income tax was withheld.

If you received a 2026 Form 1099 showing federal income tax withheld on dividends, taxable or tax-exempt interest income, unemployment compensation, social security benefits, railroad retirement benefits, or other income you received, include the amount withheld in the total on line 25b. This should be shown in box 4 of Form 1099, box 6 of Form SSA-1099, or box 10 of Form RRB-1099.

Line 25c—Other Forms

Include on line 25c any of the following.

- Federal income tax withheld on your Form(s) W-2G. The amount withheld should be shown in box 4. Attach Form(s) W-2G to the front of your return if federal income tax was withheld.
- Additional Medicare Tax you had withheld. Include the amount shown on Form 8959, line 24, in the total on line 25c. Attach Form 8959.
- Federal income tax withheld that is shown on a Schedule K-1.
- Tax withheld that is shown on Form 1042-S, Form 8805, or Form 8288-A. To assist in processing, attach the form to your return to claim a credit for the withholding.

Line 26

2026 Estimated Tax Payments

Enter any estimated federal income tax payments you made for 2026. Include any overpayment that you applied to your 2026 estimated tax from your 2025 return or an amended return.

If you and your spouse paid joint estimated tax but are now filing separate income tax returns, you can divide the amount paid in any way you choose as long as you both agree. If you can't agree, you must divide the payments in proportion to each spouse's individual tax as shown on your separate returns for 2026. For more information, see Pub. 505. Be sure to show both SSNs in the space provided on the separate returns. If you or your spouse paid separate estimated tax but you are now filing a joint return, add the amounts you each paid. Follow these instructions even if your spouse died in 2026 or in 2027 before filing a 2026 return.

Divorced taxpayers. If you got divorced in 2026 and you made joint estimated tax payments with your former spouse, enter your former spouse's SSN in the space provided on line 26. If you were divorced and remarried in 2026, enter your present spouse's SSN in the

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space provided on the front of Form 1040 or 1040-SR.

Name change. If you changed your name and you made estimated tax payments using your former name, attach a statement to the front of Form 1040 or 1040-SR that explains all the payments you and your spouse made in 2026 and the name(s) and SSN(s) under which you made them.

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Lines 27a, 27b, and 27c—Earned Income Credit (EIC)

What Is the EIC?

The EIC is a credit for certain people who work. The credit may give you a refund even if you don't owe any tax or didn't have any tax withheld.

CAUTION *If you claim the EIC, you must complete Schedule 3-A. See the instructions for Schedule 3-A, later. But see* Credit figured by the IRS*, later.*

To Take the EIC:

- Follow the steps in the following flowchart.
- Complete the worksheet that applies to you or let the IRS figure the credit for you.
- Review the SSN requirements for claiming the EIC under *Social security number (SSN)* in the *Definitions and Special Rules* section, later.
- If you have at least one child who meets the conditions to be your qualifying child for purposes of claiming the EIC, complete and attach Schedule EIC, even if that child doesn't have a valid SSN. See Schedule EIC for more information, including how to complete Schedule EIC if your qualifying child doesn't have a valid SSN.

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

CAUTION *If you claim the EIC even though you aren't eligible and it is determined that your error is due to reckless or intentional disregard of the EIC rules, you won't be allowed to take the credit for 2 years even if you are otherwise eligible to do so. If you fraudulently claim the EIC, you won't be allowed to take the credit for 10 years. See* Form 8862, who must file*, later. You may also have to pay penalties.*

TIP *Refunds for returns claiming the earned income credit can't be issued before mid-February 2027. This delay applies to the entire refund, not just the portion associated with the earned income credit.*

Step 1 All Filers

1. If, in 2026:
   - 3 or more children who have valid SSNs lived with you, is the amount on Form 1040 or 1040-SR, line 11b, less than $62,974 ($70,244 if married filing jointly)?
   - 2 children who have valid SSNs lived with you, is the amount on Form 1040 or 1040-SR, line 11b, less than $58,629 ($65,899 if married filing jointly)?
   - 1 child who has a valid SSN lived with you, is the amount on Form 1040 or 1040-SR, line 11b, less than $51,593 ($58,863 if married filing jointly)?
   - No children who have valid SSNs lived with you, is the amount on Form 1040 or 1040-SR, line 11b, less than $19,540 ($26,820 if married filing jointly)?

   ☐ **Yes.** Continue ☐ **No.** STOP You can't take the credit.

2. Do you, and your spouse if filing a joint return, have a social security number issued on or before the due date of your 2026 return (including extensions) that allows you to work and is valid for EIC purposes (explained later under *Definitions and Special Rules*)?

   ☐ **Yes.** Continue ☐ **No.** STOP You can't take the credit. Check the box on line 27c.

3. Are you filing Form 2555 (relating to foreign earned income)?

   ☐ **Yes.** STOP You can't take the credit. ☐ **No.** Continue

4. Were you or your spouse a nonresident alien for any part of 2026?

   ☐ **Yes.** See *Nonresident aliens*, later, under *Definitions and Special Rules*. ☐ **No.** Go to Step 2.

Step 2 Investment Income

1. Add the amounts from Form 1040 or 1040-SR:

Line 2a		
Line 2b	+	
Line 3b	+	
Line 7a*	+	
Investment Income	=	

* If line 7a is a loss, enter -0-.

2. Is your investment income more than $12,200?

   ☐ **Yes.** Continue ☐ **No.** Skip question 3; go to question 4.

3. Are you filing Form 4797 (relating to sales of business property)?

   ☐ **Yes.** See *Form 4797 filers*, later, under *Definitions and Special Rules*. ☐ **No.** STOP You can't take the credit.

4. Do any of the following apply for 2026?
   - You are filing Schedule E.
   - You are reporting income from the rental of personal property not used in a trade or business.
   - You are filing Form 8814 (relating to election to report child's interest and dividends on your return).

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- You have income or loss from a passive activity.

☐ **Yes.** Use Worksheet 1 in Pub. 596 to see if you can take the credit.

☐ **No.** Go to Step 3.

Step 3 Qualifying Child

A qualifying child for the EIC is your...

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

AND

was...

Under age 19 at the end of 2026 and younger than you (or your spouse if filing jointly)

or

Under age 24 at the end of 2026, a full-time student (defined later), and younger than you (or your spouse if filing jointly). If the child is a full-time student, check the "Full-time student" box on row (6) of the *Dependents* section on page 1 of Form 1040 or 1040-SR

or

Any age and permanently and totally disabled (defined later). If the child is permanently and totally disabled, check the "Permanently and totally disabled" box on row (6) of the *Dependents* section on page 1 of Form 1040 or 1040-SR.

AND

Who isn't filing a joint return for 2026 or is filing a joint return for 2026 only to claim a refund of withheld income tax or estimated tax paid (see Pub. 596 for examples).

AND

Who lived with you in the United States for more than half of 2026. If the child lived with you in the United States for more than half of 2026, check both boxes (box (a) and box (b)) on row (5) of the *Dependents* section on page 1 of Form 1040 or 1040-SR. Also, make sure to check the box to the right of the address block on page 1 of Form 1040 or 1040-SR. See *Main home* and *United States*, later.

CAUTION *You can't take the credit for a child who didn't live with you for more than half the year, even if you paid most of the child's living expenses. The IRS may ask you for documents to show you lived with each qualifying child. Documents you might want to keep for this purpose include school and child care records and other records that show your child's address.*

TIP *If the child didn't live with you for more than half of 2026 because of a temporary absence, birth, death, placement with you for foster or adoption, or kidnapping, see* Exception to time lived with you*, later.*

CAUTION *If the child meets the conditions to be a qualifying child of any other person (other than your spouse, if filing a joint return) for 2026, see* Qualifying child of more than one person*, later. If the child was married, see* Married child*, later.*

1. Do you have at least one child who meets the conditions to be your qualifying child for the purpose of claiming the EIC?

☐ **Yes.** Continue

☐ **No.** Skip questions 2 through 6; go to Step 4.

2. Are you filing a joint return for 2026?

☐ **Yes.** Skip questions 3 through 6 and Step 4; go to Step 5.

☐ **No.** Continue

3. Are you a married taxpayer whose filing status is married filing separately or head of household?

☐ **Yes.** Continue

☐ **No.** Skip questions 4 and 5; go to question 6.

4. Did you and your spouse have the same principal residence for the last 6 months of 2026?

☐ **Yes.** Continue

☐ **No.** Skip question 5; go to question 6.

5. Are you legally separated according to your state law under a written separation agreement or a decree of separate maintenance and you lived apart from your spouse at the end of 2026?

☐ **Yes.** Continue

☐ **No.** STOP You can't take the credit.

6. Could you be a qualifying child of another person for 2026? (Check "No" if the other person isn't required to file, and isn't filing, a 2026 tax return or is filing a 2026 return only to claim a refund of withheld income tax or estimated tax paid (see Pub. 596 for examples).)

☐ **Yes.** STOP You can't take the credit. Check the box on line 27c.

☐ **No.** Check the box in the *Dependents* section that discusses the special rule for separated spouses on page 1 of Form 1040 or 1040-SR. See *Special rule for separated spouses*, later, under *Definitions and Special Rules*. Skip Step 4; go to Step 5.

Step 4 Filers Without a Qualifying Child

1. Are you a married taxpayer whose filing status is married filing separately or head of household?

☐ **Yes.** STOP You can't take the credit.

☐ **No.** Continue

2. Were you, or your spouse if filing a joint return, at least age 25 but under age 65 at the end of 2026? (Check "Yes" if you, or your spouse if filing a joint return, were born after December 31, 1961, and before January 2, 2002.) If your

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spouse died in 2026 or if you are preparing a return for someone who died in 2026, see Pub. 596 before you answer.

☐ **Yes.** Continue ☐ **No.** STOP You can't take the credit.

3. Was your main home, and your spouse's if filing a joint return, in the United States for more than half of 2026? Your main home can be any location where you regularly live. If your main home (and spouse's if filing a joint return) was in the United States for more than half of 2026, check the box to the right of the address block on page 1 of Form 1040 or 1040-SR. See *Main home* and *United States*, later. Members of the military stationed outside the United States, see *Members of the military*, later, before you answer.

☐ **Yes.** Continue ☐ **No.** STOP You can't take the credit. Check the box on line 27c.

4. Are you filing a joint return for 2026?

☐ **Yes.** Skip questions 5 and 6; go to Step 5. ☐ **No.** Continue

5. Could you be a qualifying child of another person for 2026? (Check "No" if the other person isn't required to file, and isn't filing, a 2026 tax return or is filing a 2026 return only to claim a refund of withheld income tax or estimated tax paid (see Pub. 596 for examples).)

☐ **Yes.** STOP You can't take the credit. Check the box on line 27c. ☐ **No.** Continue

6. Can you be claimed as a dependent on someone else's 2026 tax return? (If the person who could claim you on their 2026 tax return isn't required to file, and isn't filing a 2026 tax return or is filing a 2026 return only to claim a refund of withheld income tax or estimated tax paid, check "No.")

☐ **Yes.** STOP You can't take the credit. ☐ **No.** Go to Step 5.

Step 5 Earned Income

1. Are you filing Schedule SE because you were a member of the clergy or you had church employee income of $108.28 or more?

☐ **Yes.** See *Clergy* or *Church employees*, whichever applies. ☐ **No.** Complete the following worksheet.

1. Enter the amount from Form 1040 or 1040-SR, line 1z . . . . . **1.** _____

2. Enter the Medicaid waiver payment amounts excluded from income on Schedule 1, line 8s, unless you choose to include these amounts in earned income, in which case enter -0-. See the instructions for Schedule 1, line 8s . . . . . **2.** _____

TIP *If you and your spouse both received Medicaid waiver payments during the year, you and your spouse can make different choices about including the full amount of your payments in earned income. Enter only the amount of Medicaid waiver payments that you or your spouse, if filing a joint return, do not want to include in earned income. To include all nontaxable Medicaid waiver payment amounts in earned income, enter -0-.*

3. Subtract line 2 from line 1 . . . . . **3.** _____

4. Enter all of your nontaxable combat pay if you elect to include it in earned income. Also enter the amount of your nontaxable combat pay on line 1i of Form 1040 or 1040-SR. See *Combat pay, nontaxable*, later . . . . . **4.** _____

CAUTION *Electing to include nontaxable combat pay may increase or decrease your EIC. Figure the credit with and without your nontaxable combat pay before making the election.*

5. Add lines 3 and 4.
This is your earned income . . . . . **5.** _____

2. Were you self-employed at any time in 2026, or are you filing Schedule SE because you were a member of the clergy or you had church employee income, or are you filing Schedule C as a statutory employee?

☐ **Yes.** Skip question 3 and Step 6; go to Worksheet B. ☐ **No.** Continue

3. If you have:
   - 3 or more qualifying children who have valid SSNs, is your earned income less than $62,974 ($70,244 if married filing jointly)?
   - 2 qualifying children who have valid SSNs, is your earned income less than $58,629 ($65,899 if married filing jointly)?
   - 1 qualifying child who has a valid SSN, is your earned income less than $51,593 ($58,863 if married filing jointly)?
   - No qualifying children who have valid SSNs, is your earned income less than $19,540 ($26,820 if married filing jointly)?

☐ **Yes.** Go to Step 6. ☐ **No.** STOP You can't take the credit.

Step 6 How To Figure the Credit

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

☐ **Yes.** See *Credit figured by the IRS*, later. ☐ **No.** Go to Worksheet A.

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Line 27b

Check the box on line 27b if you are (1) a minister, member of a religious order who has not taken a vow of poverty, or a Christian Science practitioner; and (2) filing Schedule SE and the amount on line 2 of that schedule includes an amount that was also reported on Form 1040 or 1040-SR, line 1z. See the instructions under *Clergy*, later, for how to determine the amount of your earned income.

Line 27c

Check the box on line 27c if you **do not** want to claim the earned income credit or if you have been instructed to check the box in the instructions for line 27a.

Definitions and Special Rules

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

Church employees. Determine how much of the amount on Form 1040 or 1040-SR, line 1a, was also reported on Schedule SE, Part I, line 5a. Subtract that amount from the amount on Form 1040 or 1040-SR, line 1a, and enter the result on line 1 of the worksheet in Step 5 (instead of entering the actual amount from Form 1040 or 1040-SR, line 1a). Be sure to answer "Yes" to question 2 in Step 5.

Clergy. The following instructions apply to ministers, members of religious orders who have not taken a vow of poverty, and Christian Science practitioners. If you are filing Schedule SE and the amount on line 2 of that schedule includes an amount that was also reported on Form 1040 or 1040-SR, line 1z, do the following.

1. Check the box on line 27b.
2. Determine how much of the amount on Form 1040 or 1040-SR, line 1z, was also reported on Schedule SE, Part I, line 2.
3. Subtract that amount from the amount on Form 1040 or 1040-SR, line 1z. Enter the result on line 1 of the worksheet in Step 5 (instead of entering the actual amount from Form 1040 or 1040-SR, line 1z).
4. Be sure to answer "Yes" to question 2 in Step 5.

Combat pay, nontaxable. If you were a member of the U.S. Armed Forces who served in a combat zone, certain pay is excluded from your income. See *Combat Zone Exclusion* in Pub. 3. You can elect to include this pay in your earned income when figuring the EIC. The amount of your nontaxable combat pay should be shown in box 12 of Form(s) W-2 with code Q. If you are filing a joint return and both you and your spouse received nontaxable combat pay, you can each make your own election. In other words, if one of you makes the election, the other one can also make it but doesn't have to.



If you elect to use your nontaxable combat pay in figuring your EIC, enter that amount on line 1i.

Credit figured by the IRS. To have the IRS figure your EIC, do the following.

1. Enter "EIC" on the dotted line next to line 27a.
2. Be sure you enter the nontaxable combat pay you elect to include in earned income by entering that amount on line 1i. See *Combat pay, nontaxable*, earlier.
3. If you have a qualifying child, complete and attach Schedule EIC. If your EIC for a year after 1996 was reduced or disallowed, see *Form 8862, who must file*, later.



If you elect to have the IRS figure your EIC, don't file Schedule 3-A with your return. You may be contacted by the IRS to provide additional information.

Exception to time lived with you. Temporary absences by you or the child for special circumstances, such as school, vacation, business, medical care, military service, or detention in a juvenile facility, count as time the child lived with you. Also see *Kidnapped child* under *Who Qualifies as Your Dependent*, earlier, and *Members of the military*, later. A child is considered to have lived with you for more than half of 2026 if the child was born or died in 2026 and your home was this child's home for more than half the time the child was alive in 2026 or, if you adopted the child in 2026, the child was lawfully placed with you for legal adoption by you in 2026, or if the child was an eligible foster child placed with you during 2026 and your main home was the child's main home for more than half the time since the child was adopted or placed with you in 2026.

Form 4797 filers. If the amount on Form 1040 or 1040-SR, line 7a, includes an amount from Form 4797, you must use Worksheet 1 in Pub. 596 to see if you can take the EIC. Otherwise, stop; you can't take the EIC.

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

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

Also, don't file Form 8862 or take the credit for the:

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

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

Full-time student. A full-time student is a child who during any part of 5 calendar months of 2026 was enrolled as a full-time student at a school or took a full-time, on-farm training course given by a school or a state, county, or local government

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agency. A school includes a technical, trade, or mechanical school. It doesn't include an on-the-job training course, correspondence school, or school offering courses only through the Internet.

Main home. Your main home may be your house, apartment, mobile home, shelter, temporary lodging, or other location and doesn't need to be the same physical location throughout 2026. You don't need a permanent address.

Married child. A child who was married at the end of 2026 is a qualifying child only if (a) you can claim the child as your dependent, or (b) you could have claimed the child as your dependent except for the special rule for *Children of divorced or separated parents* under *Who Qualifies as Your Dependent*, earlier.

Members of the military. If you were on extended active duty outside the United States, your main home is considered to be in the United States during that duty period. Extended active duty is military duty ordered for an indefinite period or for a period of more than 90 days. Once you begin serving extended active duty, you are considered to be on extended active duty even if you don't serve more than 90 days.

Nonresident aliens. If you checked the box in the *Other Information* section to treat a nonresident alien or dual-status alien spouse as a U.S. resident for the entire year, go to Step 2. Otherwise, stop; you can't take the EIC. Check the box on line 27c. See *Nonresident aliens and dual-status aliens* and *Election To Treat Nonresident Alien or Dual-Status Alien Spouse as a U.S. Resident*, earlier.

Permanently and totally disabled. A person is permanently and totally disabled if, at any time in 2026, the person couldn't engage in any substantial gainful activity because of a physical or mental condition and a doctor has determined that this condition (a) has lasted or can be expected to last continuously for at least a year, or (b) can be expected to lead to death.

Qualifying child of more than one person. Even if a child meets the conditions to be the qualifying child of more than one person, only one person can claim the child as a qualifying child for all of the following tax benefits, unless the special rule for *Children of divorced or separated parents* under *Who Qualifies as Your Dependent*, earlier, applies.

1. Child tax credit, credit for other dependents, and additional child tax credit (lines 19 and 28).
2. Head of household filing status.
3. Credit for child and dependent care expenses (Schedule 3, line 2).
4. Exclusion for dependent care benefits (Form 2441, Part III).
5. Earned income credit (line 27a).

No other person can take any of the five tax benefits just listed based on the qualifying child. If you and any other person can claim the child as a qualifying child, the following rules apply. For purposes of these rules, the term "parent" means a biological or adoptive parent of an individual. It doesn't include a stepparent or foster parent unless that person has adopted the individual.

- If only one of the persons is the child's parent, the child is treated as the qualifying child of the parent.
- If the parents file a joint return together and can claim the child as a qualifying child, the child is treated as the qualifying child of the parents.
- If the parents don't file a joint return together but both parents claim the child as a qualifying child, the IRS will treat the child as the qualifying child of the parent with whom the child lived for the longer period of time in 2026. If the child lived with each parent for the same amount of time, the IRS will treat the child as the qualifying child of the parent who had the higher adjusted gross income (AGI) for 2026.
- If no parent can claim the child as a qualifying child, the child is treated as the qualifying child of the person who had the highest AGI for 2026.
- If a parent can claim the child as a qualifying child but no parent does so claim the child, the child is treated as the qualifying child of the person who had the highest AGI for 2026, but only if that person's AGI is higher than the highest AGI of any parent of the child who can claim the child.



If, under these rules, you can't claim a child as a qualifying child for the EIC, you may be able to claim the EIC under the rules for a taxpayer without a qualifying child. For more information, see Pub. 596.

Example. Your child, Lee, meets the conditions to be a qualifying child for both you and your parent. Lee doesn't meet the conditions to be a qualifying child of any other person, including Lee's other parent. Under the rules just described, you can claim Lee as a qualifying child for all of the five tax benefits listed here for which you otherwise qualify. Your parent can't claim any of the five tax benefits listed here based on Lee. However, if your parent's AGI is higher than yours and you don't claim Lee as a qualifying child, Lee is the qualifying child of your parent.

For more details and examples, see Pub. 596.

Social security number (SSN). For the EIC, a valid SSN is a number issued by the Social Security Administration unless "Not Valid for Employment" is printed on the social security card and the number was issued solely to allow the recipient of the SSN to apply for or receive a federally funded benefit. If "Not Valid for Employment" is printed on the social security card and the cardholder's immigration status has changed so that they are now a U.S. citizen or permanent resident, ask the SSA for a new social security card without the legend. However, if "Valid for Work Only With DHS Authorization" is printed on your social security card, your SSN is valid for EIC purposes only as long as the DHS authorization is still valid.

To find out how to get an SSN, see *Social Security Number (SSN)* near the beginning of these instructions. If you won't have an SSN by the date your return is due, see *What if You Can't File on Time*, earlier.

If you didn't have an SSN issued on or before the due date of your 2026 return (including extensions), you can't claim the EIC on your original or an amended 2026 return. If a child

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didn't have an SSN issued on or before the due date of your return (including extensions), you can't count that child as a qualifying child in figuring the amount of the EIC on your original or an amended 2026 return.

Special rule for separated spouses. If you are married, but not filing a joint return, had a qualifying child who lived with you in the United States for more than half of 2026, and either of the following apply, you can claim the EIC if:

- You lived apart from your spouse for the last 6 months of 2026, or
- You are legally separated according to your state law under a written separation agreement or a decree of separate maintenance and you didn't live in the same household as your spouse at the end of 2026.

If you meet these requirements, make sure you check the box in the *Dependents* section that discusses the special rule for separated spouses on page 1 of Form 1040 or 1040-SR.

United States. The United States means the 50 states and the District of Columbia. It doesn't include Puerto Rico or U.S. territories. If you are a member of the military stationed outside the United States, see *Members of the military*, earlier.

Welfare benefits, effect of credit on. Any refund you receive as a result of taking the EIC can't be counted as income when determining if you or anyone else is eligible for benefits or assistance, or how much you or anyone else can receive, under any federal program or under any state or local program financed in whole or in part with federal funds. These programs include Temporary Assistance for Needy Families (TANF), Medicaid, Supplemental Security Income (SSI), and Supplemental Nutrition Assistance Program (formerly food stamps). In addition, when determining eligibility, the refund can't be counted as a resource for at least 12 months after you receive it. Check with your local benefit coordinator to find out if your refund will affect your benefits.

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Worksheet A—2026 EIC—Line 27a

Keep for Your Records

Before you begin: √ Be sure you are using the correct worksheet. Use this worksheet only if you answered "No" to Step 5, question 2. Otherwise, use Worksheet B.

Part 1
All Filers Using Worksheet A

1. Enter your earned income from Step 5. **1**

2. Look up the amount on line 1 above in the EIC Table (right after Worksheet B) to find the credit. Be sure you use the correct column for your filing status and the number of qualifying children you have who have valid SSNs as defined earlier. Enter the credit here. **2**

If line 2 is zero, STOP You can't take the credit.
Check the box on Form 1040 or 1040-SR, line 27c.

3. Enter the amount from Form 1040 or 1040-SR, line 11b. **3**

4. Are the amounts on lines 3 and 1 the same?

☐ **Yes.** Skip line 5; enter the amount from line 2 on line 6.

☐ **No.** Go to line 5.

Part 2
Filers Who Answered "No" on Line 4

5. If you have:

- No qualifying children who have valid SSNs, is the amount on line 3 less than $10,860 ($18,140 if married filing jointly)?
- 1 or more qualifying children who have valid SSNs, is the amount on line 3 less than $23,890 ($31,160 if married filing jointly)?

☐ **Yes.** Leave line 5 blank; enter the amount from line 2 on line 6.

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

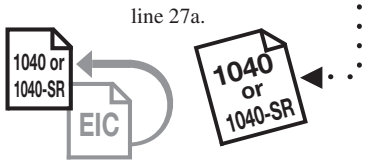
Part 3
Your Earned Income Credit

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

Enter this amount on Form 1040 or 1040-SR, line 27a.

Reminder—

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



CAUTION *If your EIC for a year after 1996 was reduced or disallowed, see* Form 8862, who must file*, earlier, to find out if you must file Form 8862 to take the credit for 2026.*

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Worksheet B—2026 EIC—Line 27a

Keep for Your Records

Use this worksheet if you answered "Yes" to Step 5, question 2.

✓ Complete the parts below (Parts 1 through 3) that apply to you. Then, continue to Part 4.

✓ If you are married filing a joint return, include your spouse's amounts, if any, with yours to figure the amounts to enter in Parts 1 through 3.

Part 1

Self-Employed, Members of the Clergy, and People With Church Employee Income Filing Schedule SE

1a.	Enter the amount from Schedule SE, Part I, line 3.		1a	
b.	Enter any amount from Schedule SE, Part I, line 4b and line 5a.	+	1b	
c.	Combine lines 1a and 1b.	=	1c	
d.	Enter the amount from Schedule SE, Part I, line 13.	−	1d	
e.	Subtract line 1d from line 1c.	=	1e	

Part 2

Self-Employed NOT Required To File Schedule SE

For example, your net earnings from self-employment were less than $400.

2. Don't include on these lines any statutory employee income, any net profit from services performed as a notary public, any amount exempt from self-employment tax as the result of the filing and approval of Form 4029 or Form 4361, or any other amounts exempt from self-employment tax.

a.	Enter any net farm profit or (loss) from Schedule F, line 34; and from farm partnerships, Schedule K-1 (Form 1065), box 14, code A*.		2a	
b.	Enter any net profit or (loss) from Schedule C, line 31; and Schedule K-1 (Form 1065), box 14, code A (other than farming)*.	+	2b	
c.	Combine lines 2a and 2b.	=	2c	

**If you have any Schedule K-1 amounts, complete the appropriate line(s) of Schedule SE, Part I. Reduce the Schedule K-1 amounts as described in the Partner's Instructions for Schedule K-1. Enter your name and social security number on Schedule SE and attach it to your return.*

Part 3

Statutory Employees Filing Schedule C

3. Enter the amount from Schedule C, line 1, that you are filing as a statutory employee. | 3 |

Part 4

All Filers Using Worksheet B

Note. If line 4b includes income on which you should have paid self-employment tax but didn't, we may reduce your credit by the amount of self-employment tax not paid.

4a. Enter your earned income from Step 5. | 4a |

b. Combine lines 1e, 2c, 3, and 4a. **This is your total earned income.** | 4b |

If line 4b is zero or less, STOP You can't take the credit. Check the box on Form 1040 or 1040-SR, line 27c.

5. If you have:

- 3 or more qualifying children who have valid SSNs, is line 4b less than $62,974 ($70,244 if married filing jointly)?
- 2 qualifying children who have valid SSNs, is line 4b less than $58,629 ($65,899 if married filing jointly)?
- 1 qualifying child who has a valid SSN, is line 4b less than $51,593 ($58,863 if married filing jointly)?
- No qualifying children who have valid SSNs, is line 4b less than $19,540 ($26,820 if married filing jointly)?

☐ **Yes.** If you want the IRS to figure your credit, see *Credit figured by the IRS*, earlier. If you want to figure the credit yourself, enter the amount from line 4b on line 6 of this worksheet.

☐ **No.** STOP You can't take the credit. Check the box on Form 1040 or 1040-SR, line 27c.

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Part 5

All Filers Using Worksheet B

6. Enter your total earned income from Part 4, line 4b. | **6** |

7. Look up the amount on line 6 above in the EIC Table to find the credit. Be sure you use the correct column for your filing status and the number of qualifying children you have who have valid SSNs. Enter the credit here. | **7** |

If line 7 is zero, STOP You can't take the credit. Check the box on Form 1040 or 1040-SR, line 27c.

8. Enter the amount from Form 1040 or 1040-SR, line 11b. | **8** |

9. Are the amounts on lines 8 and 6 the same?

☐ **Yes.** Skip line 10; enter the amount from line 7 on line 11.

☐ **No.** Go to line 10.

Part 6

Filers Who Answered "No" on Line 9

10. If you have:

- No qualifying children who have valid SSNs, is the amount on line 8 less than $10,860 ($18,140 if married filing jointly)?
- 1 or more qualifying children who have valid SSNs, is the amount on line 8 less than $23,890 ($31,160 if married filing jointly)?

☐ **Yes.** Leave line 10 blank; enter the amount from line 7 on line 11.

☐ **No.** Look up the amount on line 8 in the EIC Table to find the credit. Be sure you use the correct column for your filing status and the number of qualifying children you have who have valid SSNs. Enter the credit here. Look at the amounts on lines 10 and 7. Then, enter the **smaller** amount on line 11. | **10** |

Part 7

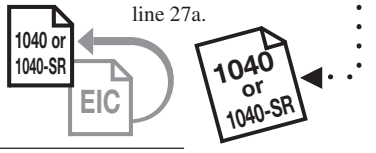
Your Earned Income Credit

11. This is your earned income credit. | **11** |

Enter this amount on Form 1040 or 1040-SR, line 27a.

Reminder—

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



CAUTION *If your EIC for a year after 1996 was reduced or disallowed, see* Form 8862, who must file*, earlier, to find out if you must file Form 8862 to take the credit for 2026.*

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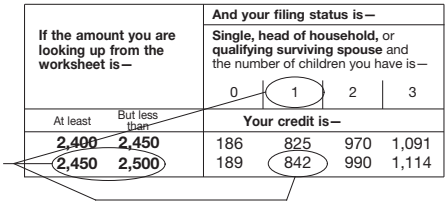
2026 Earned Income Credit (EIC) Table

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

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

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

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



If the amount you are looking up from the worksheet is–		And your filing status is–							
		Single, head of household, or qualifying surviving spouse★ and you have–				Married filing jointly and you have–			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is–				Your credit is–			
1	50	2	9	10	11	2	9	10	11
50	100	6	26	30	34	6	26	30	34
100	150	10	43	50	56	10	43	50	56
150	200	13	60	70	79	13	60	70	79
200	250	17	77	90	101	17	77	90	101
250	300	21	94	110	124	21	94	110	124
300	350	25	111	130	146	25	111	130	146
350	400	29	128	150	169	29	128	150	169
400	450	33	145	170	191	33	145	170	191
450	500	36	162	190	214	36	162	190	214
500	550	40	179	210	236	40	179	210	236
550	600	44	196	230	259	44	196	230	259
600	650	48	213	250	281	48	213	250	281
650	700	52	230	270	304	52	230	270	304
700	750	55	247	290	326	55	247	290	326
750	800	59	264	310	349	59	264	310	349
800	850	63	281	330	371	63	281	330	371
850	900	67	298	350	394	67	298	350	394
900	950	71	315	370	416	71	315	370	416
950	1,000	75	332	390	439	75	332	390	439
1,000	1,050	78	349	410	461	78	349	410	461
1,050	1,100	82	366	430	484	82	366	430	484
1,100	1,150	86	383	450	506	86	383	450	506
1,150	1,200	90	400	470	529	90	400	470	529
1,200	1,250	94	417	490	551	94	417	490	551
1,250	1,300	98	434	510	574	98	434	510	574
1,300	1,350	101	451	530	596	101	451	530	596
1,350	1,400	105	468	550	619	105	468	550	619
1,400	1,450	109	485	570	641	109	485	570	641
1,450	1,500	113	502	590	664	113	502	590	664
1,500	1,550	117	519	610	686	117	519	610	686
1,550	1,600	120	536	630	709	120	536	630	709
1,600	1,650	124	553	650	731	124	553	650	731
1,650	1,700	128	570	670	754	128	570	670	754
1,700	1,750	132	587	690	776	132	587	690	776
1,750	1,800	136	604	710	799	136	604	710	799
1,800	1,850	140	621	730	821	140	621	730	821
1,850	1,900	143	638	750	844	143	638	750	844
1,900	1,950	147	655	770	866	147	655	770	866
1,950	2,000	151	672	790	889	151	672	790	889
2,000	2,050	155	689	810	911	155	689	810	911
2,050	2,100	159	706	830	934	159	706	830	934
2,100	2,150	163	723	850	956	163	723	850	956
2,150	2,200	166	740	870	979	166	740	870	979
2,200	2,250	170	757	890	1,001	170	757	890	1,001
2,250	2,300	174	774	910	1,024	174	774	910	1,024
2,300	2,350	178	791	930	1,046	178	791	930	1,046
2,350	2,400	182	808	950	1,069	182	808	950	1,069
2,400	2,450	186	825	970	1,091	186	825	970	1,091
2,450	2,500	189	842	990	1,114	189	842	990	1,114
2,500	2,550	193	859	1,010	1,136	193	859	1,010	1,136
2,550	2,600	197	876	1,030	1,159	197	876	1,030	1,159
2,600	2,650	201	893	1,050	1,181	201	893	1,050	1,181
2,650	2,700	205	910	1,070	1,204	205	910	1,070	1,204
2,700	2,750	208	927	1,090	1,226	208	927	1,090	1,226
2,750	2,800	212	944	1,110	1,249	212	944	1,110	1,249

If the amount you are looking up from the worksheet is–		And your filing status is–							
		Single, head of household, or qualifying surviving spouse★ and you have–				Married filing jointly and you have–			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is–				Your credit is–			
2,800	2,850	216	961	1,130	1,271	216	961	1,130	1,271
2,850	2,900	220	978	1,150	1,294	220	978	1,150	1,294
2,900	2,950	224	995	1,170	1,316	224	995	1,170	1,316
2,950	3,000	228	1,012	1,190	1,339	228	1,012	1,190	1,339
3,000	3,050	231	1,029	1,210	1,361	231	1,029	1,210	1,361
3,050	3,100	235	1,046	1,230	1,384	235	1,046	1,230	1,384
3,100	3,150	239	1,063	1,250	1,406	239	1,063	1,250	1,406
3,150	3,200	243	1,080	1,270	1,429	243	1,080	1,270	1,429
3,200	3,250	247	1,097	1,290	1,451	247	1,097	1,290	1,451
3,250	3,300	251	1,114	1,310	1,474	251	1,114	1,310	1,474
3,300	3,350	254	1,131	1,330	1,496	254	1,131	1,330	1,496
3,350	3,400	258	1,148	1,350	1,519	258	1,148	1,350	1,519
3,400	3,450	262	1,165	1,370	1,541	262	1,165	1,370	1,541
3,450	3,500	266	1,182	1,390	1,564	266	1,182	1,390	1,564
3,500	3,550	270	1,199	1,410	1,586	270	1,199	1,410	1,586
3,550	3,600	273	1,216	1,430	1,609	273	1,216	1,430	1,609
3,600	3,650	277	1,233	1,450	1,631	277	1,233	1,450	1,631
3,650	3,700	281	1,250	1,470	1,654	281	1,250	1,470	1,654
3,700	3,750	285	1,267	1,490	1,676	285	1,267	1,490	1,676
3,750	3,800	289	1,284	1,510	1,699	289	1,284	1,510	1,699
3,800	3,850	293	1,301	1,530	1,721	293	1,301	1,530	1,721
3,850	3,900	296	1,318	1,550	1,744	296	1,318	1,550	1,744
3,900	3,950	300	1,335	1,570	1,766	300	1,335	1,570	1,766
3,950	4,000	304	1,352	1,590	1,789	304	1,352	1,590	1,789
4,000	4,050	308	1,369	1,610	1,811	308	1,369	1,610	1,811
4,050	4,100	312	1,386	1,630	1,834	312	1,386	1,630	1,834
4,100	4,150	316	1,403	1,650	1,856	316	1,403	1,650	1,856
4,150	4,200	319	1,420	1,670	1,879	319	1,420	1,670	1,879
4,200	4,250	323	1,437	1,690	1,901	323	1,437	1,690	1,901
4,250	4,300	327	1,454	1,710	1,924	327	1,454	1,710	1,924
4,300	4,350	331	1,471	1,730	1,946	331	1,471	1,730	1,946
4,350	4,400	335	1,488	1,750	1,969	335	1,488	1,750	1,969
4,400	4,450	339	1,505	1,770	1,991	339	1,505	1,770	1,991
4,450	4,500	342	1,522	1,790	2,014	342	1,522	1,790	2,014
4,500	4,550	346	1,539	1,810	2,036	346	1,539	1,810	2,036
4,550	4,600	350	1,556	1,830	2,059	350	1,556	1,830	2,059
4,600	4,650	354	1,573	1,850	2,081	354	1,573	1,850	2,081
4,650	4,700	358	1,590	1,870	2,104	358	1,590	1,870	2,104
4,700	4,750	361	1,607	1,890	2,126	361	1,607	1,890	2,126
4,750	4,800	365	1,624	1,910	2,149	365	1,624	1,910	2,149
4,800	4,850	369	1,641	1,930	2,171	369	1,641	1,930	2,171
4,850	4,900	373	1,658	1,950	2,194	373	1,658	1,950	2,194
4,900	4,950	377	1,675	1,970	2,216	377	1,675	1,970	2,216
4,950	5,000	381	1,692	1,990	2,239	381	1,692	1,990	2,239
5,000	5,050	384	1,709	2,010	2,261	384	1,709	2,010	2,261
5,050	5,100	388	1,726	2,030	2,284	388	1,726	2,030	2,284
5,100	5,150	392	1,743	2,050	2,306	392	1,743	2,050	2,306
5,150	5,200	396	1,760	2,070	2,329	396	1,760	2,070	2,329
5,200	5,250	400	1,777	2,090	2,351	400	1,777	2,090	2,351
5,250	5,300	404	1,794	2,110	2,374	404	1,794	2,110	2,374
5,300	5,350	407	1,811	2,130	2,396	407	1,811	2,130	2,396
5,350	5,400	411	1,828	2,150	2,419	411	1,828	2,150	2,419
5,400	5,450	415	1,845	2,170	2,441	415	1,845	2,170	2,441
5,450	5,500	419	1,862	2,190	2,464	419	1,862	2,190	2,464
5,500	5,550	423	1,879	2,210	2,486	423	1,879	2,210	2,486
5,550	5,600	426	1,896	2,230	2,509	426	1,896	2,230	2,509

★ Use this column if your filing status is married filing separately and you qualify to claim the EIC. See the instructions for line 27a.

(Continued)

DRAFT DRAFT

TREASURY/IRS AND OMB USE ONLY DRAFT

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

If the amount you are looking up from the worksheet is–		And your filing status is–							
		Single, head of household, or qualifying surviving spouse★ and you have–				Married filing jointly and you have–			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is–				Your credit is–			
5,600	5,650	430	1,913	2,250	2,531	430	1,913	2,250	2,531
5,650	5,700	434	1,930	2,270	2,554	434	1,930	2,270	2,554
5,700	5,750	438	1,947	2,290	2,576	438	1,947	2,290	2,576
5,750	5,800	442	1,964	2,310	2,599	442	1,964	2,310	2,599
5,800	5,850	446	1,981	2,330	2,621	446	1,981	2,330	2,621
5,850	5,900	449	1,998	2,350	2,644	449	1,998	2,350	2,644
5,900	5,950	453	2,015	2,370	2,666	453	2,015	2,370	2,666
5,950	6,000	457	2,032	2,390	2,689	457	2,032	2,390	2,689
6,000	6,050	461	2,049	2,410	2,711	461	2,049	2,410	2,711
6,050	6,100	465	2,066	2,430	2,734	465	2,066	2,430	2,734
6,100	6,150	469	2,083	2,450	2,756	469	2,083	2,450	2,756
6,150	6,200	472	2,100	2,470	2,779	472	2,100	2,470	2,779
6,200	6,250	476	2,117	2,490	2,801	476	2,117	2,490	2,801
6,250	6,300	480	2,134	2,510	2,824	480	2,134	2,510	2,824
6,300	6,350	484	2,151	2,530	2,846	484	2,151	2,530	2,846
6,350	6,400	488	2,168	2,550	2,869	488	2,168	2,550	2,869
6,400	6,450	492	2,185	2,570	2,891	492	2,185	2,570	2,891
6,450	6,500	495	2,202	2,590	2,914	495	2,202	2,590	2,914
6,500	6,550	499	2,219	2,610	2,936	499	2,219	2,610	2,936
6,550	6,600	503	2,236	2,630	2,959	503	2,236	2,630	2,959
6,600	6,650	507	2,253	2,650	2,981	507	2,253	2,650	2,981
6,650	6,700	511	2,270	2,670	3,004	511	2,270	2,670	3,004
6,700	6,750	514	2,287	2,690	3,026	514	2,287	2,690	3,026
6,750	6,800	518	2,304	2,710	3,049	518	2,304	2,710	3,049
6,800	6,850	522	2,321	2,730	3,071	522	2,321	2,730	3,071
6,850	6,900	526	2,338	2,750	3,094	526	2,338	2,750	3,094
6,900	6,950	530	2,355	2,770	3,116	530	2,355	2,770	3,116
6,950	7,000	534	2,372	2,790	3,139	534	2,372	2,790	3,139
7,000	7,050	537	2,389	2,810	3,161	537	2,389	2,810	3,161
7,050	7,100	541	2,406	2,830	3,184	541	2,406	2,830	3,184
7,100	7,150	545	2,423	2,850	3,206	545	2,423	2,850	3,206
7,150	7,200	549	2,440	2,870	3,229	549	2,440	2,870	3,229
7,200	7,250	553	2,457	2,890	3,251	553	2,457	2,890	3,251
7,250	7,300	557	2,474	2,910	3,274	557	2,474	2,910	3,274
7,300	7,350	560	2,491	2,930	3,296	560	2,491	2,930	3,296
7,350	7,400	564	2,508	2,950	3,319	564	2,508	2,950	3,319
7,400	7,450	568	2,525	2,970	3,341	568	2,525	2,970	3,341
7,450	7,500	572	2,542	2,990	3,364	572	2,542	2,990	3,364
7,500	7,550	576	2,559	3,010	3,386	576	2,559	3,010	3,386
7,550	7,600	579	2,576	3,030	3,409	579	2,576	3,030	3,409
7,600	7,650	583	2,593	3,050	3,431	583	2,593	3,050	3,431
7,650	7,700	587	2,610	3,070	3,454	587	2,610	3,070	3,454
7,700	7,750	591	2,627	3,090	3,476	591	2,627	3,090	3,476
7,750	7,800	595	2,644	3,110	3,499	595	2,644	3,110	3,499
7,800	7,850	599	2,661	3,130	3,521	599	2,661	3,130	3,521
7,850	7,900	602	2,678	3,150	3,544	602	2,678	3,150	3,544
7,900	7,950	606	2,695	3,170	3,566	606	2,695	3,170	3,566
7,950	8,000	610	2,712	3,190	3,589	610	2,712	3,190	3,589
8,000	8,050	614	2,729	3,210	3,611	614	2,729	3,210	3,611
8,050	8,100	618	2,746	3,230	3,634	618	2,746	3,230	3,634
8,100	8,150	622	2,763	3,250	3,656	622	2,763	3,250	3,656
8,150	8,200	625	2,780	3,270	3,679	625	2,780	3,270	3,679
8,200	8,250	629	2,797	3,290	3,701	629	2,797	3,290	3,701
8,250	8,300	633	2,814	3,310	3,724	633	2,814	3,310	3,724
8,300	8,350	637	2,831	3,330	3,746	637	2,831	3,330	3,746
8,350	8,400	641	2,848	3,350	3,769	641	2,848	3,350	3,769
8,400	8,450	645	2,865	3,370	3,791	645	2,865	3,370	3,791
8,450	8,500	648	2,882	3,390	3,814	648	2,882	3,390	3,814
8,500	8,550	652	2,899	3,410	3,836	652	2,899	3,410	3,836
8,550	8,600	656	2,916	3,430	3,859	656	2,916	3,430	3,859
8,600	8,650	660	2,933	3,450	3,881	660	2,933	3,450	3,881
8,650	8,700	664	2,950	3,470	3,904	664	2,950	3,470	3,904
8,700	8,750	664	2,967	3,490	3,926	664	2,967	3,490	3,926
8,750	8,800	664	2,984	3,510	3,949	664	2,984	3,510	3,949
8,800	8,850	664	3,001	3,530	3,971	664	3,001	3,530	3,971
8,850	8,900	664	3,018	3,550	3,994	664	3,018	3,550	3,994
8,900	8,950	664	3,035	3,570	4,016	664	3,035	3,570	4,016
8,950	9,000	664	3,052	3,590	4,039	664	3,052	3,590	4,039
9,000	9,050	664	3,069	3,610	4,061	664	3,069	3,610	4,061
9,050	9,100	664	3,086	3,630	4,084	664	3,086	3,630	4,084
9,100	9,150	664	3,103	3,650	4,106	664	3,103	3,650	4,106
9,150	9,200	664	3,120	3,670	4,129	664	3,120	3,670	4,129
9,200	9,250	664	3,137	3,690	4,151	664	3,137	3,690	4,151
9,250	9,300	664	3,154	3,710	4,174	664	3,154	3,710	4,174
9,300	9,350	664	3,171	3,730	4,196	664	3,171	3,730	4,196
9,350	9,400	664	3,188	3,750	4,219	664	3,188	3,750	4,219
9,400	9,450	664	3,205	3,770	4,241	664	3,205	3,770	4,241
9,450	9,500	664	3,222	3,790	4,264	664	3,222	3,790	4,264
9,500	9,550	664	3,239	3,810	4,286	664	3,239	3,810	4,286
9,550	9,600	664	3,256	3,830	4,309	664	3,256	3,830	4,309
9,600	9,650	664	3,273	3,850	4,331	664	3,273	3,850	4,331
9,650	9,700	664	3,290	3,870	4,354	664	3,290	3,870	4,354
9,700	9,750	664	3,307	3,890	4,376	664	3,307	3,890	4,376
9,750	9,800	664	3,324	3,910	4,399	664	3,324	3,910	4,399
9,800	9,850	664	3,341	3,930	4,421	664	3,341	3,930	4,421
9,850	9,900	664	3,358	3,950	4,444	664	3,358	3,950	4,444
9,900	9,950	664	3,375	3,970	4,466	664	3,375	3,970	4,466
9,950	10,000	664	3,392	3,990	4,489	664	3,392	3,990	4,489
10,000	10,050	664	3,409	4,010	4,511	664	3,409	4,010	4,511
10,050	10,100	664	3,426	4,030	4,534	664	3,426	4,030	4,534
10,100	10,150	664	3,443	4,050	4,556	664	3,443	4,050	4,556
10,150	10,200	664	3,460	4,070	4,579	664	3,460	4,070	4,579
10,200	10,250	664	3,477	4,090	4,601	664	3,477	4,090	4,601
10,250	10,300	664	3,494	4,110	4,624	664	3,494	4,110	4,624
10,300	10,350	664	3,511	4,130	4,646	664	3,511	4,130	4,646
10,350	10,400	664	3,528	4,150	4,669	664	3,528	4,150	4,669
10,400	10,450	664	3,545	4,170	4,691	664	3,545	4,170	4,691
10,450	10,500	664	3,562	4,190	4,714	664	3,562	4,190	4,714
10,500	10,550	664	3,579	4,210	4,736	664	3,579	4,210	4,736
10,550	10,600	664	3,596	4,230	4,759	664	3,596	4,230	4,759
10,600	10,650	664	3,613	4,250	4,781	664	3,613	4,250	4,781
10,650	10,700	664	3,630	4,270	4,804	664	3,630	4,270	4,804
10,700	10,750	664	3,647	4,290	4,826	664	3,647	4,290	4,826
10,750	10,800	664	3,664	4,310	4,849	664	3,664	4,310	4,849
10,800	10,850	664	3,681	4,330	4,871	664	3,681	4,330	4,871
10,850	10,900	664	3,698	4,350	4,894	664	3,698	4,350	4,894
10,900	10,950	659	3,715	4,370	4,916	664	3,715	4,370	4,916
10,950	11,000	655	3,732	4,390	4,939	664	3,732	4,390	4,939
11,000	11,050	651	3,749	4,410	4,961	664	3,749	4,410	4,961
11,050	11,100	648	3,766	4,430	4,984	664	3,766	4,430	4,984
11,100	11,150	644	3,783	4,450	5,006	664	3,783	4,450	5,006
11,150	11,200	640	3,800	4,470	5,029	664	3,800	4,470	5,029
11,200	11,250	636	3,817	4,490	5,051	664	3,817	4,490	5,051
11,250	11,300	632	3,834	4,510	5,074	664	3,834	4,510	5,074
11,300	11,350	628	3,851	4,530	5,096	664	3,851	4,530	5,096
11,350	11,400	625	3,868	4,550	5,119	664	3,868	4,550	5,119
11,400	11,450	621	3,885	4,570	5,141	664	3,885	4,570	5,141
11,450	11,500	617	3,902	4,590	5,164	664	3,902	4,590	5,164
11,500	11,550	613	3,919	4,610	5,186	664	3,919	4,610	5,186
11,550	11,600	609	3,936	4,630	5,209	664	3,936	4,630	5,209
11,600	11,650	605	3,953	4,650	5,231	664	3,953	4,650	5,231
11,650	11,700	602	3,970	4,670	5,254	664	3,970	4,670	5,254
11,700	11,750	598	3,987	4,690	5,276	664	3,987	4,690	5,276
11,750	11,800	594	4,004	4,710	5,299	664	4,004	4,710	5,299
11,800	11,850	590	4,021	4,730	5,321	664	4,021	4,730	5,321
11,850	11,900	586	4,038	4,750	5,344	664	4,038	4,750	5,344
11,900	11,950	583	4,055	4,770	5,366	664	4,055	4,770	5,366
11,950	12,000	579	4,072	4,790	5,389	664	4,072	4,790	5,389

★ Use this column if your filing status is married filing separately and you qualify to claim the EIC. See the instructions for line 27a.

(Continued)

DRAFT DRAFT

TREASURY/IRS AND OMB USE ONLY DRAFT

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

If the amount you are looking up from the worksheet is–		And your filing status is–							
		Single, head of household, or qualifying surviving spouse★ and you have–				Married filing jointly and you have–			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is–				Your credit is–			
12,000	12,050	575	4,089	4,810	5,411	664	4,089	4,810	5,411
12,050	12,100	571	4,106	4,830	5,434	664	4,106	4,830	5,434
12,100	12,150	567	4,123	4,850	5,456	664	4,123	4,850	5,456
12,150	12,200	563	4,140	4,870	5,479	664	4,140	4,870	5,479
12,200	12,250	560	4,157	4,890	5,501	664	4,157	4,890	5,501
12,250	12,300	556	4,174	4,910	5,524	664	4,174	4,910	5,524
12,300	12,350	552	4,191	4,930	5,546	664	4,191	4,930	5,546
12,350	12,400	548	4,208	4,950	5,569	664	4,208	4,950	5,569
12,400	12,450	544	4,225	4,970	5,591	664	4,225	4,970	5,591
12,450	12,500	540	4,242	4,990	5,614	664	4,242	4,990	5,614
12,500	12,550	537	4,259	5,010	5,636	664	4,259	5,010	5,636
12,550	12,600	533	4,276	5,030	5,659	664	4,276	5,030	5,659
12,600	12,650	529	4,293	5,050	5,681	664	4,293	5,050	5,681
12,650	12,700	525	4,310	5,070	5,704	664	4,310	5,070	5,704
12,700	12,750	521	4,327	5,090	5,726	664	4,327	5,090	5,726
12,750	12,800	518	4,344	5,110	5,749	664	4,344	5,110	5,749
12,800	12,850	514	4,361	5,130	5,771	664	4,361	5,130	5,771
12,850	12,900	510	4,378	5,150	5,794	664	4,378	5,150	5,794
12,900	12,950	506	4,395	5,170	5,816	664	4,395	5,170	5,816
12,950	13,000	502	4,412	5,190	5,839	664	4,412	5,190	5,839
13,000	13,050	498	4,427	5,210	5,861	664	4,427	5,210	5,861
13,050	13,100	495	4,427	5,230	5,884	664	4,427	5,230	5,884
13,100	13,150	491	4,427	5,250	5,906	664	4,427	5,250	5,906
13,150	13,200	487	4,427	5,270	5,929	664	4,427	5,270	5,929
13,200	13,250	483	4,427	5,290	5,951	664	4,427	5,290	5,951
13,250	13,300	479	4,427	5,310	5,974	664	4,427	5,310	5,974
13,300	13,350	475	4,427	5,330	5,996	664	4,427	5,330	5,996
13,350	13,400	472	4,427	5,350	6,019	664	4,427	5,350	6,019
13,400	13,450	468	4,427	5,370	6,041	664	4,427	5,370	6,041
13,450	13,500	464	4,427	5,390	6,064	664	4,427	5,390	6,064
13,500	13,550	460	4,427	5,410	6,086	664	4,427	5,410	6,086
13,550	13,600	456	4,427	5,430	6,109	664	4,427	5,430	6,109
13,600	13,650	452	4,427	5,450	6,131	664	4,427	5,450	6,131
13,650	13,700	449	4,427	5,470	6,154	664	4,427	5,470	6,154
13,700	13,750	445	4,427	5,490	6,176	664	4,427	5,490	6,176
13,750	13,800	441	4,427	5,510	6,199	664	4,427	5,510	6,199
13,800	13,850	437	4,427	5,530	6,221	664	4,427	5,530	6,221
13,850	13,900	433	4,427	5,550	6,244	664	4,427	5,550	6,244
13,900	13,950	430	4,427	5,570	6,266	664	4,427	5,570	6,266
13,950	14,000	426	4,427	5,590	6,289	664	4,427	5,590	6,289
14,000	14,050	422	4,427	5,610	6,311	664	4,427	5,610	6,311
14,050	14,100	418	4,427	5,630	6,334	664	4,427	5,630	6,334
14,100	14,150	414	4,427	5,650	6,356	664	4,427	5,650	6,356
14,150	14,200	410	4,427	5,670	6,379	664	4,427	5,670	6,379
14,200	14,250	407	4,427	5,690	6,401	664	4,427	5,690	6,401
14,250	14,300	403	4,427	5,710	6,424	664	4,427	5,710	6,424
14,300	14,350	399	4,427	5,730	6,446	664	4,427	5,730	6,446
14,350	14,400	395	4,427	5,750	6,469	664	4,427	5,750	6,469
14,400	14,450	391	4,427	5,770	6,491	664	4,427	5,770	6,491
14,450	14,500	387	4,427	5,790	6,514	664	4,427	5,790	6,514
14,500	14,550	384	4,427	5,810	6,536	664	4,427	5,810	6,536
14,550	14,600	380	4,427	5,830	6,559	664	4,427	5,830	6,559
14,600	14,650	376	4,427	5,850	6,581	664	4,427	5,850	6,581
14,650	14,700	372	4,427	5,870	6,604	664	4,427	5,870	6,604
14,700	14,750	368	4,427	5,890	6,626	664	4,427	5,890	6,626
14,750	14,800	365	4,427	5,910	6,649	664	4,427	5,910	6,649
14,800	14,850	361	4,427	5,930	6,671	664	4,427	5,930	6,671
14,850	14,900	357	4,427	5,950	6,694	664	4,427	5,950	6,694
14,900	14,950	353	4,427	5,970	6,716	664	4,427	5,970	6,716
14,950	15,000	349	4,427	5,990	6,739	664	4,427	5,990	6,739
15,000	15,050	345	4,427	6,010	6,761	664	4,427	6,010	6,761
15,050	15,100	342	4,427	6,030	6,784	664	4,427	6,030	6,784
15,100	15,150	338	4,427	6,050	6,806	664	4,427	6,050	6,806
15,150	15,200	334	4,427	6,070	6,829	664	4,427	6,070	6,829
15,200	15,250	330	4,427	6,090	6,851	664	4,427	6,090	6,851
15,250	15,300	326	4,427	6,110	6,874	664	4,427	6,110	6,874
15,300	15,350	322	4,427	6,130	6,896	664	4,427	6,130	6,896
15,350	15,400	319	4,427	6,150	6,919	664	4,427	6,150	6,919
15,400	15,450	315	4,427	6,170	6,941	664	4,427	6,170	6,941
15,450	15,500	311	4,427	6,190	6,964	664	4,427	6,190	6,964
15,500	15,550	307	4,427	6,210	6,986	664	4,427	6,210	6,986
15,550	15,600	303	4,427	6,230	7,009	664	4,427	6,230	7,009
15,600	15,650	299	4,427	6,250	7,031	664	4,427	6,250	7,031
15,650	15,700	296	4,427	6,270	7,054	664	4,427	6,270	7,054
15,700	15,750	292	4,427	6,290	7,076	664	4,427	6,290	7,076
15,750	15,800	288	4,427	6,310	7,099	664	4,427	6,310	7,099
15,800	15,850	284	4,427	6,330	7,121	664	4,427	6,330	7,121
15,850	15,900	280	4,427	6,350	7,144	664	4,427	6,350	7,144
15,900	15,950	277	4,427	6,370	7,166	664	4,427	6,370	7,166
15,950	16,000	273	4,427	6,390	7,189	664	4,427	6,390	7,189
16,000	16,050	269	4,427	6,410	7,211	664	4,427	6,410	7,211
16,050	16,100	265	4,427	6,430	7,234	664	4,427	6,430	7,234
16,100	16,150	261	4,427	6,450	7,256	664	4,427	6,450	7,256
16,150	16,200	257	4,427	6,470	7,279	664	4,427	6,470	7,279
16,200	16,250	254	4,427	6,490	7,301	664	4,427	6,490	7,301
16,250	16,300	250	4,427	6,510	7,324	664	4,427	6,510	7,324
16,300	16,350	246	4,427	6,530	7,346	664	4,427	6,530	7,346
16,350	16,400	242	4,427	6,550	7,369	664	4,427	6,550	7,369
16,400	16,450	238	4,427	6,570	7,391	664	4,427	6,570	7,391
16,450	16,500	234	4,427	6,590	7,414	664	4,427	6,590	7,414
16,500	16,550	231	4,427	6,610	7,436	664	4,427	6,610	7,436
16,550	16,600	227	4,427	6,630	7,459	664	4,427	6,630	7,459
16,600	16,650	223	4,427	6,650	7,481	664	4,427	6,650	7,481
16,650	16,700	219	4,427	6,670	7,504	664	4,427	6,670	7,504
16,700	16,750	215	4,427	6,690	7,526	664	4,427	6,690	7,526
16,750	16,800	212	4,427	6,710	7,549	664	4,427	6,710	7,549
16,800	16,850	208	4,427	6,730	7,571	664	4,427	6,730	7,571
16,850	16,900	204	4,427	6,750	7,594	664	4,427	6,750	7,594
16,900	16,950	200	4,427	6,770	7,616	664	4,427	6,770	7,616
16,950	17,000	196	4,427	6,790	7,639	664	4,427	6,790	7,639
17,000	17,050	192	4,427	6,810	7,661	664	4,427	6,810	7,661
17,050	17,100	189	4,427	6,830	7,684	664	4,427	6,830	7,684
17,100	17,150	185	4,427	6,850	7,706	664	4,427	6,850	7,706
17,150	17,200	181	4,427	6,870	7,729	664	4,427	6,870	7,729
17,200	17,250	177	4,427	6,890	7,751	664	4,427	6,890	7,751
17,250	17,300	173	4,427	6,910	7,774	664	4,427	6,910	7,774
17,300	17,350	169	4,427	6,930	7,796	664	4,427	6,930	7,796
17,350	17,400	166	4,427	6,950	7,819	664	4,427	6,950	7,819
17,400	17,450	162	4,427	6,970	7,841	664	4,427	6,970	7,841
17,450	17,500	158	4,427	6,990	7,864	664	4,427	6,990	7,864
17,500	17,550	154	4,427	7,010	7,886	664	4,427	7,010	7,886
17,550	17,600	150	4,427	7,030	7,909	664	4,427	7,030	7,909
17,600	17,650	146	4,427	7,050	7,931	664	4,427	7,050	7,931
17,650	17,700	143	4,427	7,070	7,954	664	4,427	7,070	7,954
17,700	17,750	139	4,427	7,090	7,976	664	4,427	7,090	7,976
17,750	17,800	135	4,427	7,110	7,999	664	4,427	7,110	7,999
17,800	17,850	131	4,427	7,130	8,021	664	4,427	7,130	8,021
17,850	17,900	127	4,427	7,150	8,044	664	4,427	7,150	8,044
17,900	17,950	124	4,427	7,170	8,066	664	4,427	7,170	8,066
17,950	18,000	120	4,427	7,190	8,089	664	4,427	7,190	8,089
18,000	18,050	116	4,427	7,210	8,111	664	4,427	7,210	8,111
18,050	18,100	112	4,427	7,230	8,134	664	4,427	7,230	8,134
18,100	18,150	108	4,427	7,250	8,156	664	4,427	7,250	8,156
18,150	18,200	104	4,427	7,270	8,179	661	4,427	7,270	8,179
18,200	18,250	101	4,427	7,290	8,201	657	4,427	7,290	8,201
18,250	18,300	97	4,427	7,316	8,231	654	4,427	7,316	8,231
18,300	18,350	93	4,427	7,316	8,231	650	4,427	7,316	8,231
18,350	18,400	89	4,427	7,316	8,231	646	4,427	7,316	8,231

★ Use this column if your filing status is married filing separately and you qualify to claim the EIC. See the instructions for line 27a.

(Continued)

DRAFT DRAFT

TREASURY/IRS AND OMB USE ONLY DRAFT

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

If the amount you are looking up from the worksheet is–		And your filing status is–							
		Single, head of household, or qualifying surviving spouse★ and you have–				Married filing jointly and you have–			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is–				Your credit is–			
18,400	18,450	85	4,427	7,316	8,231	642	4,427	7,316	8,231
18,450	18,500	81	4,427	7,316	8,231	638	4,427	7,316	8,231
18,500	18,550	78	4,427	7,316	8,231	635	4,427	7,316	8,231
18,550	18,600	74	4,427	7,316	8,231	631	4,427	7,316	8,231
18,600	18,650	70	4,427	7,316	8,231	627	4,427	7,316	8,231
18,650	18,700	66	4,427	7,316	8,231	623	4,427	7,316	8,231
18,700	18,750	62	4,427	7,316	8,231	619	4,427	7,316	8,231
18,750	18,800	59	4,427	7,316	8,231	615	4,427	7,316	8,231
18,800	18,850	55	4,427	7,316	8,231	612	4,427	7,316	8,231
18,850	18,900	51	4,427	7,316	8,231	608	4,427	7,316	8,231
18,900	18,950	47	4,427	7,316	8,231	604	4,427	7,316	8,231
18,950	19,000	43	4,427	7,316	8,231	600	4,427	7,316	8,231
19,000	19,050	39	4,427	7,316	8,231	596	4,427	7,316	8,231
19,050	19,100	36	4,427	7,316	8,231	592	4,427	7,316	8,231
19,100	19,150	32	4,427	7,316	8,231	589	4,427	7,316	8,231
19,150	19,200	28	4,427	7,316	8,231	585	4,427	7,316	8,231
19,200	19,250	24	4,427	7,316	8,231	581	4,427	7,316	8,231
19,250	19,300	20	4,427	7,316	8,231	577	4,427	7,316	8,231
19,300	19,350	16	4,427	7,316	8,231	573	4,427	7,316	8,231
19,350	19,400	13	4,427	7,316	8,231	570	4,427	7,316	8,231
19,400	19,450	9	4,427	7,316	8,231	566	4,427	7,316	8,231
19,450	19,500	5	4,427	7,316	8,231	562	4,427	7,316	8,231
19,500	19,550	*	4,427	7,316	8,231	558	4,427	7,316	8,231
19,550	19,600	0	4,427	7,316	8,231	554	4,427	7,316	8,231
19,600	19,650	0	4,427	7,316	8,231	550	4,427	7,316	8,231
19,650	19,700	0	4,427	7,316	8,231	547	4,427	7,316	8,231
19,700	19,750	0	4,427	7,316	8,231	543	4,427	7,316	8,231
19,750	19,800	0	4,427	7,316	8,231	539	4,427	7,316	8,231
19,800	19,850	0	4,427	7,316	8,231	535	4,427	7,316	8,231
19,850	19,900	0	4,427	7,316	8,231	531	4,427	7,316	8,231
19,900	19,950	0	4,427	7,316	8,231	527	4,427	7,316	8,231
19,950	20,000	0	4,427	7,316	8,231	524	4,427	7,316	8,231
20,000	20,050	0	4,427	7,316	8,231	520	4,427	7,316	8,231
20,050	20,100	0	4,427	7,316	8,231	516	4,427	7,316	8,231
20,100	20,150	0	4,427	7,316	8,231	512	4,427	7,316	8,231
20,150	20,200	0	4,427	7,316	8,231	508	4,427	7,316	8,231
20,200	20,250	0	4,427	7,316	8,231	504	4,427	7,316	8,231
20,250	20,300	0	4,427	7,316	8,231	501	4,427	7,316	8,231
20,300	20,350	0	4,427	7,316	8,231	497	4,427	7,316	8,231
20,350	20,400	0	4,427	7,316	8,231	493	4,427	7,316	8,231
20,400	20,450	0	4,427	7,316	8,231	489	4,427	7,316	8,231
20,450	20,500	0	4,427	7,316	8,231	485	4,427	7,316	8,231
20,500	20,550	0	4,427	7,316	8,231	482	4,427	7,316	8,231
20,550	20,600	0	4,427	7,316	8,231	478	4,427	7,316	8,231
20,600	20,650	0	4,427	7,316	8,231	474	4,427	7,316	8,231
20,650	20,700	0	4,427	7,316	8,231	470	4,427	7,316	8,231
20,700	20,750	0	4,427	7,316	8,231	466	4,427	7,316	8,231
20,750	20,800	0	4,427	7,316	8,231	462	4,427	7,316	8,231
20,800	20,850	0	4,427	7,316	8,231	459	4,427	7,316	8,231
20,850	20,900	0	4,427	7,316	8,231	455	4,427	7,316	8,231
20,900	20,950	0	4,427	7,316	8,231	451	4,427	7,316	8,231
20,950	21,000	0	4,427	7,316	8,231	447	4,427	7,316	8,231
21,000	21,050	0	4,427	7,316	8,231	443	4,427	7,316	8,231
21,050	21,100	0	4,427	7,316	8,231	439	4,427	7,316	8,231
21,100	21,150	0	4,427	7,316	8,231	436	4,427	7,316	8,231
21,150	21,200	0	4,427	7,316	8,231	432	4,427	7,316	8,231
21,200	21,250	0	4,427	7,316	8,231	428	4,427	7,316	8,231
21,250	21,300	0	4,427	7,316	8,231	424	4,427	7,316	8,231
21,300	21,350	0	4,427	7,316	8,231	420	4,427	7,316	8,231
21,350	21,400	0	4,427	7,316	8,231	417	4,427	7,316	8,231
21,400	21,450	0	4,427	7,316	8,231	413	4,427	7,316	8,231
21,450	21,500	0	4,427	7,316	8,231	409	4,427	7,316	8,231
21,500	21,550	0	4,427	7,316	8,231	405	4,427	7,316	8,231
21,550	21,600	0	4,427	7,316	8,231	401	4,427	7,316	8,231
21,600	21,650	0	4,427	7,316	8,231	397	4,427	7,316	8,231
21,650	21,700	0	4,427	7,316	8,231	394	4,427	7,316	8,231
21,700	21,750	0	4,427	7,316	8,231	390	4,427	7,316	8,231
21,750	21,800	0	4,427	7,316	8,231	386	4,427	7,316	8,231
21,800	21,850	0	4,427	7,316	8,231	382	4,427	7,316	8,231
21,850	21,900	0	4,427	7,316	8,231	378	4,427	7,316	8,231
21,900	21,950	0	4,427	7,316	8,231	374	4,427	7,316	8,231
21,950	22,000	0	4,427	7,316	8,231	371	4,427	7,316	8,231
22,000	22,050	0	4,427	7,316	8,231	367	4,427	7,316	8,231
22,050	22,100	0	4,427	7,316	8,231	363	4,427	7,316	8,231
22,100	22,150	0	4,427	7,316	8,231	359	4,427	7,316	8,231
22,150	22,200	0	4,427	7,316	8,231	355	4,427	7,316	8,231
22,200	22,250	0	4,427	7,316	8,231	351	4,427	7,316	8,231
22,250	22,300	0	4,427	7,316	8,231	348	4,427	7,316	8,231
22,300	22,350	0	4,427	7,316	8,231	344	4,427	7,316	8,231
22,350	22,400	0	4,427	7,316	8,231	340	4,427	7,316	8,231
22,400	22,450	0	4,427	7,316	8,231	336	4,427	7,316	8,231
22,450	22,500	0	4,427	7,316	8,231	332	4,427	7,316	8,231
22,500	22,550	0	4,427	7,316	8,231	329	4,427	7,316	8,231
22,550	22,600	0	4,427	7,316	8,231	325	4,427	7,316	8,231
22,600	22,650	0	4,427	7,316	8,231	321	4,427	7,316	8,231
22,650	22,700	0	4,427	7,316	8,231	317	4,427	7,316	8,231
22,700	22,750	0	4,427	7,316	8,231	313	4,427	7,316	8,231
22,750	22,800	0	4,427	7,316	8,231	309	4,427	7,316	8,231
22,800	22,850	0	4,427	7,316	8,231	306	4,427	7,316	8,231
22,850	22,900	0	4,427	7,316	8,231	302	4,427	7,316	8,231
22,900	22,950	0	4,427	7,316	8,231	298	4,427	7,316	8,231
22,950	23,000	0	4,427	7,316	8,231	294	4,427	7,316	8,231
23,000	23,050	0	4,427	7,316	8,231	290	4,427	7,316	8,231
23,050	23,100	0	4,427	7,316	8,231	286	4,427	7,316	8,231
23,100	23,150	0	4,427	7,316	8,231	283	4,427	7,316	8,231
23,150	23,200	0	4,427	7,316	8,231	279	4,427	7,316	8,231
23,200	23,250	0	4,427	7,316	8,231	275	4,427	7,316	8,231
23,250	23,300	0	4,427	7,316	8,231	271	4,427	7,316	8,231
23,300	23,350	0	4,427	7,316	8,231	267	4,427	7,316	8,231
23,350	23,400	0	4,427	7,316	8,231	264	4,427	7,316	8,231
23,400	23,450	0	4,427	7,316	8,231	260	4,427	7,316	8,231
23,450	23,500	0	4,427	7,316	8,231	256	4,427	7,316	8,231
23,500	23,550	0	4,427	7,316	8,231	252	4,427	7,316	8,231
23,550	23,600	0	4,427	7,316	8,231	248	4,427	7,316	8,231
23,600	23,650	0	4,427	7,316	8,231	244	4,427	7,316	8,231
23,650	23,700	0	4,427	7,316	8,231	241	4,427	7,316	8,231
23,700	23,750	0	4,427	7,316	8,231	237	4,427	7,316	8,231
23,750	23,800	0	4,427	7,316	8,231	233	4,427	7,316	8,231
23,800	23,850	0	4,427	7,316	8,231	229	4,427	7,316	8,231
23,850	23,900	0	4,427	7,316	8,231	225	4,427	7,316	8,231
23,900	23,950	0	4,421	7,309	8,224	221	4,427	7,316	8,231
23,950	24,000	0	4,413	7,298	8,213	218	4,427	7,316	8,231
24,000	24,050	0	4,405	7,288	8,203	214	4,427	7,316	8,231
24,050	24,100	0	4,397	7,277	8,192	210	4,427	7,316	8,231
24,100	24,150	0	4,389	7,267	8,182	206	4,427	7,316	8,231
24,150	24,200	0	4,381	7,256	8,171	202	4,427	7,316	8,231
24,200	24,250	0	4,373	7,245	8,160	198	4,427	7,316	8,231
24,250	24,300	0	4,365	7,235	8,150	195	4,427	7,316	8,231
24,300	24,350	0	4,357	7,224	8,139	191	4,427	7,316	8,231
24,350	24,400	0	4,349	7,214	8,129	187	4,427	7,316	8,231
24,400	24,450	0	4,342	7,203	8,118	183	4,427	7,316	8,231
24,450	24,500	0	4,334	7,193	8,108	179	4,427	7,316	8,231
24,500	24,550	0	4,326	7,182	8,097	176	4,427	7,316	8,231
24,550	24,600	0	4,318	7,172	8,087	172	4,427	7,316	8,231
24,600	24,650	0	4,310	7,161	8,076	168	4,427	7,316	8,231
24,650	24,700	0	4,302	7,151	8,066	164	4,427	7,316	8,231
24,700	24,750	0	4,294	7,140	8,055	160	4,427	7,316	8,231
24,750	24,800	0	4,286	7,130	8,045	156	4,427	7,316	8,231

★ Use this column if your filing status is married filing separately and you qualify to claim the EIC. See the instructions for line 27a.

* If the amount you are looking up from the worksheet is at least $19,500 but less than $19,540, and you have no qualifying children who have valid SSNs, your credit is $2.

If the amount you are looking up from the worksheet is $19,540 or more, and you have no qualifying children who have valid SSNs, you can't take the credit.

(Continued)

DRAFT DRAFT

TREASURY/IRS AND OMB USE ONLY DRAFT

If the amount you are looking up from the worksheet is–		And your filing status is–							
		Single, head of household, or qualifying surviving spouse★ and you have–				Married filing jointly and you have–			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is–				Your credit is–			
24,800	24,850	0	4,278	7,119	8,034	153	4,427	7,316	8,231
24,850	24,900	0	4,270	7,109	8,024	149	4,427	7,316	8,231
24,900	24,950	0	4,262	7,098	8,013	145	4,427	7,316	8,231
24,950	25,000	0	4,254	7,087	8,002	141	4,427	7,316	8,231
25,000	25,050	0	4,246	7,077	7,992	137	4,427	7,316	8,231
25,050	25,100	0	4,238	7,066	7,981	133	4,427	7,316	8,231
25,100	25,150	0	4,230	7,056	7,971	130	4,427	7,316	8,231
25,150	25,200	0	4,222	7,045	7,960	126	4,427	7,316	8,231
25,200	25,250	0	4,214	7,035	7,950	122	4,427	7,316	8,231
25,250	25,300	0	4,206	7,024	7,939	118	4,427	7,316	8,231
25,300	25,350	0	4,198	7,014	7,929	114	4,427	7,316	8,231
25,350	25,400	0	4,190	7,003	7,918	111	4,427	7,316	8,231
25,400	25,450	0	4,182	6,993	7,908	107	4,427	7,316	8,231
25,450	25,500	0	4,174	6,982	7,897	103	4,427	7,316	8,231
25,500	25,550	0	4,166	6,972	7,887	99	4,427	7,316	8,231
25,550	25,600	0	4,158	6,961	7,876	95	4,427	7,316	8,231
25,600	25,650	0	4,150	6,951	7,866	91	4,427	7,316	8,231
25,650	25,700	0	4,142	6,940	7,855	88	4,427	7,316	8,231
25,700	25,750	0	4,134	6,930	7,845	84	4,427	7,316	8,231
25,750	25,800	0	4,126	6,919	7,834	80	4,427	7,316	8,231
25,800	25,850	0	4,118	6,908	7,823	76	4,427	7,316	8,231
25,850	25,900	0	4,110	6,898	7,813	72	4,427	7,316	8,231
25,900	25,950	0	4,102	6,887	7,802	68	4,427	7,316	8,231
25,950	26,000	0	4,094	6,877	7,792	65	4,427	7,316	8,231
26,000	26,050	0	4,086	6,866	7,781	61	4,427	7,316	8,231
26,050	26,100	0	4,078	6,856	7,771	57	4,427	7,316	8,231
26,100	26,150	0	4,070	6,845	7,760	53	4,427	7,316	8,231
26,150	26,200	0	4,062	6,835	7,750	49	4,427	7,316	8,231
26,200	26,250	0	4,054	6,824	7,739	45	4,427	7,316	8,231
26,250	26,300	0	4,046	6,814	7,729	42	4,427	7,316	8,231
26,300	26,350	0	4,038	6,803	7,718	38	4,427	7,316	8,231
26,350	26,400	0	4,030	6,793	7,708	34	4,427	7,316	8,231
26,400	26,450	0	4,022	6,782	7,697	30	4,427	7,316	8,231
26,450	26,500	0	4,014	6,772	7,687	26	4,427	7,316	8,231
26,500	26,550	0	4,006	6,761	7,676	23	4,427	7,316	8,231
26,550	26,600	0	3,998	6,751	7,666	19	4,427	7,316	8,231
26,600	26,650	0	3,990	6,740	7,655	15	4,427	7,316	8,231
26,650	26,700	0	3,982	6,729	7,644	11	4,427	7,316	8,231
26,700	26,750	0	3,974	6,719	7,634	7	4,427	7,316	8,231
26,750	26,800	0	3,966	6,708	7,623	3	4,427	7,316	8,231
26,800	26,850	0	3,958	6,698	7,613	*	4,427	7,316	8,231
26,850	26,900	0	3,950	6,687	7,602	0	4,427	7,316	8,231
26,900	26,950	0	3,942	6,677	7,592	0	4,427	7,316	8,231
26,950	27,000	0	3,934	6,666	7,581	0	4,427	7,316	8,231
27,000	27,050	0	3,926	6,656	7,571	0	4,427	7,316	8,231
27,050	27,100	0	3,918	6,645	7,560	0	4,427	7,316	8,231
27,100	27,150	0	3,910	6,635	7,550	0	4,427	7,316	8,231
27,150	27,200	0	3,902	6,624	7,539	0	4,427	7,316	8,231
27,200	27,250	0	3,894	6,614	7,529	0	4,427	7,316	8,231
27,250	27,300	0	3,886	6,603	7,518	0	4,427	7,316	8,231
27,300	27,350	0	3,878	6,593	7,508	0	4,427	7,316	8,231
27,350	27,400	0	3,870	6,582	7,497	0	4,427	7,316	8,231
27,400	27,450	0	3,862	6,572	7,487	0	4,427	7,316	8,231
27,450	27,500	0	3,854	6,561	7,476	0	4,427	7,316	8,231
27,500	27,550	0	3,846	6,550	7,465	0	4,427	7,316	8,231
27,550	27,600	0	3,838	6,540	7,455	0	4,427	7,316	8,231
27,600	27,650	0	3,830	6,529	7,444	0	4,427	7,316	8,231
27,650	27,700	0	3,822	6,519	7,434	0	4,427	7,316	8,231
27,700	27,750	0	3,814	6,508	7,423	0	4,427	7,316	8,231
27,750	27,800	0	3,806	6,498	7,413	0	4,427	7,316	8,231
27,800	27,850	0	3,798	6,487	7,402	0	4,427	7,316	8,231
27,850	27,900	0	3,790	6,477	7,392	0	4,427	7,316	8,231
27,900	27,950	0	3,782	6,466	7,381	0	4,427	7,316	8,231
27,950	28,000	0	3,774	6,456	7,371	0	4,427	7,316	8,231
28,000	28,050	0	3,766	6,445	7,360	0	4,427	7,316	8,231
28,050	28,100	0	3,758	6,435	7,350	0	4,427	7,316	8,231
28,100	28,150	0	3,750	6,424	7,339	0	4,427	7,316	8,231
28,150	28,200	0	3,742	6,414	7,329	0	4,427	7,316	8,231
28,200	28,250	0	3,734	6,403	7,318	0	4,427	7,316	8,231
28,250	28,300	0	3,726	6,393	7,308	0	4,427	7,316	8,231
28,300	28,350	0	3,718	6,382	7,297	0	4,427	7,316	8,231
28,350	28,400	0	3,710	6,371	7,286	0	4,427	7,316	8,231
28,400	28,450	0	3,702	6,361	7,276	0	4,427	7,316	8,231
28,450	28,500	0	3,694	6,350	7,265	0	4,427	7,316	8,231
28,500	28,550	0	3,686	6,340	7,255	0	4,427	7,316	8,231
28,550	28,600	0	3,678	6,329	7,244	0	4,427	7,316	8,231
28,600	28,650	0	3,670	6,319	7,234	0	4,427	7,316	8,231
28,650	28,700	0	3,662	6,308	7,223	0	4,427	7,316	8,231
28,700	28,750	0	3,654	6,298	7,213	0	4,427	7,316	8,231
28,750	28,800	0	3,646	6,287	7,202	0	4,427	7,316	8,231
28,800	28,850	0	3,638	6,277	7,192	0	4,427	7,316	8,231
28,850	28,900	0	3,630	6,266	7,181	0	4,427	7,316	8,231
28,900	28,950	0	3,622	6,256	7,171	0	4,427	7,316	8,231
28,950	29,000	0	3,614	6,245	7,160	0	4,427	7,316	8,231
29,000	29,050	0	3,606	6,235	7,150	0	4,427	7,316	8,231
29,050	29,100	0	3,598	6,224	7,139	0	4,427	7,316	8,231
29,100	29,150	0	3,590	6,214	7,129	0	4,427	7,316	8,231
29,150	29,200	0	3,582	6,203	7,118	0	4,427	7,316	8,231
29,200	29,250	0	3,574	6,192	7,107	0	4,427	7,316	8,231
29,250	29,300	0	3,566	6,182	7,097	0	4,427	7,316	8,231
29,300	29,350	0	3,558	6,171	7,086	0	4,427	7,316	8,231
29,350	29,400	0	3,550	6,161	7,076	0	4,427	7,316	8,231
29,400	29,450	0	3,543	6,150	7,065	0	4,427	7,316	8,231
29,450	29,500	0	3,535	6,140	7,055	0	4,427	7,316	8,231
29,500	29,550	0	3,527	6,129	7,044	0	4,427	7,316	8,231
29,550	29,600	0	3,519	6,119	7,034	0	4,427	7,316	8,231
29,600	29,650	0	3,511	6,108	7,023	0	4,427	7,316	8,231
29,650	29,700	0	3,503	6,098	7,013	0	4,427	7,316	8,231
29,700	29,750	0	3,495	6,087	7,002	0	4,427	7,316	8,231
29,750	29,800	0	3,487	6,077	6,992	0	4,427	7,316	8,231
29,800	29,850	0	3,479	6,066	6,981	0	4,427	7,316	8,231
29,850	29,900	0	3,471	6,056	6,971	0	4,427	7,316	8,231
29,900	29,950	0	3,463	6,045	6,960	0	4,427	7,316	8,231
29,950	30,000	0	3,455	6,034	6,949	0	4,427	7,316	8,231
30,000	30,050	0	3,447	6,024	6,939	0	4,427	7,316	8,231
30,050	30,100	0	3,439	6,013	6,928	0	4,427	7,316	8,231
30,100	30,150	0	3,431	6,003	6,918	0	4,427	7,316	8,231
30,150	30,200	0	3,423	5,992	6,907	0	4,427	7,316	8,231
30,200	30,250	0	3,415	5,982	6,897	0	4,427	7,316	8,231
30,250	30,300	0	3,407	5,971	6,886	0	4,427	7,316	8,231
30,300	30,350	0	3,399	5,961	6,876	0	4,427	7,316	8,231
30,350	30,400	0	3,391	5,950	6,865	0	4,427	7,316	8,231
30,400	30,450	0	3,383	5,940	6,855	0	4,427	7,316	8,231
30,450	30,500	0	3,375	5,929	6,844	0	4,427	7,316	8,231
30,500	30,550	0	3,367	5,919	6,834	0	4,427	7,316	8,231
30,550	30,600	0	3,359	5,908	6,823	0	4,427	7,316	8,231
30,600	30,650	0	3,351	5,898	6,813	0	4,427	7,316	8,231
30,650	30,700	0	3,343	5,887	6,802	0	4,427	7,316	8,231
30,700	30,750	0	3,335	5,877	6,792	0	4,427	7,316	8,231
30,750	30,800	0	3,327	5,866	6,781	0	4,427	7,316	8,231
30,800	30,850	0	3,319	5,855	6,770	0	4,427	7,316	8,231
30,850	30,900	0	3,311	5,845	6,760	0	4,427	7,316	8,231
30,900	30,950	0	3,303	5,834	6,749	0	4,427	7,316	8,231
30,950	31,000	0	3,295	5,824	6,739	0	4,427	7,316	8,231
31,000	31,050	0	3,287	5,813	6,728	0	4,427	7,316	8,231
31,050	31,100	0	3,279	5,803	6,718	0	4,427	7,316	8,231
31,100	31,150	0	3,271	5,792	6,707	0	4,427	7,316	8,231
31,150	31,200	0	3,263	5,782	6,697	0	4,427	7,316	8,231

★ Use this column if your filing status is married filing separately and you qualify to claim the EIC. See the instructions for line 27a.

* If the amount you are looking up from the worksheet is at least $26,800 but less than $26,820, and you have no qualifying children who have valid SSNs, your credit is $1.

If the amount you are looking up from the worksheet is $26,820 or more, and you have no qualifying children who have valid SSNs, you can't take the credit.

(Continued)

DRAFT DRAFT

TREASURY/IRS AND OMB USE ONLY DRAFT

If the amount you are looking up from the worksheet is–		And your filing status is–							
		Single, head of household, or qualifying surviving spouse★ and you have–				Married filing jointly and you have–			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is–				Your credit is–			
31,200	31,250	0	3,255	5,771	6,686	0	4,417	7,302	8,217
31,250	31,300	0	3,247	5,761	6,676	0	4,409	7,292	8,207
31,300	31,350	0	3,239	5,750	6,665	0	4,401	7,281	8,196
31,350	31,400	0	3,231	5,740	6,655	0	4,393	7,271	8,186
31,400	31,450	0	3,223	5,729	6,644	0	4,385	7,260	8,175
31,450	31,500	0	3,215	5,719	6,634	0	4,377	7,250	8,165
31,500	31,550	0	3,207	5,708	6,623	0	4,369	7,239	8,154
31,550	31,600	0	3,199	5,698	6,613	0	4,361	7,229	8,144
31,600	31,650	0	3,191	5,687	6,602	0	4,353	7,218	8,133
31,650	31,700	0	3,183	5,676	6,591	0	4,345	7,208	8,123
31,700	31,750	0	3,175	5,666	6,581	0	4,337	7,197	8,112
31,750	31,800	0	3,167	5,655	6,570	0	4,329	7,186	8,101
31,800	31,850	0	3,159	5,645	6,560	0	4,321	7,176	8,091
31,850	31,900	0	3,151	5,634	6,549	0	4,313	7,165	8,080
31,900	31,950	0	3,143	5,624	6,539	0	4,305	7,155	8,070
31,950	32,000	0	3,135	5,613	6,528	0	4,297	7,144	8,059
32,000	32,050	0	3,127	5,603	6,518	0	4,289	7,134	8,049
32,050	32,100	0	3,119	5,592	6,507	0	4,281	7,123	8,038
32,100	32,150	0	3,111	5,582	6,497	0	4,273	7,113	8,028
32,150	32,200	0	3,103	5,571	6,486	0	4,265	7,102	8,017
32,200	32,250	0	3,095	5,561	6,476	0	4,257	7,092	8,007
32,250	32,300	0	3,087	5,550	6,465	0	4,249	7,081	7,996
32,300	32,350	0	3,079	5,540	6,455	0	4,241	7,071	7,986
32,350	32,400	0	3,071	5,529	6,444	0	4,233	7,060	7,975
32,400	32,450	0	3,063	5,519	6,434	0	4,225	7,050	7,965
32,450	32,500	0	3,055	5,508	6,423	0	4,217	7,039	7,954
32,500	32,550	0	3,047	5,497	6,412	0	4,209	7,029	7,944
32,550	32,600	0	3,039	5,487	6,402	0	4,201	7,018	7,933
32,600	32,650	0	3,031	5,476	6,391	0	4,193	7,007	7,922
32,650	32,700	0	3,023	5,466	6,381	0	4,185	6,997	7,912
32,700	32,750	0	3,015	5,455	6,370	0	4,177	6,986	7,901
32,750	32,800	0	3,007	5,445	6,360	0	4,169	6,976	7,891
32,800	32,850	0	2,999	5,434	6,349	0	4,161	6,965	7,880
32,850	32,900	0	2,991	5,424	6,339	0	4,153	6,955	7,870
32,900	32,950	0	2,983	5,413	6,328	0	4,145	6,944	7,859
32,950	33,000	0	2,975	5,403	6,318	0	4,137	6,934	7,849
33,000	33,050	0	2,967	5,392	6,307	0	4,129	6,923	7,838
33,050	33,100	0	2,959	5,382	6,297	0	4,121	6,913	7,828
33,100	33,150	0	2,951	5,371	6,286	0	4,113	6,902	7,817
33,150	33,200	0	2,943	5,361	6,276	0	4,105	6,892	7,807
33,200	33,250	0	2,935	5,350	6,265	0	4,097	6,881	7,796
33,250	33,300	0	2,927	5,340	6,255	0	4,089	6,871	7,786
33,300	33,350	0	2,919	5,329	6,244	0	4,081	6,860	7,775
33,350	33,400	0	2,911	5,318	6,233	0	4,073	6,850	7,765
33,400	33,450	0	2,903	5,308	6,223	0	4,065	6,839	7,754
33,450	33,500	0	2,895	5,297	6,212	0	4,057	6,828	7,743
33,500	33,550	0	2,887	5,287	6,202	0	4,049	6,818	7,733
33,550	33,600	0	2,879	5,276	6,191	0	4,041	6,807	7,722
33,600	33,650	0	2,871	5,266	6,181	0	4,033	6,797	7,712
33,650	33,700	0	2,863	5,255	6,170	0	4,025	6,786	7,701
33,700	33,750	0	2,855	5,245	6,160	0	4,017	6,776	7,691
33,750	33,800	0	2,847	5,234	6,149	0	4,009	6,765	7,680
33,800	33,850	0	2,839	5,224	6,139	0	4,001	6,755	7,670
33,850	33,900	0	2,831	5,213	6,128	0	3,993	6,744	7,659
33,900	33,950	0	2,823	5,203	6,118	0	3,985	6,734	7,649
33,950	34,000	0	2,815	5,192	6,107	0	3,977	6,723	7,638
34,000	34,050	0	2,807	5,182	6,097	0	3,969	6,713	7,628
34,050	34,100	0	2,799	5,171	6,086	0	3,961	6,702	7,617
34,100	34,150	0	2,791	5,161	6,076	0	3,953	6,692	7,607
34,150	34,200	0	2,783	5,150	6,065	0	3,945	6,681	7,596
34,200	34,250	0	2,775	5,139	6,054	0	3,937	6,671	7,586
34,250	34,300	0	2,767	5,129	6,044	0	3,929	6,660	7,575
34,300	34,350	0	2,759	5,118	6,033	0	3,921	6,649	7,564
34,350	34,400	0	2,751	5,108	6,023	0	3,913	6,639	7,554
34,400	34,450	0	2,744	5,097	6,012	0	3,905	6,628	7,543
34,450	34,500	0	2,736	5,087	6,002	0	3,897	6,618	7,533
34,500	34,550	0	2,728	5,076	5,991	0	3,889	6,607	7,522
34,550	34,600	0	2,720	5,066	5,981	0	3,881	6,597	7,512
34,600	34,650	0	2,712	5,055	5,970	0	3,873	6,586	7,501
34,650	34,700	0	2,704	5,045	5,960	0	3,865	6,576	7,491
34,700	34,750	0	2,696	5,034	5,949	0	3,857	6,565	7,480
34,750	34,800	0	2,688	5,024	5,939	0	3,849	6,555	7,470
34,800	34,850	0	2,680	5,013	5,928	0	3,841	6,544	7,459
34,850	34,900	0	2,672	5,003	5,918	0	3,833	6,534	7,449
34,900	34,950	0	2,664	4,992	5,907	0	3,825	6,523	7,438
34,950	35,000	0	2,656	4,981	5,896	0	3,817	6,513	7,428
35,000	35,050	0	2,648	4,971	5,886	0	3,809	6,502	7,417
35,050	35,100	0	2,640	4,960	5,875	0	3,801	6,492	7,407
35,100	35,150	0	2,632	4,950	5,865	0	3,793	6,481	7,396
35,150	35,200	0	2,624	4,939	5,854	0	3,785	6,470	7,385
35,200	35,250	0	2,616	4,929	5,844	0	3,777	6,460	7,375
35,250	35,300	0	2,608	4,918	5,833	0	3,769	6,449	7,364
35,300	35,350	0	2,600	4,908	5,823	0	3,761	6,439	7,354
35,350	35,400	0	2,592	4,897	5,812	0	3,753	6,428	7,343
35,400	35,450	0	2,584	4,887	5,802	0	3,745	6,418	7,333
35,450	35,500	0	2,576	4,876	5,791	0	3,737	6,407	7,322
35,500	35,550	0	2,568	4,866	5,781	0	3,729	6,397	7,312
35,550	35,600	0	2,560	4,855	5,770	0	3,721	6,386	7,301
35,600	35,650	0	2,552	4,845	5,760	0	3,713	6,376	7,291
35,650	35,700	0	2,544	4,834	5,749	0	3,706	6,365	7,280
35,700	35,750	0	2,536	4,824	5,739	0	3,698	6,355	7,270
35,750	35,800	0	2,528	4,813	5,728	0	3,690	6,344	7,259
35,800	35,850	0	2,520	4,802	5,717	0	3,682	6,334	7,249
35,850	35,900	0	2,512	4,792	5,707	0	3,674	6,323	7,238
35,900	35,950	0	2,504	4,781	5,696	0	3,666	6,312	7,227
35,950	36,000	0	2,496	4,771	5,686	0	3,658	6,302	7,217
36,000	36,050	0	2,488	4,760	5,675	0	3,650	6,291	7,206
36,050	36,100	0	2,480	4,750	5,665	0	3,642	6,281	7,196
36,100	36,150	0	2,472	4,739	5,654	0	3,634	6,270	7,185
36,150	36,200	0	2,464	4,729	5,644	0	3,626	6,260	7,175
36,200	36,250	0	2,456	4,718	5,633	0	3,618	6,249	7,164
36,250	36,300	0	2,448	4,708	5,623	0	3,610	6,239	7,154
36,300	36,350	0	2,440	4,697	5,612	0	3,602	6,228	7,143
36,350	36,400	0	2,432	4,687	5,602	0	3,594	6,218	7,133
36,400	36,450	0	2,424	4,676	5,591	0	3,586	6,207	7,122
36,450	36,500	0	2,416	4,666	5,581	0	3,578	6,197	7,112
36,500	36,550	0	2,408	4,655	5,570	0	3,570	6,186	7,101
36,550	36,600	0	2,400	4,645	5,560	0	3,562	6,176	7,091
36,600	36,650	0	2,392	4,634	5,549	0	3,554	6,165	7,080
36,650	36,700	0	2,384	4,623	5,538	0	3,546	6,155	7,070
36,700	36,750	0	2,376	4,613	5,528	0	3,538	6,144	7,059
36,750	36,800	0	2,368	4,602	5,517	0	3,530	6,133	7,048
36,800	36,850	0	2,360	4,592	5,507	0	3,522	6,123	7,038
36,850	36,900	0	2,352	4,581	5,496	0	3,514	6,112	7,027
36,900	36,950	0	2,344	4,571	5,486	0	3,506	6,102	7,017
36,950	37,000	0	2,336	4,560	5,475	0	3,498	6,091	7,006
37,000	37,050	0	2,328	4,550	5,465	0	3,490	6,081	6,996
37,050	37,100	0	2,320	4,539	5,454	0	3,482	6,070	6,985
37,100	37,150	0	2,312	4,529	5,444	0	3,474	6,060	6,975
37,150	37,200	0	2,304	4,518	5,433	0	3,466	6,049	6,964
37,200	37,250	0	2,296	4,508	5,423	0	3,458	6,039	6,954
37,250	37,300	0	2,288	4,497	5,412	0	3,450	6,028	6,943
37,300	37,350	0	2,280	4,487	5,402	0	3,442	6,018	6,933
37,350	37,400	0	2,272	4,476	5,391	0	3,434	6,007	6,922
37,400	37,450	0	2,264	4,466	5,381	0	3,426	5,997	6,912
37,450	37,500	0	2,256	4,455	5,370	0	3,418	5,986	6,901
37,500	37,550	0	2,248	4,444	5,359	0	3,410	5,976	6,891
37,550	37,600	0	2,240	4,434	5,349	0	3,402	5,965	6,880

★ Use this column if your filing status is married filing separately and you qualify to claim the EIC. See the instructions for line 27a.

(Continued)

DRAFT DRAFT

TREASURY/IRS AND OMB USE ONLY DRAFT

If the amount you are looking up from the worksheet is–		And your filing status is–							
		Single, head of household, or qualifying surviving spouse★ and you have–				Married filing jointly and you have–			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is–				Your credit is–			
37,600	37,650	0	2,232	4,423	5,338	0	3,394	5,954	6,869
37,650	37,700	0	2,224	4,413	5,328	0	3,386	5,944	6,859
37,700	37,750	0	2,216	4,402	5,317	0	3,378	5,933	6,848
37,750	37,800	0	2,208	4,392	5,307	0	3,370	5,923	6,838
37,800	37,850	0	2,200	4,381	5,296	0	3,362	5,912	6,827
37,850	37,900	0	2,192	4,371	5,286	0	3,354	5,902	6,817
37,900	37,950	0	2,184	4,360	5,275	0	3,346	5,891	6,806
37,950	38,000	0	2,176	4,350	5,265	0	3,338	5,881	6,796
38,000	38,050	0	2,168	4,339	5,254	0	3,330	5,870	6,785
38,050	38,100	0	2,160	4,329	5,244	0	3,322	5,860	6,775
38,100	38,150	0	2,152	4,318	5,233	0	3,314	5,849	6,764
38,150	38,200	0	2,144	4,308	5,223	0	3,306	5,839	6,754
38,200	38,250	0	2,136	4,297	5,212	0	3,298	5,828	6,743
38,250	38,300	0	2,128	4,287	5,202	0	3,290	5,818	6,733
38,300	38,350	0	2,120	4,276	5,191	0	3,282	5,807	6,722
38,350	38,400	0	2,112	4,265	5,180	0	3,274	5,797	6,712
38,400	38,450	0	2,104	4,255	5,170	0	3,266	5,786	6,701
38,450	38,500	0	2,096	4,244	5,159	0	3,258	5,775	6,690
38,500	38,550	0	2,088	4,234	5,149	0	3,250	5,765	6,680
38,550	38,600	0	2,080	4,223	5,138	0	3,242	5,754	6,669
38,600	38,650	0	2,072	4,213	5,128	0	3,234	5,744	6,659
38,650	38,700	0	2,064	4,202	5,117	0	3,226	5,733	6,648
38,700	38,750	0	2,056	4,192	5,107	0	3,218	5,723	6,638
38,750	38,800	0	2,048	4,181	5,096	0	3,210	5,712	6,627
38,800	38,850	0	2,040	4,171	5,086	0	3,202	5,702	6,617
38,850	38,900	0	2,032	4,160	5,075	0	3,194	5,691	6,606
38,900	38,950	0	2,024	4,150	5,065	0	3,186	5,681	6,596
38,950	39,000	0	2,016	4,139	5,054	0	3,178	5,670	6,585
39,000	39,050	0	2,008	4,129	5,044	0	3,170	5,660	6,575
39,050	39,100	0	2,000	4,118	5,033	0	3,162	5,649	6,564
39,100	39,150	0	1,992	4,108	5,023	0	3,154	5,639	6,554
39,150	39,200	0	1,984	4,097	5,012	0	3,146	5,628	6,543
39,200	39,250	0	1,976	4,086	5,001	0	3,138	5,618	6,533
39,250	39,300	0	1,968	4,076	4,991	0	3,130	5,607	6,522
39,300	39,350	0	1,960	4,065	4,980	0	3,122	5,596	6,511
39,350	39,400	0	1,952	4,055	4,970	0	3,114	5,586	6,501
39,400	39,450	0	1,945	4,044	4,959	0	3,106	5,575	6,490
39,450	39,500	0	1,937	4,034	4,949	0	3,098	5,565	6,480
39,500	39,550	0	1,929	4,023	4,938	0	3,090	5,554	6,469
39,550	39,600	0	1,921	4,013	4,928	0	3,082	5,544	6,459
39,600	39,650	0	1,913	4,002	4,917	0	3,074	5,533	6,448
39,650	39,700	0	1,905	3,992	4,907	0	3,066	5,523	6,438
39,700	39,750	0	1,897	3,981	4,896	0	3,058	5,512	6,427
39,750	39,800	0	1,889	3,971	4,886	0	3,050	5,502	6,417
39,800	39,850	0	1,881	3,960	4,875	0	3,042	5,491	6,406
39,850	39,900	0	1,873	3,950	4,865	0	3,034	5,481	6,396
39,900	39,950	0	1,865	3,939	4,854	0	3,026	5,470	6,385
39,950	40,000	0	1,857	3,928	4,843	0	3,018	5,460	6,375
40,000	40,050	0	1,849	3,918	4,833	0	3,010	5,449	6,364
40,050	40,100	0	1,841	3,907	4,822	0	3,002	5,439	6,354
40,100	40,150	0	1,833	3,897	4,812	0	2,994	5,428	6,343
40,150	40,200	0	1,825	3,886	4,801	0	2,986	5,417	6,332
40,200	40,250	0	1,817	3,876	4,791	0	2,978	5,407	6,322
40,250	40,300	0	1,809	3,865	4,780	0	2,970	5,396	6,311
40,300	40,350	0	1,801	3,855	4,770	0	2,962	5,386	6,301
40,350	40,400	0	1,793	3,844	4,759	0	2,954	5,375	6,290
40,400	40,450	0	1,785	3,834	4,749	0	2,946	5,365	6,280
40,450	40,500	0	1,777	3,823	4,738	0	2,938	5,354	6,269
40,500	40,550	0	1,769	3,813	4,728	0	2,930	5,344	6,259
40,550	40,600	0	1,761	3,802	4,717	0	2,922	5,333	6,248
40,600	40,650	0	1,753	3,792	4,707	0	2,914	5,323	6,238
40,650	40,700	0	1,745	3,781	4,696	0	2,907	5,312	6,227
40,700	40,750	0	1,737	3,771	4,686	0	2,899	5,302	6,217
40,750	40,800	0	1,729	3,760	4,675	0	2,891	5,291	6,206
40,800	40,850	0	1,721	3,749	4,664	0	2,883	5,281	6,196
40,850	40,900	0	1,713	3,739	4,654	0	2,875	5,270	6,185
40,900	40,950	0	1,705	3,728	4,643	0	2,867	5,259	6,174
40,950	41,000	0	1,697	3,718	4,633	0	2,859	5,249	6,164
41,000	41,050	0	1,689	3,707	4,622	0	2,851	5,238	6,153
41,050	41,100	0	1,681	3,697	4,612	0	2,843	5,228	6,143
41,100	41,150	0	1,673	3,686	4,601	0	2,835	5,217	6,132
41,150	41,200	0	1,665	3,676	4,591	0	2,827	5,207	6,122
41,200	41,250	0	1,657	3,665	4,580	0	2,819	5,196	6,111
41,250	41,300	0	1,649	3,655	4,570	0	2,811	5,186	6,101
41,300	41,350	0	1,641	3,644	4,559	0	2,803	5,175	6,090
41,350	41,400	0	1,633	3,634	4,549	0	2,795	5,165	6,080
41,400	41,450	0	1,625	3,623	4,538	0	2,787	5,154	6,069
41,450	41,500	0	1,617	3,613	4,528	0	2,779	5,144	6,059
41,500	41,550	0	1,609	3,602	4,517	0	2,771	5,133	6,048
41,550	41,600	0	1,601	3,592	4,507	0	2,763	5,123	6,038
41,600	41,650	0	1,593	3,581	4,496	0	2,755	5,112	6,027
41,650	41,700	0	1,585	3,570	4,485	0	2,747	5,102	6,017
41,700	41,750	0	1,577	3,560	4,475	0	2,739	5,091	6,006
41,750	41,800	0	1,569	3,549	4,464	0	2,731	5,080	5,995
41,800	41,850	0	1,561	3,539	4,454	0	2,723	5,070	5,985
41,850	41,900	0	1,553	3,528	4,443	0	2,715	5,059	5,974
41,900	41,950	0	1,545	3,518	4,433	0	2,707	5,049	5,964
41,950	42,000	0	1,537	3,507	4,422	0	2,699	5,038	5,953
42,000	42,050	0	1,529	3,497	4,412	0	2,691	5,028	5,943
42,050	42,100	0	1,521	3,486	4,401	0	2,683	5,017	5,932
42,100	42,150	0	1,513	3,476	4,391	0	2,675	5,007	5,922
42,150	42,200	0	1,505	3,465	4,380	0	2,667	4,996	5,911
42,200	42,250	0	1,497	3,455	4,370	0	2,659	4,986	5,901
42,250	42,300	0	1,489	3,444	4,359	0	2,651	4,975	5,890
42,300	42,350	0	1,481	3,434	4,349	0	2,643	4,965	5,880
42,350	42,400	0	1,473	3,423	4,338	0	2,635	4,954	5,869
42,400	42,450	0	1,465	3,413	4,328	0	2,627	4,944	5,859
42,450	42,500	0	1,457	3,402	4,317	0	2,619	4,933	5,848
42,500	42,550	0	1,449	3,391	4,306	0	2,611	4,923	5,838
42,550	42,600	0	1,441	3,381	4,296	0	2,603	4,912	5,827
42,600	42,650	0	1,433	3,370	4,285	0	2,595	4,901	5,816
42,650	42,700	0	1,425	3,360	4,275	0	2,587	4,891	5,806
42,700	42,750	0	1,417	3,349	4,264	0	2,579	4,880	5,795
42,750	42,800	0	1,409	3,339	4,254	0	2,571	4,870	5,785
42,800	42,850	0	1,401	3,328	4,243	0	2,563	4,859	5,774
42,850	42,900	0	1,393	3,318	4,233	0	2,555	4,849	5,764
42,900	42,950	0	1,385	3,307	4,222	0	2,547	4,838	5,753
42,950	43,000	0	1,377	3,297	4,212	0	2,539	4,828	5,743
43,000	43,050	0	1,369	3,286	4,201	0	2,531	4,817	5,732
43,050	43,100	0	1,361	3,276	4,191	0	2,523	4,807	5,722
43,100	43,150	0	1,353	3,265	4,180	0	2,515	4,796	5,711
43,150	43,200	0	1,345	3,255	4,170	0	2,507	4,786	5,701
43,200	43,250	0	1,337	3,244	4,159	0	2,499	4,775	5,690
43,250	43,300	0	1,329	3,234	4,149	0	2,491	4,765	5,680
43,300	43,350	0	1,321	3,223	4,138	0	2,483	4,754	5,669
43,350	43,400	0	1,313	3,212	4,127	0	2,475	4,744	5,659
43,400	43,450	0	1,305	3,202	4,117	0	2,467	4,733	5,648
43,450	43,500	0	1,297	3,191	4,106	0	2,459	4,722	5,637
43,500	43,550	0	1,289	3,181	4,096	0	2,451	4,712	5,627
43,550	43,600	0	1,281	3,170	4,085	0	2,443	4,701	5,616
43,600	43,650	0	1,273	3,160	4,075	0	2,435	4,691	5,606
43,650	43,700	0	1,265	3,149	4,064	0	2,427	4,680	5,595
43,700	43,750	0	1,257	3,139	4,054	0	2,419	4,670	5,585
43,750	43,800	0	1,249	3,128	4,043	0	2,411	4,659	5,574
43,800	43,850	0	1,241	3,118	4,033	0	2,403	4,649	5,564
43,850	43,900	0	1,233	3,107	4,022	0	2,395	4,638	5,553
43,900	43,950	0	1,225	3,097	4,012	0	2,387	4,628	5,543
43,950	44,000	0	1,217	3,086	4,001	0	2,379	4,617	5,532

★ Use this column if your filing status is married filing separately and you qualify to claim the EIC. See the instructions for line 27a.

(Continued)

DRAFT DRAFT

TREASURY/IRS AND OMB USE ONLY DRAFT

If the amount you are looking up from the worksheet is–		And your filing status is–							
		Single, head of household, or qualifying surviving spouse★ and you have–				Married filing jointly and you have–			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is–				Your credit is–			
44,000	44,050	0	1,209	3,076	3,991	0	2,371	4,607	5,522
44,050	44,100	0	1,201	3,065	3,980	0	2,363	4,596	5,511
44,100	44,150	0	1,193	3,055	3,970	0	2,355	4,586	5,501
44,150	44,200	0	1,185	3,044	3,959	0	2,347	4,575	5,490
44,200	44,250	0	1,177	3,033	3,948	0	2,339	4,565	5,480
44,250	44,300	0	1,169	3,023	3,938	0	2,331	4,554	5,469
44,300	44,350	0	1,161	3,012	3,927	0	2,323	4,543	5,458
44,350	44,400	0	1,153	3,002	3,917	0	2,315	4,533	5,448
44,400	44,450	0	1,146	2,991	3,906	0	2,307	4,522	5,437
44,450	44,500	0	1,138	2,981	3,896	0	2,299	4,512	5,427
44,500	44,550	0	1,130	2,970	3,885	0	2,291	4,501	5,416
44,550	44,600	0	1,122	2,960	3,875	0	2,283	4,491	5,406
44,600	44,650	0	1,114	2,949	3,864	0	2,275	4,480	5,395
44,650	44,700	0	1,106	2,939	3,854	0	2,267	4,470	5,385
44,700	44,750	0	1,098	2,928	3,843	0	2,259	4,459	5,374
44,750	44,800	0	1,090	2,918	3,833	0	2,251	4,449	5,364
44,800	44,850	0	1,082	2,907	3,822	0	2,243	4,438	5,353
44,850	44,900	0	1,074	2,897	3,812	0	2,235	4,428	5,343
44,900	44,950	0	1,066	2,886	3,801	0	2,227	4,417	5,332
44,950	45,000	0	1,058	2,875	3,790	0	2,219	4,407	5,322
45,000	45,050	0	1,050	2,865	3,780	0	2,211	4,396	5,311
45,050	45,100	0	1,042	2,854	3,769	0	2,203	4,386	5,301
45,100	45,150	0	1,034	2,844	3,759	0	2,195	4,375	5,290
45,150	45,200	0	1,026	2,833	3,748	0	2,187	4,364	5,279
45,200	45,250	0	1,018	2,823	3,738	0	2,179	4,354	5,269
45,250	45,300	0	1,010	2,812	3,727	0	2,171	4,343	5,258
45,300	45,350	0	1,002	2,802	3,717	0	2,163	4,333	5,248
45,350	45,400	0	994	2,791	3,706	0	2,155	4,322	5,237
45,400	45,450	0	986	2,781	3,696	0	2,147	4,312	5,227
45,450	45,500	0	978	2,770	3,685	0	2,139	4,301	5,216
45,500	45,550	0	970	2,760	3,675	0	2,131	4,291	5,206
45,550	45,600	0	962	2,749	3,664	0	2,123	4,280	5,195
45,600	45,650	0	954	2,739	3,654	0	2,115	4,270	5,185
45,650	45,700	0	946	2,728	3,643	0	2,108	4,259	5,174
45,700	45,750	0	938	2,718	3,633	0	2,100	4,249	5,164
45,750	45,800	0	930	2,707	3,622	0	2,092	4,238	5,153
45,800	45,850	0	922	2,696	3,611	0	2,084	4,228	5,143
45,850	45,900	0	914	2,686	3,601	0	2,076	4,217	5,132
45,900	45,950	0	906	2,675	3,590	0	2,068	4,206	5,121
45,950	46,000	0	898	2,665	3,580	0	2,060	4,196	5,111
46,000	46,050	0	890	2,654	3,569	0	2,052	4,185	5,100
46,050	46,100	0	882	2,644	3,559	0	2,044	4,175	5,090
46,100	46,150	0	874	2,633	3,548	0	2,036	4,164	5,079
46,150	46,200	0	866	2,623	3,538	0	2,028	4,154	5,069
46,200	46,250	0	858	2,612	3,527	0	2,020	4,143	5,058
46,250	46,300	0	850	2,602	3,517	0	2,012	4,133	5,048
46,300	46,350	0	842	2,591	3,506	0	2,004	4,122	5,037
46,350	46,400	0	834	2,581	3,496	0	1,996	4,112	5,027
46,400	46,450	0	826	2,570	3,485	0	1,988	4,101	5,016
46,450	46,500	0	818	2,560	3,475	0	1,980	4,091	5,006
46,500	46,550	0	810	2,549	3,464	0	1,972	4,080	4,995
46,550	46,600	0	802	2,539	3,454	0	1,964	4,070	4,985
46,600	46,650	0	794	2,528	3,443	0	1,956	4,059	4,974
46,650	46,700	0	786	2,517	3,432	0	1,948	4,049	4,964
46,700	46,750	0	778	2,507	3,422	0	1,940	4,038	4,953
46,750	46,800	0	770	2,496	3,411	0	1,932	4,027	4,942
46,800	46,850	0	762	2,486	3,401	0	1,924	4,017	4,932
46,850	46,900	0	754	2,475	3,390	0	1,916	4,006	4,921
46,900	46,950	0	746	2,465	3,380	0	1,908	3,996	4,911
46,950	47,000	0	738	2,454	3,369	0	1,900	3,985	4,900
47,000	47,050	0	730	2,444	3,359	0	1,892	3,975	4,890
47,050	47,100	0	722	2,433	3,348	0	1,884	3,964	4,879
47,100	47,150	0	714	2,423	3,338	0	1,876	3,954	4,869
47,150	47,200	0	706	2,412	3,327	0	1,868	3,943	4,858
47,200	47,250	0	698	2,402	3,317	0	1,860	3,933	4,848
47,250	47,300	0	690	2,391	3,306	0	1,852	3,922	4,837
47,300	47,350	0	682	2,381	3,296	0	1,844	3,912	4,827
47,350	47,400	0	674	2,370	3,285	0	1,836	3,901	4,816
47,400	47,450	0	666	2,360	3,275	0	1,828	3,891	4,806
47,450	47,500	0	658	2,349	3,264	0	1,820	3,880	4,795
47,500	47,550	0	650	2,338	3,253	0	1,812	3,870	4,785
47,550	47,600	0	642	2,328	3,243	0	1,804	3,859	4,774
47,600	47,650	0	634	2,317	3,232	0	1,796	3,848	4,763
47,650	47,700	0	626	2,307	3,222	0	1,788	3,838	4,753
47,700	47,750	0	618	2,296	3,211	0	1,780	3,827	4,742
47,750	47,800	0	610	2,286	3,201	0	1,772	3,817	4,732
47,800	47,850	0	602	2,275	3,190	0	1,764	3,806	4,721
47,850	47,900	0	594	2,265	3,180	0	1,756	3,796	4,711
47,900	47,950	0	586	2,254	3,169	0	1,748	3,785	4,700
47,950	48,000	0	578	2,244	3,159	0	1,740	3,775	4,690
48,000	48,050	0	570	2,233	3,148	0	1,732	3,764	4,679
48,050	48,100	0	562	2,223	3,138	0	1,724	3,754	4,669
48,100	48,150	0	554	2,212	3,127	0	1,716	3,743	4,658
48,150	48,200	0	546	2,202	3,117	0	1,708	3,733	4,648
48,200	48,250	0	538	2,191	3,106	0	1,700	3,722	4,637
48,250	48,300	0	530	2,181	3,096	0	1,692	3,712	4,627
48,300	48,350	0	522	2,170	3,085	0	1,684	3,701	4,616
48,350	48,400	0	514	2,159	3,074	0	1,676	3,691	4,606
48,400	48,450	0	506	2,149	3,064	0	1,668	3,680	4,595
48,450	48,500	0	498	2,138	3,053	0	1,660	3,669	4,584
48,500	48,550	0	490	2,128	3,043	0	1,652	3,659	4,574
48,550	48,600	0	482	2,117	3,032	0	1,644	3,648	4,563
48,600	48,650	0	474	2,107	3,022	0	1,636	3,638	4,553
48,650	48,700	0	466	2,096	3,011	0	1,628	3,627	4,542
48,700	48,750	0	458	2,086	3,001	0	1,620	3,617	4,532
48,750	48,800	0	450	2,075	2,990	0	1,612	3,606	4,521
48,800	48,850	0	442	2,065	2,980	0	1,604	3,596	4,511
48,850	48,900	0	434	2,054	2,969	0	1,596	3,585	4,500
48,900	48,950	0	426	2,044	2,959	0	1,588	3,575	4,490
48,950	49,000	0	418	2,033	2,948	0	1,580	3,564	4,479
49,000	49,050	0	410	2,023	2,938	0	1,572	3,554	4,469
49,050	49,100	0	402	2,012	2,927	0	1,564	3,543	4,458
49,100	49,150	0	394	2,002	2,917	0	1,556	3,533	4,448
49,150	49,200	0	386	1,991	2,906	0	1,548	3,522	4,437
49,200	49,250	0	378	1,980	2,895	0	1,540	3,512	4,427
49,250	49,300	0	370	1,970	2,885	0	1,532	3,501	4,416
49,300	49,350	0	362	1,959	2,874	0	1,524	3,490	4,405
49,350	49,400	0	354	1,949	2,864	0	1,516	3,480	4,395
49,400	49,450	0	347	1,938	2,853	0	1,508	3,469	4,384
49,450	49,500	0	339	1,928	2,843	0	1,500	3,459	4,374
49,500	49,550	0	331	1,917	2,832	0	1,492	3,448	4,363
49,550	49,600	0	323	1,907	2,822	0	1,484	3,438	4,353
49,600	49,650	0	315	1,896	2,811	0	1,476	3,427	4,342
49,650	49,700	0	307	1,886	2,801	0	1,468	3,417	4,332
49,700	49,750	0	299	1,875	2,790	0	1,460	3,406	4,321
49,750	49,800	0	291	1,865	2,780	0	1,452	3,396	4,311
49,800	49,850	0	283	1,854	2,769	0	1,444	3,385	4,300
49,850	49,900	0	275	1,844	2,759	0	1,436	3,375	4,290
49,900	49,950	0	267	1,833	2,748	0	1,428	3,364	4,279
49,950	50,000	0	259	1,822	2,737	0	1,420	3,354	4,269
50,000	50,050	0	251	1,812	2,727	0	1,412	3,343	4,258
50,050	50,100	0	243	1,801	2,716	0	1,404	3,333	4,248
50,100	50,150	0	235	1,791	2,706	0	1,396	3,322	4,237
50,150	50,200	0	227	1,780	2,695	0	1,388	3,311	4,226
50,200	50,250	0	219	1,770	2,685	0	1,380	3,301	4,216
50,250	50,300	0	211	1,759	2,674	0	1,372	3,290	4,205
50,300	50,350	0	203	1,749	2,664	0	1,364	3,280	4,195
50,350	50,400	0	195	1,738	2,653	0	1,356	3,269	4,184

★ Use this column if your filing status is married filing separately and you qualify to claim the EIC. See the instructions for line 27a.

(Continued)

DRAFT DRAFT

TREASURY/IRS AND OMB USE ONLY DRAFT

If the amount you are looking up from the worksheet is–		And your filing status is–							
		Single, head of household, or qualifying surviving spouse★ and you have–				Married filing jointly and you have–			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is–				Your credit is–			
50,400	50,450	0	187	1,728	2,643	0	1,348	3,259	4,174
50,450	50,500	0	179	1,717	2,632	0	1,340	3,248	4,163
50,500	50,550	0	171	1,707	2,622	0	1,332	3,238	4,153
50,550	50,600	0	163	1,696	2,611	0	1,324	3,227	4,142
50,600	50,650	0	155	1,686	2,601	0	1,316	3,217	4,132
50,650	50,700	0	147	1,675	2,590	0	1,309	3,206	4,121
50,700	50,750	0	139	1,665	2,580	0	1,301	3,196	4,111
50,750	50,800	0	131	1,654	2,569	0	1,293	3,185	4,100
50,800	50,850	0	123	1,643	2,558	0	1,285	3,175	4,090
50,850	50,900	0	115	1,633	2,548	0	1,277	3,164	4,079
50,900	50,950	0	107	1,622	2,537	0	1,269	3,153	4,068
50,950	51,000	0	99	1,612	2,527	0	1,261	3,143	4,058
51,000	51,050	0	91	1,601	2,516	0	1,253	3,132	4,047
51,050	51,100	0	83	1,591	2,506	0	1,245	3,122	4,037
51,100	51,150	0	75	1,580	2,495	0	1,237	3,111	4,026
51,150	51,200	0	67	1,570	2,485	0	1,229	3,101	4,016
51,200	51,250	0	59	1,559	2,474	0	1,221	3,090	4,005
51,250	51,300	0	51	1,549	2,464	0	1,213	3,080	3,995
51,300	51,350	0	43	1,538	2,453	0	1,205	3,069	3,984
51,350	51,400	0	35	1,528	2,443	0	1,197	3,059	3,974
51,400	51,450	0	27	1,517	2,432	0	1,189	3,048	3,963
51,450	51,500	0	19	1,507	2,422	0	1,181	3,038	3,953
51,500	51,550	0	11	1,496	2,411	0	1,173	3,027	3,942
51,550	51,600	0	*	1,486	2,401	0	1,165	3,017	3,932
51,600	51,650	0	0	1,475	2,390	0	1,157	3,006	3,921
51,650	51,700	0	0	1,464	2,379	0	1,149	2,996	3,911
51,700	51,750	0	0	1,454	2,369	0	1,141	2,985	3,900
51,750	51,800	0	0	1,443	2,358	0	1,133	2,974	3,889
51,800	51,850	0	0	1,433	2,348	0	1,125	2,964	3,879
51,850	51,900	0	0	1,422	2,337	0	1,117	2,953	3,868
51,900	51,950	0	0	1,412	2,327	0	1,109	2,943	3,858
51,950	52,000	0	0	1,401	2,316	0	1,101	2,932	3,847
52,000	52,050	0	0	1,391	2,306	0	1,093	2,922	3,837
52,050	52,100	0	0	1,380	2,295	0	1,085	2,911	3,826
52,100	52,150	0	0	1,370	2,285	0	1,077	2,901	3,816
52,150	52,200	0	0	1,359	2,274	0	1,069	2,890	3,805
52,200	52,250	0	0	1,349	2,264	0	1,061	2,880	3,795
52,250	52,300	0	0	1,338	2,253	0	1,053	2,869	3,784
52,300	52,350	0	0	1,328	2,243	0	1,045	2,859	3,774
52,350	52,400	0	0	1,317	2,232	0	1,037	2,848	3,763
52,400	52,450	0	0	1,307	2,222	0	1,029	2,838	3,753
52,450	52,500	0	0	1,296	2,211	0	1,021	2,827	3,742
52,500	52,550	0	0	1,285	2,200	0	1,013	2,817	3,732
52,550	52,600	0	0	1,275	2,190	0	1,005	2,806	3,721
52,600	52,650	0	0	1,264	2,179	0	997	2,795	3,710
52,650	52,700	0	0	1,254	2,169	0	989	2,785	3,700
52,700	52,750	0	0	1,243	2,158	0	981	2,774	3,689
52,750	52,800	0	0	1,233	2,148	0	973	2,764	3,679
52,800	52,850	0	0	1,222	2,137	0	965	2,753	3,668
52,850	52,900	0	0	1,212	2,127	0	957	2,743	3,658
52,900	52,950	0	0	1,201	2,116	0	949	2,732	3,647
52,950	53,000	0	0	1,191	2,106	0	941	2,722	3,637
53,000	53,050	0	0	1,180	2,095	0	933	2,711	3,626
53,050	53,100	0	0	1,170	2,085	0	925	2,701	3,616
53,100	53,150	0	0	1,159	2,074	0	917	2,690	3,605
53,150	53,200	0	0	1,149	2,064	0	909	2,680	3,595
53,200	53,250	0	0	1,138	2,053	0	901	2,669	3,584
53,250	53,300	0	0	1,128	2,043	0	893	2,659	3,574
53,300	53,350	0	0	1,117	2,032	0	885	2,648	3,563
53,350	53,400	0	0	1,106	2,021	0	877	2,638	3,553
53,400	53,450	0	0	1,096	2,011	0	869	2,627	3,542
53,450	53,500	0	0	1,085	2,000	0	861	2,616	3,531
53,500	53,550	0	0	1,075	1,990	0	853	2,606	3,521
53,550	53,600	0	0	1,064	1,979	0	845	2,595	3,510
53,600	53,650	0	0	1,054	1,969	0	837	2,585	3,500
53,650	53,700	0	0	1,043	1,958	0	829	2,574	3,489
53,700	53,750	0	0	1,033	1,948	0	821	2,564	3,479
53,750	53,800	0	0	1,022	1,937	0	813	2,553	3,468
53,800	53,850	0	0	1,012	1,927	0	805	2,543	3,458
53,850	53,900	0	0	1,001	1,916	0	797	2,532	3,447
53,900	53,950	0	0	991	1,906	0	789	2,522	3,437
53,950	54,000	0	0	980	1,895	0	781	2,511	3,426
54,000	54,050	0	0	970	1,885	0	773	2,501	3,416
54,050	54,100	0	0	959	1,874	0	765	2,490	3,405
54,100	54,150	0	0	949	1,864	0	757	2,480	3,395
54,150	54,200	0	0	938	1,853	0	749	2,469	3,384
54,200	54,250	0	0	927	1,842	0	741	2,459	3,374
54,250	54,300	0	0	917	1,832	0	733	2,448	3,363
54,300	54,350	0	0	906	1,821	0	725	2,437	3,352
54,350	54,400	0	0	896	1,811	0	717	2,427	3,342
54,400	54,450	0	0	885	1,800	0	709	2,416	3,331
54,450	54,500	0	0	875	1,790	0	701	2,406	3,321
54,500	54,550	0	0	864	1,779	0	693	2,395	3,310
54,550	54,600	0	0	854	1,769	0	685	2,385	3,300
54,600	54,650	0	0	843	1,758	0	677	2,374	3,289
54,650	54,700	0	0	833	1,748	0	669	2,364	3,279
54,700	54,750	0	0	822	1,737	0	661	2,353	3,268
54,750	54,800	0	0	812	1,727	0	653	2,343	3,258
54,800	54,850	0	0	801	1,716	0	645	2,332	3,247
54,850	54,900	0	0	791	1,706	0	637	2,322	3,237
54,900	54,950	0	0	780	1,695	0	629	2,311	3,226
54,950	55,000	0	0	769	1,684	0	621	2,301	3,216
55,000	55,050	0	0	759	1,674	0	613	2,290	3,205
55,050	55,100	0	0	748	1,663	0	605	2,280	3,195
55,100	55,150	0	0	738	1,653	0	597	2,269	3,184
55,150	55,200	0	0	727	1,642	0	589	2,258	3,173
55,200	55,250	0	0	717	1,632	0	581	2,248	3,163
55,250	55,300	0	0	706	1,621	0	573	2,237	3,152
55,300	55,350	0	0	696	1,611	0	565	2,227	3,142
55,350	55,400	0	0	685	1,600	0	557	2,216	3,131
55,400	55,450	0	0	675	1,590	0	549	2,206	3,121
55,450	55,500	0	0	664	1,579	0	541	2,195	3,110
55,500	55,550	0	0	654	1,569	0	533	2,185	3,100
55,550	55,600	0	0	643	1,558	0	525	2,174	3,089
55,600	55,650	0	0	633	1,548	0	517	2,164	3,079
55,650	55,700	0	0	622	1,537	0	510	2,153	3,068
55,700	55,750	0	0	612	1,527	0	502	2,143	3,058
55,750	55,800	0	0	601	1,516	0	494	2,132	3,047
55,800	55,850	0	0	590	1,505	0	486	2,122	3,037
55,850	55,900	0	0	580	1,495	0	478	2,111	3,026
55,900	55,950	0	0	569	1,484	0	470	2,100	3,015
55,950	56,000	0	0	559	1,474	0	462	2,090	3,005
56,000	56,050	0	0	548	1,463	0	454	2,079	2,994
56,050	56,100	0	0	538	1,453	0	446	2,069	2,984
56,100	56,150	0	0	527	1,442	0	438	2,058	2,973
56,150	56,200	0	0	517	1,432	0	430	2,048	2,963
56,200	56,250	0	0	506	1,421	0	422	2,037	2,952
56,250	56,300	0	0	496	1,411	0	414	2,027	2,942
56,300	56,350	0	0	485	1,400	0	406	2,016	2,931
56,350	56,400	0	0	475	1,390	0	398	2,006	2,921
56,400	56,450	0	0	464	1,379	0	390	1,995	2,910
56,450	56,500	0	0	454	1,369	0	382	1,985	2,900
56,500	56,550	0	0	443	1,358	0	374	1,974	2,889
56,550	56,600	0	0	433	1,348	0	366	1,964	2,879
56,600	56,650	0	0	422	1,337	0	358	1,953	2,868
56,650	56,700	0	0	411	1,326	0	350	1,943	2,858
56,700	56,750	0	0	401	1,316	0	342	1,932	2,847
56,750	56,800	0	0	390	1,305	0	334	1,921	2,836

★ Use this column if your filing status is married filing separately and you qualify to claim the EIC. See the instructions for line 27a.

* If the amount you are looking up from the worksheet is at least $51,550 but less than $51,593, and you have one qualifying child who has a valid SSN, your credit is $3.

If the amount you are looking up from the worksheet is $51,593 or more, and you have one qualifying child who has a valid SSN, you can't take the credit.

(Continued)

DRAFT DRAFT

TREASURY/IRS AND OMB USE ONLY DRAFT

If the amount you are looking up from the worksheet is–		And your filing status is–							
		Single, head of household, or qualifying surviving spouse★ and you have–				Married filing jointly and you have–			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is–				Your credit is–			
56,800	56,850	0	0	380	1,295	0	326	1,911	2,826
56,850	56,900	0	0	369	1,284	0	318	1,900	2,815
56,900	56,950	0	0	359	1,274	0	310	1,890	2,805
56,950	57,000	0	0	348	1,263	0	302	1,879	2,794
57,000	57,050	0	0	338	1,253	0	294	1,869	2,784
57,050	57,100	0	0	327	1,242	0	286	1,858	2,773
57,100	57,150	0	0	317	1,232	0	278	1,848	2,763
57,150	57,200	0	0	306	1,221	0	270	1,837	2,752
57,200	57,250	0	0	296	1,211	0	262	1,827	2,742
57,250	57,300	0	0	285	1,200	0	254	1,816	2,731
57,300	57,350	0	0	275	1,190	0	246	1,806	2,721
57,350	57,400	0	0	264	1,179	0	238	1,795	2,710
57,400	57,450	0	0	254	1,169	0	230	1,785	2,700
57,450	57,500	0	0	243	1,158	0	222	1,774	2,689
57,500	57,550	0	0	232	1,147	0	214	1,764	2,679
57,550	57,600	0	0	222	1,137	0	206	1,753	2,668
57,600	57,650	0	0	211	1,126	0	198	1,742	2,657
57,650	57,700	0	0	201	1,116	0	190	1,732	2,647
57,700	57,750	0	0	190	1,105	0	182	1,721	2,636
57,750	57,800	0	0	180	1,095	0	174	1,711	2,626
57,800	57,850	0	0	169	1,084	0	166	1,700	2,615
57,850	57,900	0	0	159	1,074	0	158	1,690	2,605
57,900	57,950	0	0	148	1,063	0	150	1,679	2,594
57,950	58,000	0	0	138	1,053	0	142	1,669	2,584
58,000	58,050	0	0	127	1,042	0	134	1,658	2,573
58,050	58,100	0	0	117	1,032	0	126	1,648	2,563
58,100	58,150	0	0	106	1,021	0	118	1,637	2,552
58,150	58,200	0	0	96	1,011	0	110	1,627	2,542
58,200	58,250	0	0	85	1,000	0	102	1,616	2,531
58,250	58,300	0	0	75	990	0	94	1,606	2,521
58,300	58,350	0	0	64	979	0	86	1,595	2,510
58,350	58,400	0	0	53	968	0	78	1,585	2,500
58,400	58,450	0	0	43	958	0	70	1,574	2,489
58,450	58,500	0	0	32	947	0	62	1,563	2,478
58,500	58,550	0	0	22	937	0	54	1,553	2,468
58,550	58,600	0	0	11	926	0	46	1,542	2,457
58,600	58,650	0	0	*	916	0	38	1,532	2,447
58,650	58,700	0	0	0	905	0	30	1,521	2,436
58,700	58,750	0	0	0	895	0	22	1,511	2,426
58,750	58,800	0	0	0	884	0	14	1,500	2,415
58,800	58,850	0	0	0	874	0	6	1,490	2,405
58,850	58,900	0	0	0	863	0	**	1,479	2,394
58,900	58,950	0	0	0	853	0	0	1,469	2,384
58,950	59,000	0	0	0	842	0	0	1,458	2,373
59,000	59,050	0	0	0	832	0	0	1,448	2,363
59,050	59,100	0	0	0	821	0	0	1,437	2,352
59,100	59,150	0	0	0	811	0	0	1,427	2,342
59,150	59,200	0	0	0	800	0	0	1,416	2,331
59,200	59,250	0	0	0	789	0	0	1,406	2,321
59,250	59,300	0	0	0	779	0	0	1,395	2,310
59,300	59,350	0	0	0	768	0	0	1,384	2,299
59,350	59,400	0	0	0	758	0	0	1,374	2,289
59,400	59,450	0	0	0	747	0	0	1,363	2,278
59,450	59,500	0	0	0	737	0	0	1,353	2,268
59,500	59,550	0	0	0	726	0	0	1,342	2,257
59,550	59,600	0	0	0	716	0	0	1,332	2,247

If the amount you are looking up from the worksheet is–		And your filing status is–							
		Single, head of household, or qualifying surviving spouse★ and you have–				Married filing jointly and you have–			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is–				Your credit is–			
59,600	59,650	0	0	0	705	0	0	1,321	2,236
59,650	59,700	0	0	0	695	0	0	1,311	2,226
59,700	59,750	0	0	0	684	0	0	1,300	2,215
59,750	59,800	0	0	0	674	0	0	1,290	2,205
59,800	59,850	0	0	0	663	0	0	1,279	2,194
59,850	59,900	0	0	0	653	0	0	1,269	2,184
59,900	59,950	0	0	0	642	0	0	1,258	2,173
59,950	60,000	0	0	0	631	0	0	1,248	2,163
60,000	60,050	0	0	0	621	0	0	1,237	2,152
60,050	60,100	0	0	0	610	0	0	1,227	2,142
60,100	60,150	0	0	0	600	0	0	1,216	2,131
60,150	60,200	0	0	0	589	0	0	1,205	2,120
60,200	60,250	0	0	0	579	0	0	1,195	2,110
60,250	60,300	0	0	0	568	0	0	1,184	2,099
60,300	60,350	0	0	0	558	0	0	1,174	2,089
60,350	60,400	0	0	0	547	0	0	1,163	2,078
60,400	60,450	0	0	0	537	0	0	1,153	2,068
60,450	60,500	0	0	0	526	0	0	1,142	2,057
60,500	60,550	0	0	0	516	0	0	1,132	2,047
60,550	60,600	0	0	0	505	0	0	1,121	2,036
60,600	60,650	0	0	0	495	0	0	1,111	2,026
60,650	60,700	0	0	0	484	0	0	1,100	2,015
60,700	60,750	0	0	0	474	0	0	1,090	2,005
60,750	60,800	0	0	0	463	0	0	1,079	1,994
60,800	60,850	0	0	0	452	0	0	1,069	1,984
60,850	60,900	0	0	0	442	0	0	1,058	1,973
60,900	60,950	0	0	0	431	0	0	1,047	1,962
60,950	61,000	0	0	0	421	0	0	1,037	1,952
61,000	61,050	0	0	0	410	0	0	1,026	1,941
61,050	61,100	0	0	0	400	0	0	1,016	1,931
61,100	61,150	0	0	0	389	0	0	1,005	1,920
61,150	61,200	0	0	0	379	0	0	995	1,910
61,200	61,250	0	0	0	368	0	0	984	1,899
61,250	61,300	0	0	0	358	0	0	974	1,889
61,300	61,350	0	0	0	347	0	0	963	1,878
61,350	61,400	0	0	0	337	0	0	953	1,868
61,400	61,450	0	0	0	326	0	0	942	1,857
61,450	61,500	0	0	0	316	0	0	932	1,847
61,500	61,550	0	0	0	305	0	0	921	1,836
61,550	61,600	0	0	0	295	0	0	911	1,826
61,600	61,650	0	0	0	284	0	0	900	1,815
61,650	61,700	0	0	0	273	0	0	890	1,805
61,700	61,750	0	0	0	263	0	0	879	1,794
61,750	61,800	0	0	0	252	0	0	868	1,783
61,800	61,850	0	0	0	242	0	0	858	1,773
61,850	61,900	0	0	0	231	0	0	847	1,762
61,900	61,950	0	0	0	221	0	0	837	1,752
61,950	62,000	0	0	0	210	0	0	826	1,741
62,000	62,050	0	0	0	200	0	0	816	1,731
62,050	62,100	0	0	0	189	0	0	805	1,720
62,100	62,150	0	0	0	179	0	0	795	1,710
62,150	62,200	0	0	0	168	0	0	784	1,699
62,200	62,250	0	0	0	158	0	0	774	1,689
62,250	62,300	0	0	0	147	0	0	763	1,678
62,300	62,350	0	0	0	137	0	0	753	1,668
62,350	62,400	0	0	0	126	0	0	742	1,657

★ Use this column if your filing status is married filing separately and you qualify to claim the EIC. See the instructions for line 27a.

* If the amount you are looking up from the worksheet is at least $58,600 but less than $58,629, and you have two qualifying children who have valid SSNs, your credit is $3.

If the amount you are looking up from the worksheet is $58,629 or more, and you have two qualifying children who have valid SSNs, you can't take the credit.

** If the amount you are looking up from the worksheet is at least $58,850 but less than $58,863, and you have one qualifying child who has a valid SSN, your credit is $1.

If the amount you are looking up from the worksheet is $58,863 or more, and you have one qualifying child who has a valid SSN, you can't take the credit.

(Continued)

DRAFT DRAFT

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If the amount you are looking up from the worksheet is–		And your filing status is–							
		Single, head of household, or qualifying surviving spouse★ and you have–				Married filing jointly and you have–			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is–				Your credit is–			
62,400	62,450	0	0	0	116	0	0	732	1,647
62,450	62,500	0	0	0	105	0	0	721	1,636
62,500	62,550	0	0	0	94	0	0	711	1,626
62,550	62,600	0	0	0	84	0	0	700	1,615
62,600	62,650	0	0	0	73	0	0	689	1,604
62,650	62,700	0	0	0	63	0	0	679	1,594
62,700	62,750	0	0	0	52	0	0	668	1,583
62,750	62,800	0	0	0	42	0	0	658	1,573
62,800	62,850	0	0	0	31	0	0	647	1,562
62,850	62,900	0	0	0	21	0	0	637	1,552
62,900	62,950	0	0	0	10	0	0	626	1,541
62,950	63,000	0	0	0	*	0	0	616	1,531
63,000	63,050	0	0	0	0	0	0	605	1,520
63,050	63,100	0	0	0	0	0	0	595	1,510
63,100	63,150	0	0	0	0	0	0	584	1,499
63,150	63,200	0	0	0	0	0	0	574	1,489
63,200	63,250	0	0	0	0	0	0	563	1,478
63,250	63,300	0	0	0	0	0	0	553	1,468
63,300	63,350	0	0	0	0	0	0	542	1,457
63,350	63,400	0	0	0	0	0	0	532	1,447
63,400	63,450	0	0	0	0	0	0	521	1,436
63,450	63,500	0	0	0	0	0	0	510	1,425
63,500	63,550	0	0	0	0	0	0	500	1,415
63,550	63,600	0	0	0	0	0	0	489	1,404
63,600	63,650	0	0	0	0	0	0	479	1,394
63,650	63,700	0	0	0	0	0	0	468	1,383
63,700	63,750	0	0	0	0	0	0	458	1,373
63,750	63,800	0	0	0	0	0	0	447	1,362
63,800	63,850	0	0	0	0	0	0	437	1,352
63,850	63,900	0	0	0	0	0	0	426	1,341
63,900	63,950	0	0	0	0	0	0	416	1,331
63,950	64,000	0	0	0	0	0	0	405	1,320
64,000	64,050	0	0	0	0	0	0	395	1,310
64,050	64,100	0	0	0	0	0	0	384	1,299
64,100	64,150	0	0	0	0	0	0	374	1,289
64,150	64,200	0	0	0	0	0	0	363	1,278
64,200	64,250	0	0	0	0	0	0	353	1,268
64,250	64,300	0	0	0	0	0	0	342	1,257
64,300	64,350	0	0	0	0	0	0	331	1,246
64,350	64,400	0	0	0	0	0	0	321	1,236
64,400	64,450	0	0	0	0	0	0	310	1,225
64,450	64,500	0	0	0	0	0	0	300	1,215
64,500	64,550	0	0	0	0	0	0	289	1,204
64,550	64,600	0	0	0	0	0	0	279	1,194
64,600	64,650	0	0	0	0	0	0	268	1,183
64,650	64,700	0	0	0	0	0	0	258	1,173
64,700	64,750	0	0	0	0	0	0	247	1,162
64,750	64,800	0	0	0	0	0	0	237	1,152
64,800	64,850	0	0	0	0	0	0	226	1,141
64,850	64,900	0	0	0	0	0	0	216	1,131
64,900	64,950	0	0	0	0	0	0	205	1,120
64,950	65,000	0	0	0	0	0	0	195	1,110
65,000	65,050	0	0	0	0	0	0	184	1,099
65,050	65,100	0	0	0	0	0	0	174	1,089
65,100	65,150	0	0	0	0	0	0	163	1,078
65,150	65,200	0	0	0	0	0	0	152	1,067
65,200	65,250	0	0	0	0	0	0	142	1,057
65,250	65,300	0	0	0	0	0	0	131	1,046
65,300	65,350	0	0	0	0	0	0	121	1,036
65,350	65,400	0	0	0	0	0	0	110	1,025
65,400	65,450	0	0	0	0	0	0	100	1,015
65,450	65,500	0	0	0	0	0	0	89	1,004
65,500	65,550	0	0	0	0	0	0	79	994
65,550	65,600	0	0	0	0	0	0	68	983
65,600	65,650	0	0	0	0	0	0	58	973
65,650	65,700	0	0	0	0	0	0	47	962
65,700	65,750	0	0	0	0	0	0	37	952
65,750	65,800	0	0	0	0	0	0	26	941
65,800	65,850	0	0	0	0	0	0	16	931
65,850	65,900	0	0	0	0	0	0	**	920
65,900	65,950	0	0	0	0	0	0	0	909
65,950	66,000	0	0	0	0	0	0	0	899
66,000	66,050	0	0	0	0	0	0	0	888
66,050	66,100	0	0	0	0	0	0	0	878
66,100	66,150	0	0	0	0	0	0	0	867
66,150	66,200	0	0	0	0	0	0	0	857
66,200	66,250	0	0	0	0	0	0	0	846
66,250	66,300	0	0	0	0	0	0	0	836
66,300	66,350	0	0	0	0	0	0	0	825
66,350	66,400	0	0	0	0	0	0	0	815
66,400	66,450	0	0	0	0	0	0	0	804
66,450	66,500	0	0	0	0	0	0	0	794
66,500	66,550	0	0	0	0	0	0	0	783
66,550	66,600	0	0	0	0	0	0	0	773
66,600	66,650	0	0	0	0	0	0	0	762
66,650	66,700	0	0	0	0	0	0	0	752
66,700	66,750	0	0	0	0	0	0	0	741
66,750	66,800	0	0	0	0	0	0	0	730
66,800	66,850	0	0	0	0	0	0	0	720
66,850	66,900	0	0	0	0	0	0	0	709
66,900	66,950	0	0	0	0	0	0	0	699
66,950	67,000	0	0	0	0	0	0	0	688
67,000	67,050	0	0	0	0	0	0	0	678
67,050	67,100	0	0	0	0	0	0	0	667
67,100	67,150	0	0	0	0	0	0	0	657
67,150	67,200	0	0	0	0	0	0	0	646
67,200	67,250	0	0	0	0	0	0	0	636
67,250	67,300	0	0	0	0	0	0	0	625
67,300	67,350	0	0	0	0	0	0	0	615
67,350	67,400	0	0	0	0	0	0	0	604
67,400	67,450	0	0	0	0	0	0	0	594
67,450	67,500	0	0	0	0	0	0	0	583
67,500	67,550	0	0	0	0	0	0	0	573
67,550	67,600	0	0	0	0	0	0	0	562
67,600	67,650	0	0	0	0	0	0	0	551
67,650	67,700	0	0	0	0	0	0	0	541
67,700	67,750	0	0	0	0	0	0	0	530
67,750	67,800	0	0	0	0	0	0	0	520
67,800	67,850	0	0	0	0	0	0	0	509
67,850	67,900	0	0	0	0	0	0	0	499
67,900	67,950	0	0	0	0	0	0	0	488
67,950	68,000	0	0	0	0	0	0	0	478

★ Use this column if your filing status is married filing separately and you qualify to claim the EIC. See the instructions for line 27a.

* If the amount you are looking up from the worksheet is at least $62,950 but less than $62,974, and you have three qualifying children who have valid SSNs, your credit is $2.

If the amount you are looking up from the worksheet is $62,974 or more, and you have three qualifying children who have valid SSNs, you can't take the credit.

** If the amount you are looking up from the worksheet is at least $65,850 but less than $65,899, and you have two qualifying children who have valid SSNs, your credit is $5.

If the amount you are looking up from the worksheet is $65,899 or more, and you have two qualifying children who have valid SSNs, you can't take the credit.

(Continued)

DRAFT DRAFT

TREASURY/IRS AND OMB USE ONLY DRAFT

If the amount you are looking up from the worksheet is–		And your filing status is–							
		Single, head of household, or qualifying surviving spouse★ and you have–				Married filing jointly and you have–			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is–				Your credit is–			
68,000	68,050	0	0	0	0	0	0	0	467
68,050	68,100	0	0	0	0	0	0	0	457
68,100	68,150	0	0	0	0	0	0	0	446
68,150	68,200	0	0	0	0	0	0	0	436
68,200	68,250	0	0	0	0	0	0	0	425
68,250	68,300	0	0	0	0	0	0	0	415
68,300	68,350	0	0	0	0	0	0	0	404
68,350	68,400	0	0	0	0	0	0	0	394
68,400	68,450	0	0	0	0	0	0	0	383
68,450	68,500	0	0	0	0	0	0	0	372
68,500	68,550	0	0	0	0	0	0	0	362
68,550	68,600	0	0	0	0	0	0	0	351
68,600	68,650	0	0	0	0	0	0	0	341
68,650	68,700	0	0	0	0	0	0	0	330
68,700	68,750	0	0	0	0	0	0	0	320
68,750	68,800	0	0	0	0	0	0	0	309
68,800	68,850	0	0	0	0	0	0	0	299
68,850	68,900	0	0	0	0	0	0	0	288
68,900	68,950	0	0	0	0	0	0	0	278
68,950	69,000	0	0	0	0	0	0	0	267
69,000	69,050	0	0	0	0	0	0	0	257
69,050	69,100	0	0	0	0	0	0	0	246
69,100	69,150	0	0	0	0	0	0	0	236
69,150	69,200	0	0	0	0	0	0	0	225
69,200	69,250	0	0	0	0	0	0	0	215
69,250	69,300	0	0	0	0	0	0	0	204
69,300	69,350	0	0	0	0	0	0	0	193
69,350	69,400	0	0	0	0	0	0	0	183
69,400	69,450	0	0	0	0	0	0	0	172
69,450	69,500	0	0	0	0	0	0	0	162
69,500	69,550	0	0	0	0	0	0	0	151
69,550	69,600	0	0	0	0	0	0	0	141
69,600	69,650	0	0	0	0	0	0	0	130
69,650	69,700	0	0	0	0	0	0	0	120
69,700	69,750	0	0	0	0	0	0	0	109
69,750	69,800	0	0	0	0	0	0	0	99
69,800	69,850	0	0	0	0	0	0	0	88
69,850	69,900	0	0	0	0	0	0	0	78
69,900	69,950	0	0	0	0	0	0	0	67
69,950	70,000	0	0	0	0	0	0	0	57
70,000	70,050	0	0	0	0	0	0	0	46
70,050	70,100	0	0	0	0	0	0	0	36
70,100	70,150	0	0	0	0	0	0	0	25
70,150	70,200	0	0	0	0	0	0	0	14
70,200	70,250	0	0	0	0	0	0	0	*

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★ Use this column if your filing status is married filing separately and you qualify to claim the EIC. See the instructions for line 27a.

* If the amount you are looking up from the worksheet is at least $70,200 but less than $70,244, and you have three qualifying children who have valid SSNs, your credit is $5.

If the amount you are looking up from the worksheet is $70,244 or more, and you have three qualifying children who have valid SSNs, you can't take the credit.

Line 28

Additional Child Tax Credit

If you claim the additional child tax credit, you must complete Schedule 3-A. See the instructions for Schedule 3-A, later.

To claim the additional child tax credit, you must have a valid SSN, which means it must be valid for employment and issued before the due date of your return (including extensions). If you are filing a joint return, only one spouse is required to have a valid SSN in order to be eligible for the credit. The other spouse must have either an SSN or ITIN, and it must have been issued on or before the due date of the return.

See Schedule 8812 and its instructions for information on figuring and claiming any additional child tax credit that you may qualify to claim. If you are claiming the additional child tax credit, complete Schedule 8812 and attach it to your Form 1040 or 1040-SR.

*If you **do not** want to receive the refunded portion of the additional child tax credit (ACTC), you can opt out by checking "No" on line 7 of Schedule 3-A. This choice applies to the refunded portion of all affected credits you claim, which includes the ACTC, earned income credit, refundable American opportunity credit, and refundable adoption credit. You can still use these credits to reduce your income tax liability.*

Form 8862, who must file. You must file Form 8862 to claim the additional child tax credit if your child tax credit (refundable or nonrefundable depending on the tax year), additional child tax credit, or credit for other dependents for a year after 2015 was denied or reduced for any reason other than a math or clerical error. Attach a completed Form 8862 to your 2026 return to claim the credit for 2026. Don't file Form 8862 if you filed Form 8862 for 2025 and the child tax credit, additional child tax credit, or credit for other dependents was allowed for that year. See Form 8862 and its instructions for details.

If you claim the additional child tax credit even though you aren't eligible and it is determined that your error is due to reckless or intentional disregard of the additional child tax credit rules, you won't be allowed to take the child tax credit, the credit for other dependents, or the additional child tax credit for 2 years even if you're otherwise eligible to do so. If you claim the additional child tax credit even though you aren't eligible and it is later determined that you fraudulently claimed the credit, you won't be allowed to take the child tax credit, the credit for other dependents, or the additional child tax credit for 10 years. You may also have to pay penalties.

Refunds for returns claiming the additional child tax credit can't be issued before mid-February 2027. This delay applies to the entire refund, not just the portion associated with the additional child tax credit.

Line 29

American Opportunity Credit

If you claim the American opportunity credit on Form 8863, line 8, you must complete Schedule 3-A. See the instructions for Schedule 3-A, later.

You can claim the American opportunity credit only if you, or your spouse if filing jointly, have a valid SSN. If you, or your spouse if filing jointly, are not the student, the student must also have a valid SSN. A valid SSN means it is valid for employment and was issued before the due date of your return (including extensions).

If you meet the requirements to claim an education credit (see the instructions for Schedule 3, line 3), enter on line 29 the amount, if any, from Form 8863, line 8. You may be able to increase an education credit and reduce your total tax or increase your tax refund if the student chooses to include all or part of a Pell grant or certain other scholarships or fellowships in income. See Pub. 970 and the Instructions for Form 8863 for more information.

*If you **do not** want to receive the refunded portion of the refundable American opportunity credit, you can opt out by checking "No" on line 7 of Schedule 3-A. This choice applies to the refunded portion of all affected credits you claim, which includes the ACTC, earned income credit, refundable American opportunity credit, and refundable adoption credit. You can still use these credits to reduce your income tax liability.*

Form 8862 required. You must file Form 8862 to claim the American opportunity credit if your American opportunity credit for a year after 2015 was denied or reduced for any reason other than a math or clerical error. Attach a completed Form 8862 to your 2026 return to claim the credit for 2026. Don't file Form 8862 if you filed Form 8862 for 2025 and the American opportunity credit was allowed for that year. See Form 8862 and its instructions for details.

If you claim the American opportunity credit even though you aren't eligible and it is determined that your error is due to reckless or intentional disregard of the American opportunity credit rules, you won't be allowed to take the credit for 2 years even if you're otherwise eligible to do so. If you claim the American opportunity credit even though you aren't eligible and it is determined that you fraudulently claimed the credit, you won't be allowed to take the credit for 10 years. You may also have to pay penalties.

Line 30

Refundable Adoption Credit

If you claim the refundable adoption credit, you must complete Schedule 3-A. See the instructions for Schedule 3-A, later.

See Form 8839 and its instructions for information on figuring any refundable adoption credit that you may be eligible to claim. If you are eligible to claim the refundable portion of the adoption credit, enter on line 30 the amount from Form 8839, line 13. You may also be eligible to claim a nonre-

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fundable adoption credit on Schedule 3, line 6c. See the Instructions for Form 8839 for more information.

TIP *If you **do not** want to receive the refunded portion of the refundable adoption credit, you can opt out by checking "No" on line 7 of Schedule 3-A. This choice applies to the refunded portion of all affected credits you claim, which includes the ACTC, earned income credit, refundable American opportunity credit, and refundable adoption credit. You can still use these credits to reduce your income tax liability.*

Refund

Line 34

Amount Overpaid

If line 34 is under $1, we will send a refund only on written request.

Refund Offset

If you owe past-due federal tax, state income tax, state unemployment compensation debts, child support, spousal support, or certain federal nontax debts, such as student loans, all or part of the overpayment on line 34 may be used (offset) to pay the past-due amount. Offsets for federal taxes are made by the IRS. All other offsets are made by the Treasury Department's Bureau of the Fiscal Service. For federal tax offsets, you will receive a notice from the IRS. For all other offsets, you will receive a notice from the Fiscal Service. To find out if you may have an offset or if you have any questions about it, contact the agency to which you owe the debt.

Deposit Refund Into Multiple Accounts

If you want your refund to be split and direct deposited into more than one account, file Form 8888. Use Form 8888 to direct deposit your refund (or part of it) to one or more accounts in your name at a bank or other financial institution (such as a mutual fund, brokerage firm, or credit union) in the United States.

Injured Spouse

If you file a joint return and your spouse hasn't paid past-due federal tax, state income tax, state unemployment compensation debts, child support, spousal support, or a federal nontax debt, such as a student loan, part or all of the overpayment on line 34 may be used (offset) to pay the past-due amount. But your part of the overpayment may be refunded to you if certain conditions apply and you complete Form 8379. For details, see Form 8379.

Section 1062 Election

If you are attaching a Form 1062 to your return this year because you are making a section 1062 election, see the Instructions for Form 1062. Any payment amount that is more than the installment amount will be applied to your next scheduled installment. You will only receive a refund or have credit elect payments applied when your total income tax, including your entire section 1062 liability, is paid in full.

Lines 35a Through 35d

Amount Refunded to You

If you want to check the status of your refund, just use the IRS app or go to *IRS.gov/Refunds*. See *Refund Information*, later. Information about your refund will generally be available within 24 hours after the IRS receives your *e-filed* return, or 4 weeks after you mail your paper return. If you filed Form 8379 with your return, wait 14 weeks (11 weeks if you filed electronically). Have your 2026 tax return handy so you can enter your social security number, your filing status, and the exact whole dollar amount of your refund.

Where's My Refund will provide a personalized refund date as soon as the IRS processes your tax return and approves your refund.

Claiming a refund for a deceased taxpayer. If you are filing a joint return with your deceased spouse, you only need to file the tax return to claim the refund. If you are a court-appointed representative, file the return and include 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.

Effect of refund on benefits. Any refund you receive can't be counted as income when determining if you or anyone else is eligible for benefits or assistance, or how much you or anyone else can receive, under any federal program or under any state or local program financed in whole or in part with federal funds. These programs include Temporary Assistance for Needy Families (TANF), Medicaid, Supplemental Security Income (SSI), and Supplemental Nutrition Assistance Program (formerly food stamps). In addition, when determining eligibility, the refund can't be counted as a resource for at least 12 months after you receive it. Check with your local benefit coordinator to find out if your refund will affect your benefits.

DIRECT DEPOSIT
Simple. Safe. Secure.

Have your refund deposited automatically to your checking or savings account, including an individual retirement arrangement (IRA). See the information about IRAs, later.

Starting in October 2025, the IRS will generally stop issuing paper checks for federal disbursements, including tax refunds, unless an exception applies. For more information, go *IRS.gov/ModernPayments*.

To directly deposit the amount shown on line 35a to your checking, savings, health savings, brokerage, or other similar account, including an IRA, at a bank or other financial institution (such as a mutual fund, brokerage firm, or credit union) in the United States:

- Complete lines 35b through 35d (if you want your refund deposited to only one account), or
- Check the box on line 35a and attach Form 8888 if you want to split the direct deposit of your refund into more than one account.

Account must be in your name. Don't request a deposit of your refund to an account that isn't in your name, such as your tax return preparer's account. Although you may owe your tax return preparer a fee for preparing your return, don't have any part of your refund de-

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posited into the preparer's account to pay the fee.

Benefits of Direct Deposit

- You get your refund faster by direct deposit than you do by check.
- Payment is more secure. There is no check that can get lost or stolen.
- It is more convenient. You don't have to make a trip to the bank to deposit your check.
- It saves tax dollars. It costs the government less to refund by direct deposit.
- It's proven itself. Nearly 98% of social security and veterans' benefits are sent electronically using direct deposit.

CAUTION *If you file a joint return and check the box on line 35a and attach Form 8888 or fill in lines 35b through 35d, your spouse may get at least part of the refund.*

IRA. You can have your refund (or part of it) directly deposited to a traditional IRA or Roth IRA, but not a SIMPLE IRA. You must establish the IRA at a bank or other financial institution before you request direct deposit. Make sure your direct deposit will be accepted. You must also notify the trustee or custodian of your account of the year to which the deposit is to be applied (unless the trustee or custodian won't accept a deposit for 2026). If you don't, the trustee or custodian can assume the deposit is for the year during which you are filing the return. For example, if you file your 2026 return during 2027 and don't notify the trustee or custodian in advance, the trustee or custodian can assume the deposit to your IRA is for 2027. If you designate your deposit to be for 2026, you must verify that the deposit was actually made to the account by the due date of the return (not counting extensions). If the deposit isn't made by that date, the deposit isn't an IRA contribution for 2026. In that case, you must file an amended 2026 return and reduce any IRA deduction and any retirement savings contributions credit you claimed.

CAUTION *You and your spouse, if filing jointly, each may be able to contribute up to $7,500 ($8,600 if age 50 or older at the end of 2026) to a traditional IRA or Roth IRA for 2026. You may owe an additional tax if your contributions exceed these limits, and the limits may be lower depending on your compensation and income. For more information on IRA contributions, see Pub. 590-A.*

For more information on IRAs, see Pub. 590-A and Pub. 590-B.

Form 8888. You can have your refund directly deposited into more than one account. For more information, see the Instructions for Form 8888.

TIP *Your refund can be split and directly deposited into up to three different accounts in your name on Form 8888.*

You can't have your refund deposited into more than one account if you file Form 8379, Injured Spouse Allocation.

Line 35b

The routing number must be nine digits. The first two digits must be 01 through 12 or 21 through 32. On the sample check, the routing number is 250250025. Stella and Bailey Keys would use that routing number unless their financial institution instructed them to use a different routing number for direct deposits.

Ask your financial institution for the correct routing number to enter on line 35b if:

- The routing number on a deposit slip is different from the routing number on your checks,
- Your deposit is to a savings account that doesn't allow you to write checks, or
- Your checks state they are payable through a financial institution different from the one at which you have your checking account.

Line 35c

Check the appropriate box for the type of account. Don't check more than one box. If the deposit is to an account such as an IRA, health savings account, brokerage account, or other similar account, ask your financial institution whether you should check the "Checking" or "Savings" box. You must check the correct box to ensure your deposit is accepted.

Line 35d

The account number can be up to 17 characters (both numbers and letters). Include hyphens but omit spaces and special symbols. Enter the number from left to right and leave any unused boxes blank. On the sample check, the account number is 20202086. Don't include the check number.

If the direct deposit to your account(s) is different from the amount you expected, you will receive an explanation in the mail about 2 weeks after your refund is deposited.

Reasons Your Direct Deposit Request Will Be Rejected

If any of the following apply, your direct deposit request will be rejected and your refund may be delayed.

- You are asking to have a joint refund deposited to an individual account, and your financial institution(s) won't allow this. The IRS isn't responsible if a financial institution rejects a direct deposit.
- The name on your account doesn't match the name on the refund, and your financial institution(s) won't allow a refund to be deposited unless the name on the refund matches the name on the account.
- You haven't given a valid account number.
- Any numbers or letters on lines 35b through 35d are crossed out or whited out.

CAUTION *The IRS isn't responsible for a lost refund if you enter the wrong account information. Check with your financial institution to get the correct routing and account numbers to make sure your direct deposit will be accepted.*

Line 36

Applied to Your 2027 Estimated Tax

Enter on line 36 the amount, if any, of the overpayment on line 34 you want

applied to your 2027 estimated tax. We will apply this amount to your account unless you include a statement requesting us to apply it to your spouse's account. Include your spouse's social security number in the statement.

CAUTION *This election to apply part or all of the amount overpaid to your 2027 estimated tax can't be changed later.*

Amount You Owe

TIP *In case there is an unexpected change to your account that results in you being due a refund instead of owing an amount due, you can enter your direct deposit information on lines 35b through 35d. Doing this could help you receive your refund faster. Don't include an amount on line 35a.*

TIP *To avoid interest and penalties, pay your taxes in full by the due date of your return (not including extensions)—April 15, 2027, for most taxpayers. You don't have to pay if line 37 is under $1.*

Include any estimated tax penalty from line 38 in the amount you enter on line 37. Don't include any estimated payments for 2027 in this payment. Instead, make the estimated payment separately.

Insufficient funds. The penalty for making a payment to the IRS that was dishonored is $25 or 2% of the dishonored payment amount, whichever is more. However, if the dishonored payment amount is less than $25, the penalty equals the amount paid. Use *Tax Topic 206*.

Line 37

Amount You Owe

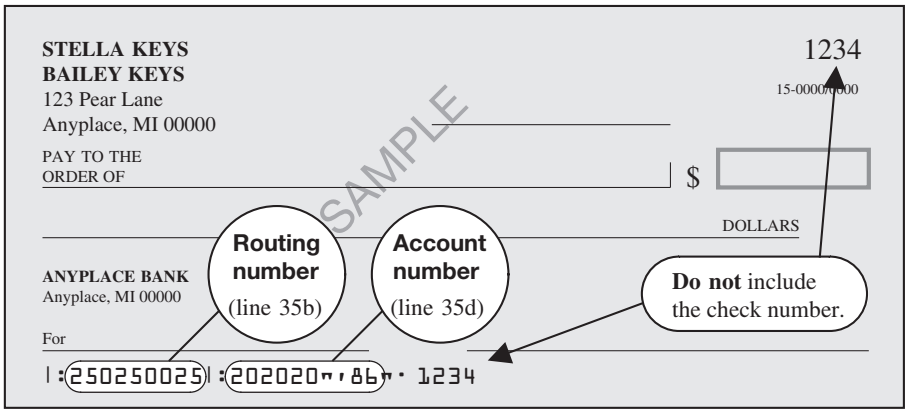
The IRS offers several payment options. Go to *IRS.gov/ModernPayments* to see your options.

Pay Online

Paying online is convenient and secure and helps make sure we get your payments on time. To pay your taxes online or for more information, go to *IRS.gov/ModernPayments*. You can pay using any of the following methods.

- **Your Online Account.** You can make tax payments through your online account, including balance payments, estimated tax payments, or other types. You can also see your payment history and other tax records there. Go to *IRS.gov/Account*.
- **IRS Direct Pay.** For online transfers directly from your checking or savings account at no cost to you, go to *IRS.gov/DirectPay*.
- **Pay by Card or Digital Wallet.** To pay by debit or credit card, or digital wallet, go to *IRS.gov/PayByCard*. A fee is charged by these service providers. You can also pay by phone with a debit or credit card. See *Debit or credit card* under *Pay by Phone*, later.
- **Electronic Funds Withdrawal** (EFW) is an integrated *e-file*/e-pay option offered when filing your federal taxes electronically using tax return preparation software or through a tax professional or the IRS at *IRS.gov/EFW*.
- **Online Payment Agreement.** If you can't pay in full by the due date of your tax return, you can apply for an online monthly installment agreement at *IRS.gov/OPA*. Once you complete the online process, you will receive immediate notification of whether your agreement has been approved. A user fee is charged.
- **Electronic Federal Tax Payment System (EFTPS) to be discontinued.** Individuals are no longer able to enroll in EFTPS. If you are currently enrolled in EFTPS, you should transition from EFTPS to your IRS Online Account or use Direct Pay. For more information, go to *EFTPS.gov*.

Sample Check—Lines 35b Through 35d



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

Pay by Phone

Paying by phone is another safe and secure method of paying electronically. Call one of the debit or credit card service providers.

Debit or credit card. Call one of our service providers. Each charges a fee that varies by provider, card type, and payment amount.

ACI Payments, Inc.
888-UPAY-TAX℠
(888-872-9829)
fed.acipayonline.com

Link2Gov Corporation
888-PAY-1040™
(888-729-1040)
PAY1040.com

Pay by Mobile Device

To pay through your mobile device, download the IRS app.

Pay by Cash

You can pay your taxes in cash. To find out about the different cash payment methods, go to *IRS.gov/PayCash*. Don't send cash payments through the mail.

Pay by Check or Money Order

Before submitting a payment through the mail, please consider alternative

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methods. One of our safe, quick, and easy electronic payment options might be right for you. If you choose to mail a tax payment, attach Form 1040-V. For the most up-to-date information on Form 1040-V, go to *IRS.gov/Form1040V*.

What if You Can't Pay?

If you can't pay the full amount shown on line 37 when you file, you can ask for:

- An installment agreement, or
- An extension of time to pay.

Installment agreement. Under an installment agreement, you can pay all or part of the tax you owe in monthly installments. However, even if an installment agreement is granted, you will be charged interest and may be charged a late payment penalty on the tax not paid by the due date of your return (not counting extensions)—April 15, 2027, for most people. You must also pay a fee. To limit the interest and penalty charges, pay as much of the tax as possible when you file. But before requesting an installment agreement, you should consider other less costly alternatives, such as a bank loan or credit card payment.

To ask for an installment agreement, you can apply online or use Form 9465. To apply online, go to *IRS.gov/OPA*.

Extension of time to pay. If paying the tax when it is due would cause you an undue hardship, you can ask for an extension of time to pay by filing Form 1127 by the due date of your return (not counting extensions)—April 15, 2027, for most people. An extension generally won't be granted for more than 6 months. You will be charged interest on the tax not paid by April 15, 2027. You must pay the tax before the extension runs out. If you do not pay the tax by the extended due date, penalties and interest will be imposed until taxes are paid in full. For the most up-to-date information on Form 1127, go to *IRS.gov/Form1127*.

Line 38

Estimated Tax Penalty

You may owe this penalty if:

- Line 37 is at least $1,000 and it is more than 10% of the tax shown on your return, or
- You didn't pay enough estimated tax by any of the due dates. This is true even if you are due a refund.

For most people, the "tax shown on your return" is the amount on your 2026 Form 1040 or 1040-SR, line 24a, minus the total of any amounts shown on lines 27a, 28, 29, and 30; Schedule 3, lines 9 and 12; and Forms 8828, 4137, 5329 (Parts III through X only), and 8919. Also subtract from line 24a any:

- Tax on an excess parachute payment,
- Excise tax on insider stock compensation of an expatriated corporation,
- Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance,
- Look-back interest due under section 167(g) or 460(b).

When figuring the amount on line 24a, include household employment taxes only if line 25d is more than zero or you would owe the penalty even if you didn't include those taxes.

Exception. You won't owe the penalty if your 2025 tax return was for a tax year of 12 full months and either of the following applies.

1. You had no tax shown on your 2025 return and you were a U.S. citizen or resident for all of 2025.

2. The total of lines 25d, 26, and Schedule 3, line 11, on your 2026 return is at least 100% of the tax shown on your 2025 return (110% of that amount if you aren't in the business of farming or fishing, and your adjusted gross income (AGI) shown on your 2025 return was more than $150,000 (more than $75,000 if married filing separately for 2026)). Your estimated tax payments for 2026 must have been made on time and for the required amount.

For most people, the "tax shown on your 2025 return" is the amount on your 2025 Form 1040 or 1040-SR, line 24, minus the total of any amounts shown on lines 27a, 28, 29, and 30; Schedule 3, lines 9 and 12; and Forms 8828, 4137, 5329 (Parts III through IX only), and 8919. Also subtract from line 24 any:

- Tax on an excess parachute payment,
- Excise tax on insider stock compensation of an expatriated corporation,
- Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance, and
- Look-back interest due under section 167(g) or 460(b).

When figuring the amount on line 24, include household employment taxes only if line 25d is more than zero or you would have owed the estimated tax penalty for 2025 even if you didn't include those taxes.

If the *Exception* just described doesn't apply, see the Instructions for Form 2210 for other situations in which you may be able to lower your penalty by filing Form 2210.

Figuring the Penalty

If you choose to figure the penalty yourself, use Form 2210 (or 2210-F for farmers and fishers).

Enter any penalty on line 38. Add the penalty to any tax due and enter the total on line 37.

However, if you have an overpayment on line 34, subtract the penalty from the amount you would otherwise enter on line 35a or line 36. Lines 35a, 36, and 38 must equal line 34.

If the penalty is more than the overpayment on line 34, enter -0- on lines 35a and 36. Then, subtract line 34 from line 38 and enter the result on line 37.

Don't file Form 2210 with your return unless Form 2210 indicates that you must do so. Instead, keep it for your records.

TIP *Because Form 2210 is complicated, you can leave line 38 blank and the IRS will figure the penalty and send you a bill. We won't charge you interest on the penalty if you pay by the date specified on the bill. There are situations where the IRS can't figure your penalty for you and you must file Form 2210. See Form 2210 for details.*

Third Party Designee

If you want to allow your preparer, a friend, a family member, or any other person you choose to discuss your 2026 tax return with the IRS, check the "Yes" box in the "Third Party Designee" area

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of your return. Also enter the designee's name, phone number, and any five digits the designee chooses as their personal identification number (PIN).

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

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

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

This authorization will automatically end no later than the due date (not counting extensions) for filing your 2027 tax return. This is April 18, 2028, for most people.

Sign Your Return

Form 1040 or 1040-SR isn't considered a valid return unless you sign it in accordance with the requirements in these instructions. If you are filing a joint return, your spouse must also sign. If your spouse can't sign the return, see Pub. 501. Be sure to date your return and enter your occupation(s). If you have someone prepare your return, you are still responsible for the correctness of the return. If your return is signed by a representative for you, you must have a power of attorney attached that specifically authorizes the representative to sign your return. To do this, you can use Form 2848. If you are filing a joint return with your spouse who died in 2026, see *Death of a Taxpayer*, earlier.

Court-Appointed Conservator, Guardian, or Other Fiduciary

If you are a court-appointed conservator, guardian, or other fiduciary for a mentally or physically incompetent individual who has to file Form 1040 or 1040-SR, sign your name for the individual and file Form 56.

Child's Return

If your child can't sign their return, either parent can sign the child's name in the space provided. Then, enter "By (your signature), parent for minor child."

Requirements for a Paper Return

You must handwrite your signature on your return if you file it on paper. Digital, electronic, or typed-font signatures are not valid signatures for Form 1040 or 1040-SR filed on paper.

Requirements for an Electronic Return

The requirements for signing an electronic return will be different depending on whether you use tax software or a tax practitioner. To file your return electronically, you must sign the return electronically using a personal identification number (PIN) and provide the information described below. If you are filing online using software, you must use a Self-Select PIN. If you are filing electronically using a tax practitioner, you can use a Self-Select PIN or a Practitioner PIN.

If we issued you an identity protection personal identification number (IP PIN) (as described in more detail next), all six digits of your IP PIN must appear in the IP PIN spaces provided next to the space for your occupation for your electronic signature to be complete. Failure to include an issued IP PIN on the electronic return will result in an invalid signature and a rejected return. If you are filing a joint return and both taxpayers were issued an IP PIN, enter both IP PINs in the spaces provided.

Self-Select PIN. The Self-Select PIN method allows you to create your own PIN. If you are married filing jointly, you and your spouse will each need to create a PIN and enter these PINs as your electronic signatures.

A PIN is any combination of five digits you choose except five zeros. If you use a PIN, there are no papers to sign and nothing to mail—not even your Form(s) W-2.

Your electronic return signed with a Self-Select PIN is considered a validly signed return only when it includes your PIN, last name, date of birth, IP PIN (if applicable), and your adjusted gross income (AGI) from your originally filed 2025 federal income tax return, if applicable. If you're filing jointly, your electronic return must also include your spouse's PIN, last name, date of birth, IP PIN (if applicable), and AGI (if applicable), in order to be considered validly signed. (You, and your spouse if filing jointly, may each use your own prior-year PIN to verify your identity if you filed electronically last year. If you use your prior-year PIN or enter your IP PIN, you are not required to enter your prior-year AGI. The prior-year PIN is the five-digit PIN you used to electronically sign your 2025 return.)

If you need your AGI from your originally filed 2025 federal income tax return, and you don't have your 2025 income tax return, you can access your transcript through your online account at *IRS.gov/Account*. You can also go to *IRS.gov/Transcript* or call the IRS at 800-908-9946 to get a free transcript of your return. Don't use your AGI from an amended return (Form 1040-X) or a math error correction made by the IRS. AGI is the amount shown on your 2025 Form 1040 or 1040-SR, line 11b.

For more information, go to *IRS.gov/Efile*.



You can't use the Self-Select PIN method if you are a first-time filer under age 16 at the end of 2026.

Practitioner PIN. The Practitioner PIN method allows you to authorize your tax practitioner to enter or generate your PIN. Your electronic return is considered a validly signed return only when it includes your PIN, last name, date of birth, and IP PIN (if applicable). If you're filing jointly, your electronic return must also include your spouse's PIN, last name, date of birth, and IP PIN

(if applicable), in order to be considered validly signed. The practitioner can provide you with details.

Form 8453. You must send in a paper Form 8453 if you have to attach certain forms or other documents that can't be electronically filed. See Form 8453.

Identity Protection PIN

TIP *All taxpayers are now eligible for an Identity Protection Personal Identification Number (IP PIN). For more information, see Pub. 5477. To apply for an IP PIN, go to IRS.gov/IPPIN and use the* Get an IP PIN *tool.*

If you received an IP PIN from the IRS, enter it in the IP PIN spaces provided next to the space for your occupation. You must correctly enter all six numbers of your IP PIN. If you didn't receive an IP PIN, leave these spaces blank.

CAUTION *New IP PINs are generated every year. They will generally be sent out by mid-January 2027. Use this IP PIN on your 2026 return as well as any prior-year returns you file in 2027.*

If you are filing a joint return and both taxpayers receive an IP PIN, enter both IP PINs in the spaces provided.

If you need more information, including how to retrieve your IP PIN online, go to IRS.gov/IPPIN. If you're unable to retrieve your IP PIN online, you can call 800-908-4490.

Phone Number and Email Address

You have the option of entering your phone number and email address in the spaces provided. There will be no effect on the processing of your return if you choose not to enter this information. Note that the IRS initiates most contacts through regular mail delivered by the United States Postal Service.

For information on how to report phone scams or unsolicited emails claiming to be from the IRS, see *Secure Your Tax Records From Identity Theft*, later.

Paid Preparer Must Sign Your Return

Generally, anyone you pay to prepare your return must sign it and include their Preparer Tax Identification Number (PTIN) in the space provided. The preparer must give you a copy of the return for your records. Someone who prepares your return but doesn't charge you shouldn't sign your return.

If your paid preparer is self-employed, then they should check the "self-employed" checkbox.

TIP *You should avoid a paid tax return preparer who prepares your return but refuses to sign it and/or refuses to include a PTIN. This is a sign that the paid tax return preparer may be engaged in fraud or misconduct.*

Assemble Your Return

Assemble any schedules and forms behind Form 1040 or 1040-SR in order of the "Attachment Sequence No." shown in the upper-right corner of the schedule or form. If you have supporting statements, arrange them in the same order as the schedules or forms they support and attach them last. File your return, schedules, and other attachments on standard size paper. Cutting the paper may cause problems in processing your return. Don't attach correspondence or other items unless required to do so. Attach Forms W-2 and 2439 to Form 1040 or 1040-SR. If you received a Form W-2c (a corrected Form W-2), attach your original Forms W-2 and any Forms W-2c. Attach Forms W-2G and 1099-R to Form 1040 or 1040-SR if tax was withheld.

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2026 Tax Table



See the instructions for line 16 to see if you must use the Tax Table below to figure your tax.

Example. A married couple is filing a joint return. Their taxable income on Form 1040, line 15, is $25,300. First, they find the $25,300-25,350 taxable income line. Next, they find the column for married filing jointly and read down the column. The amount shown where the taxable income line and filing status column meet is $2,543. This is the tax amount they should enter in the entry space on Form 1040, line 16.

Sample Table

At Least	But Less Than	Single	Married filing jointly*	Married filing separately	Head of a household
		Your tax is—			
25,200	25,250	2,779	2,531	2,779	2,673
25,250	25,300	2,785	2,537	2,785	2,679
25,300	25,350	2,791	(2,543)	2,791	2,685
25,350	25,400	2,797	2,549	2,797	2,691

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly*	Married filing separately	Head of household
		Your tax is—			
0	5	0	0	0	0
5	15	1	1	1	1
15	25	2	2	2	2
25	50	4	4	4	4
50	75	6	6	6	6
75	100	9	9	9	9
100	125	11	11	11	11
125	150	14	14	14	14
150	175	16	16	16	16
175	200	19	19	19	19
200	225	21	21	21	21
225	250	24	24	24	24
250	275	26	26	26	26
275	300	29	29	29	29
300	325	31	31	31	31
325	350	34	34	34	34
350	375	36	36	36	36
375	400	39	39	39	39
400	425	41	41	41	41
425	450	44	44	44	44
450	475	46	46	46	46
475	500	49	49	49	49
500	525	51	51	51	51
525	550	54	54	54	54
550	575	56	56	56	56
575	600	59	59	59	59
600	625	61	61	61	61
625	650	64	64	64	64
650	675	66	66	66	66
675	700	69	69	69	69
700	725	71	71	71	71
725	750	74	74	74	74
750	775	76	76	76	76
775	800	79	79	79	79
800	825	81	81	81	81
825	850	84	84	84	84
850	875	86	86	86	86
875	900	89	89	89	89
900	925	91	91	91	91
925	950	94	94	94	94
950	975	96	96	96	96
975	1,000	99	99	99	99
1,000					
1,000	1,025	101	101	101	101
1,025	1,050	104	104	104	104
1,050	1,075	106	106	106	106
1,075	1,100	109	109	109	109
1,100	1,125	111	111	111	111
1,125	1,150	114	114	114	114
1,150	1,175	116	116	116	116
1,175	1,200	119	119	119	119
1,200	1,225	121	121	121	121
1,225	1,250	124	124	124	124
1,250	1,275	126	126	126	126
1,275	1,300	129	129	129	129
1,300	1,325	131	131	131	131
1,325	1,350	134	134	134	134
1,350	1,375	136	136	136	136
1,375	1,400	139	139	139	139
1,400	1,425	141	141	141	141
1,425	1,450	144	144	144	144
1,450	1,475	146	146	146	146
1,475	1,500	149	149	149	149
1,500	1,525	151	151	151	151
1,525	1,550	154	154	154	154
1,550	1,575	156	156	156	156
1,575	1,600	159	159	159	159
1,600	1,625	161	161	161	161
1,625	1,650	164	164	164	164
1,650	1,675	166	166	166	166
1,675	1,700	169	169	169	169
1,700	1,725	171	171	171	171
1,725	1,750	174	174	174	174
1,750	1,775	176	176	176	176
1,775	1,800	179	179	179	179
1,800	1,825	181	181	181	181
1,825	1,850	184	184	184	184
1,850	1,875	186	186	186	186
1,875	1,900	189	189	189	189
1,900	1,925	191	191	191	191
1,925	1,950	194	194	194	194
1,950	1,975	196	196	196	196
1,975	2,000	199	199	199	199
2,000					
2,000	2,025	201	201	201	201
2,025	2,050	204	204	204	204
2,050	2,075	206	206	206	206
2,075	2,100	209	209	209	209
2,100	2,125	211	211	211	211
2,125	2,150	214	214	214	214
2,150	2,175	216	216	216	216
2,175	2,200	219	219	219	219
2,200	2,225	221	221	221	221
2,225	2,250	224	224	224	224
2,250	2,275	226	226	226	226
2,275	2,300	229	229	229	229
2,300	2,325	231	231	231	231
2,325	2,350	234	234	234	234
2,350	2,375	236	236	236	236
2,375	2,400	239	239	239	239
2,400	2,425	241	241	241	241
2,425	2,450	244	244	244	244
2,450	2,475	246	246	246	246
2,475	2,500	249	249	249	249
2,500	2,525	251	251	251	251
2,525	2,550	254	254	254	254
2,550	2,575	256	256	256	256
2,575	2,600	259	259	259	259
2,600	2,625	261	261	261	261
2,625	2,650	264	264	264	264
2,650	2,675	266	266	266	266
2,675	2,700	269	269	269	269
2,700	2,725	271	271	271	271
2,725	2,750	274	274	274	274
2,750	2,775	276	276	276	276
2,775	2,800	279	279	279	279
2,800	2,825	281	281	281	281
2,825	2,850	284	284	284	284
2,850	2,875	286	286	286	286
2,875	2,900	289	289	289	289
2,900	2,925	291	291	291	291
2,925	2,950	294	294	294	294
2,950	2,975	296	296	296	296
2,975	3,000	299	299	299	299

(Continued)

* This column must also be used by a qualifying surviving spouse.

DRAFT

DRAFT

TREASURY/IRS AND OMB USE ONLY DRAFT

DRAFT

DRAFT

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly*	Married filing separately	Head of household
		Your tax is—			
3,000					
3,000	3,050	303	303	303	303
3,050	3,100	308	308	308	308
3,100	3,150	313	313	313	313
3,150	3,200	318	318	318	318
3,200	3,250	323	323	323	323
3,250	3,300	328	328	328	328
3,300	3,350	333	333	333	333
3,350	3,400	338	338	338	338
3,400	3,450	343	343	343	343
3,450	3,500	348	348	348	348
3,500	3,550	353	353	353	353
3,550	3,600	358	358	358	358
3,600	3,650	363	363	363	363
3,650	3,700	368	368	368	368
3,700	3,750	373	373	373	373
3,750	3,800	378	378	378	378
3,800	3,850	383	383	383	383
3,850	3,900	388	388	388	388
3,900	3,950	393	393	393	393
3,950	4,000	398	398	398	398
4,000					
4,000	4,050	403	403	403	403
4,050	4,100	408	408	408	408
4,100	4,150	413	413	413	413
4,150	4,200	418	418	418	418
4,200	4,250	423	423	423	423
4,250	4,300	428	428	428	428
4,300	4,350	433	433	433	433
4,350	4,400	438	438	438	438
4,400	4,450	443	443	443	443
4,450	4,500	448	448	448	448
4,500	4,550	453	453	453	453
4,550	4,600	458	458	458	458
4,600	4,650	463	463	463	463
4,650	4,700	468	468	468	468
4,700	4,750	473	473	473	473
4,750	4,800	478	478	478	478
4,800	4,850	483	483	483	483
4,850	4,900	488	488	488	488
4,900	4,950	493	493	493	493
4,950	5,000	498	498	498	498
5,000					
5,000	5,050	503	503	503	503
5,050	5,100	508	508	508	508
5,100	5,150	513	513	513	513
5,150	5,200	518	518	518	518
5,200	5,250	523	523	523	523
5,250	5,300	528	528	528	528
5,300	5,350	533	533	533	533
5,350	5,400	538	538	538	538
5,400	5,450	543	543	543	543
5,450	5,500	548	548	548	548
5,500	5,550	553	553	553	553
5,550	5,600	558	558	558	558
5,600	5,650	563	563	563	563
5,650	5,700	568	568	568	568
5,700	5,750	573	573	573	573
5,750	5,800	578	578	578	578
5,800	5,850	583	583	583	583
5,850	5,900	588	588	588	588
5,900	5,950	593	593	593	593
5,950	6,000	598	598	598	598
6,000					
6,000	6,050	603	603	603	603
6,050	6,100	608	608	608	608
6,100	6,150	613	613	613	613
6,150	6,200	618	618	618	618
6,200	6,250	623	623	623	623
6,250	6,300	628	628	628	628
6,300	6,350	633	633	633	633
6,350	6,400	638	638	638	638
6,400	6,450	643	643	643	643
6,450	6,500	648	648	648	648
6,500	6,550	653	653	653	653
6,550	6,600	658	658	658	658
6,600	6,650	663	663	663	663
6,650	6,700	668	668	668	668
6,700	6,750	673	673	673	673
6,750	6,800	678	678	678	678
6,800	6,850	683	683	683	683
6,850	6,900	688	688	688	688
6,900	6,950	693	693	693	693
6,950	7,000	698	698	698	698
7,000					
7,000	7,050	703	703	703	703
7,050	7,100	708	708	708	708
7,100	7,150	713	713	713	713
7,150	7,200	718	718	718	718
7,200	7,250	723	723	723	723
7,250	7,300	728	728	728	728
7,300	7,350	733	733	733	733
7,350	7,400	738	738	738	738
7,400	7,450	743	743	743	743
7,450	7,500	748	748	748	748
7,500	7,550	753	753	753	753
7,550	7,600	758	758	758	758
7,600	7,650	763	763	763	763
7,650	7,700	768	768	768	768
7,700	7,750	773	773	773	773
7,750	7,800	778	778	778	778
7,800	7,850	783	783	783	783
7,850	7,900	788	788	788	788
7,900	7,950	793	793	793	793
7,950	8,000	798	798	798	798
8,000					
8,000	8,050	803	803	803	803
8,050	8,100	808	808	808	808
8,100	8,150	813	813	813	813
8,150	8,200	818	818	818	818
8,200	8,250	823	823	823	823
8,250	8,300	828	828	828	828
8,300	8,350	833	833	833	833
8,350	8,400	838	838	838	838
8,400	8,450	843	843	843	843
8,450	8,500	848	848	848	848
8,500	8,550	853	853	853	853
8,550	8,600	858	858	858	858
8,600	8,650	863	863	863	863
8,650	8,700	868	868	868	868
8,700	8,750	873	873	873	873
8,750	8,800	878	878	878	878
8,800	8,850	883	883	883	883
8,850	8,900	888	888	888	888
8,900	8,950	893	893	893	893
8,950	9,000	898	898	898	898
9,000					
9,000	9,050	903	903	903	903
9,050	9,100	908	908	908	908
9,100	9,150	913	913	913	913
9,150	9,200	918	918	918	918
9,200	9,250	923	923	923	923
9,250	9,300	928	928	928	928
9,300	9,350	933	933	933	933
9,350	9,400	938	938	938	938
9,400	9,450	943	943	943	943
9,450	9,500	948	948	948	948
9,500	9,550	953	953	953	953
9,550	9,600	958	958	958	958
9,600	9,650	963	963	963	963
9,650	9,700	968	968	968	968
9,700	9,750	973	973	973	973
9,750	9,800	978	978	978	978
9,800	9,850	983	983	983	983
9,850	9,900	988	988	988	988
9,900	9,950	993	993	993	993
9,950	10,000	998	998	998	998
10,000					
10,000	10,050	1,003	1,003	1,003	1,003
10,050	10,100	1,008	1,008	1,008	1,008
10,100	10,150	1,013	1,013	1,013	1,013
10,150	10,200	1,018	1,018	1,018	1,018
10,200	10,250	1,023	1,023	1,023	1,023
10,250	10,300	1,028	1,028	1,028	1,028
10,300	10,350	1,033	1,033	1,033	1,033
10,350	10,400	1,038	1,038	1,038	1,038
10,400	10,450	1,043	1,043	1,043	1,043
10,450	10,500	1,048	1,048	1,048	1,048
10,500	10,550	1,053	1,053	1,053	1,053
10,550	10,600	1,058	1,058	1,058	1,058
10,600	10,650	1,063	1,063	1,063	1,063
10,650	10,700	1,068	1,068	1,068	1,068
10,700	10,750	1,073	1,073	1,073	1,073
10,750	10,800	1,078	1,078	1,078	1,078
10,800	10,850	1,083	1,083	1,083	1,083
10,850	10,900	1,088	1,088	1,088	1,088
10,900	10,950	1,093	1,093	1,093	1,093
10,950	11,000	1,098	1,098	1,098	1,098
11,000					
11,000	11,050	1,103	1,103	1,103	1,103
11,050	11,100	1,108	1,108	1,108	1,108
11,100	11,150	1,113	1,113	1,113	1,113
11,150	11,200	1,118	1,118	1,118	1,118
11,200	11,250	1,123	1,123	1,123	1,123
11,250	11,300	1,128	1,128	1,128	1,128
11,300	11,350	1,133	1,133	1,133	1,133
11,350	11,400	1,138	1,138	1,138	1,138
11,400	11,450	1,143	1,143	1,143	1,143
11,450	11,500	1,148	1,148	1,148	1,148
11,500	11,550	1,153	1,153	1,153	1,153
11,550	11,600	1,158	1,158	1,158	1,158
11,600	11,650	1,163	1,163	1,163	1,163
11,650	11,700	1,168	1,168	1,168	1,168
11,700	11,750	1,173	1,173	1,173	1,173
11,750	11,800	1,178	1,178	1,178	1,178
11,800	11,850	1,183	1,183	1,183	1,183
11,850	11,900	1,188	1,188	1,188	1,188
11,900	11,950	1,193	1,193	1,193	1,193
11,950	12,000	1,198	1,198	1,198	1,198

(Continued)

* This column must also be used by a qualifying surviving spouse.

TREASURY/IRS AND OMB USE ONLY DRAFT

DRAFT

DRAFT

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly*	Married filing separately	Head of household
		Your tax is—			
12,000					
12,000	12,050	1,203	1,203	1,203	1,203
12,050	12,100	1,208	1,208	1,208	1,208
12,100	12,150	1,213	1,213	1,213	1,213
12,150	12,200	1,218	1,218	1,218	1,218
12,200	12,250	1,223	1,223	1,223	1,223
12,250	12,300	1,228	1,228	1,228	1,228
12,300	12,350	1,233	1,233	1,233	1,233
12,350	12,400	1,238	1,238	1,238	1,238
12,400	12,450	1,243	1,243	1,243	1,243
12,450	12,500	1,249	1,248	1,249	1,248
12,500	12,550	1,255	1,253	1,255	1,253
12,550	12,600	1,261	1,258	1,261	1,258
12,600	12,650	1,267	1,263	1,267	1,263
12,650	12,700	1,273	1,268	1,273	1,268
12,700	12,750	1,279	1,273	1,279	1,273
12,750	12,800	1,285	1,278	1,285	1,278
12,800	12,850	1,291	1,283	1,291	1,283
12,850	12,900	1,297	1,288	1,297	1,288
12,900	12,950	1,303	1,293	1,303	1,293
12,950	13,000	1,309	1,298	1,309	1,298
13,000					
13,000	13,050	1,315	1,303	1,315	1,303
13,050	13,100	1,321	1,308	1,321	1,308
13,100	13,150	1,327	1,313	1,327	1,313
13,150	13,200	1,333	1,318	1,333	1,318
13,200	13,250	1,339	1,323	1,339	1,323
13,250	13,300	1,345	1,328	1,345	1,328
13,300	13,350	1,351	1,333	1,351	1,333
13,350	13,400	1,357	1,338	1,357	1,338
13,400	13,450	1,363	1,343	1,363	1,343
13,450	13,500	1,369	1,348	1,369	1,348
13,500	13,550	1,375	1,353	1,375	1,353
13,550	13,600	1,381	1,358	1,381	1,358
13,600	13,650	1,387	1,363	1,387	1,363
13,650	13,700	1,393	1,368	1,393	1,368
13,700	13,750	1,399	1,373	1,399	1,373
13,750	13,800	1,405	1,378	1,405	1,378
13,800	13,850	1,411	1,383	1,411	1,383
13,850	13,900	1,417	1,388	1,417	1,388
13,900	13,950	1,423	1,393	1,423	1,393
13,950	14,000	1,429	1,398	1,429	1,398
14,000					
14,000	14,050	1,435	1,403	1,435	1,403
14,050	14,100	1,441	1,408	1,441	1,408
14,100	14,150	1,447	1,413	1,447	1,413
14,150	14,200	1,453	1,418	1,453	1,418
14,200	14,250	1,459	1,423	1,459	1,423
14,250	14,300	1,465	1,428	1,465	1,428
14,300	14,350	1,471	1,433	1,471	1,433
14,350	14,400	1,477	1,438	1,477	1,438
14,400	14,450	1,483	1,443	1,483	1,443
14,450	14,500	1,489	1,448	1,489	1,448
14,500	14,550	1,495	1,453	1,495	1,453
14,550	14,600	1,501	1,458	1,501	1,458
14,600	14,650	1,507	1,463	1,507	1,463
14,650	14,700	1,513	1,468	1,513	1,468
14,700	14,750	1,519	1,473	1,519	1,473
14,750	14,800	1,525	1,478	1,525	1,478
14,800	14,850	1,531	1,483	1,531	1,483
14,850	14,900	1,537	1,488	1,537	1,488
14,900	14,950	1,543	1,493	1,543	1,493
14,950	15,000	1,549	1,498	1,549	1,498
15,000					
15,000	15,050	1,555	1,503	1,555	1,503
15,050	15,100	1,561	1,508	1,561	1,508
15,100	15,150	1,567	1,513	1,567	1,513
15,150	15,200	1,573	1,518	1,573	1,518
15,200	15,250	1,579	1,523	1,579	1,523
15,250	15,300	1,585	1,528	1,585	1,528
15,300	15,350	1,591	1,533	1,591	1,533
15,350	15,400	1,597	1,538	1,597	1,538
15,400	15,450	1,603	1,543	1,603	1,543
15,450	15,500	1,609	1,548	1,609	1,548
15,500	15,550	1,615	1,553	1,615	1,553
15,550	15,600	1,621	1,558	1,621	1,558
15,600	15,650	1,627	1,563	1,627	1,563
15,650	15,700	1,633	1,568	1,633	1,568
15,700	15,750	1,639	1,573	1,639	1,573
15,750	15,800	1,645	1,578	1,645	1,578
15,800	15,850	1,651	1,583	1,651	1,583
15,850	15,900	1,657	1,588	1,657	1,588
15,900	15,950	1,663	1,593	1,663	1,593
15,950	16,000	1,669	1,598	1,669	1,598
16,000					
16,000	16,050	1,675	1,603	1,675	1,603
16,050	16,100	1,681	1,608	1,681	1,608
16,100	16,150	1,687	1,613	1,687	1,613
16,150	16,200	1,693	1,618	1,693	1,618
16,200	16,250	1,699	1,623	1,699	1,623
16,250	16,300	1,705	1,628	1,705	1,628
16,300	16,350	1,711	1,633	1,711	1,633
16,350	16,400	1,717	1,638	1,717	1,638
16,400	16,450	1,723	1,643	1,723	1,643
16,450	16,500	1,729	1,648	1,729	1,648
16,500	16,550	1,735	1,653	1,735	1,653
16,550	16,600	1,741	1,658	1,741	1,658
16,600	16,650	1,747	1,663	1,747	1,663
16,650	16,700	1,753	1,668	1,753	1,668
16,700	16,750	1,759	1,673	1,759	1,673
16,750	16,800	1,765	1,678	1,765	1,678
16,800	16,850	1,771	1,683	1,771	1,683
16,850	16,900	1,777	1,688	1,777	1,688
16,900	16,950	1,783	1,693	1,783	1,693
16,950	17,000	1,789	1,698	1,789	1,698
17,000					
17,000	17,050	1,795	1,703	1,795	1,703
17,050	17,100	1,801	1,708	1,801	1,708
17,100	17,150	1,807	1,713	1,807	1,713
17,150	17,200	1,813	1,718	1,813	1,718
17,200	17,250	1,819	1,723	1,819	1,723
17,250	17,300	1,825	1,728	1,825	1,728
17,300	17,350	1,831	1,733	1,831	1,733
17,350	17,400	1,837	1,738	1,837	1,738
17,400	17,450	1,843	1,743	1,843	1,743
17,450	17,500	1,849	1,748	1,849	1,748
17,500	17,550	1,855	1,753	1,855	1,753
17,550	17,600	1,861	1,758	1,861	1,758
17,600	17,650	1,867	1,763	1,867	1,763
17,650	17,700	1,873	1,768	1,873	1,768
17,700	17,750	1,879	1,773	1,879	1,773
17,750	17,800	1,885	1,778	1,885	1,779
17,800	17,850	1,891	1,783	1,891	1,785
17,850	17,900	1,897	1,788	1,897	1,791
17,900	17,950	1,903	1,793	1,903	1,797
17,950	18,000	1,909	1,798	1,909	1,803
18,000					
18,000	18,050	1,915	1,803	1,915	1,809
18,050	18,100	1,921	1,808	1,921	1,815
18,100	18,150	1,927	1,813	1,927	1,821
18,150	18,200	1,933	1,818	1,933	1,827
18,200	18,250	1,939	1,823	1,939	1,833
18,250	18,300	1,945	1,828	1,945	1,839
18,300	18,350	1,951	1,833	1,951	1,845
18,350	18,400	1,957	1,838	1,957	1,851
18,400	18,450	1,963	1,843	1,963	1,857
18,450	18,500	1,969	1,848	1,969	1,863
18,500	18,550	1,975	1,853	1,975	1,869
18,550	18,600	1,981	1,858	1,981	1,875
18,600	18,650	1,987	1,863	1,987	1,881
18,650	18,700	1,993	1,868	1,993	1,887
18,700	18,750	1,999	1,873	1,999	1,893
18,750	18,800	2,005	1,878	2,005	1,899
18,800	18,850	2,011	1,883	2,011	1,905
18,850	18,900	2,017	1,888	2,017	1,911
18,900	18,950	2,023	1,893	2,023	1,917
18,950	19,000	2,029	1,898	2,029	1,923
19,000					
19,000	19,050	2,035	1,903	2,035	1,929
19,050	19,100	2,041	1,908	2,041	1,935
19,100	19,150	2,047	1,913	2,047	1,941
19,150	19,200	2,053	1,918	2,053	1,947
19,200	19,250	2,059	1,923	2,059	1,953
19,250	19,300	2,065	1,928	2,065	1,959
19,300	19,350	2,071	1,933	2,071	1,965
19,350	19,400	2,077	1,938	2,077	1,971
19,400	19,450	2,083	1,943	2,083	1,977
19,450	19,500	2,089	1,948	2,089	1,983
19,500	19,550	2,095	1,953	2,095	1,989
19,550	19,600	2,101	1,958	2,101	1,995
19,600	19,650	2,107	1,963	2,107	2,001
19,650	19,700	2,113	1,968	2,113	2,007
19,700	19,750	2,119	1,973	2,119	2,013
19,750	19,800	2,125	1,978	2,125	2,019
19,800	19,850	2,131	1,983	2,131	2,025
19,850	19,900	2,137	1,988	2,137	2,031
19,900	19,950	2,143	1,993	2,143	2,037
19,950	20,000	2,149	1,998	2,149	2,043
20,000					
20,000	20,050	2,155	2,003	2,155	2,049
20,050	20,100	2,161	2,008	2,161	2,055
20,100	20,150	2,167	2,013	2,167	2,061
20,150	20,200	2,173	2,018	2,173	2,067
20,200	20,250	2,179	2,023	2,179	2,073
20,250	20,300	2,185	2,028	2,185	2,079
20,300	20,350	2,191	2,033	2,191	2,085
20,350	20,400	2,197	2,038	2,197	2,091
20,400	20,450	2,203	2,043	2,203	2,097
20,450	20,500	2,209	2,048	2,209	2,103
20,500	20,550	2,215	2,053	2,215	2,109
20,550	20,600	2,221	2,058	2,221	2,115
20,600	20,650	2,227	2,063	2,227	2,121
20,650	20,700	2,233	2,068	2,233	2,127
20,700	20,750	2,239	2,073	2,239	2,133
20,750	20,800	2,245	2,078	2,245	2,139
20,800	20,850	2,251	2,083	2,251	2,145
20,850	20,900	2,257	2,088	2,257	2,151
20,900	20,950	2,263	2,093	2,263	2,157
20,950	21,000	2,269	2,098	2,269	2,163

(Continued)

* This column must also be used by a qualifying surviving spouse.

TREASURY/IRS AND OMB USE ONLY DRAFT

DRAFT

DRAFT

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly*	Married filing separately	Head of household
		Your tax is—			
21,000					
21,000	**21,050**	2,275	2,103	2,275	2,169
21,050	**21,100**	2,281	2,108	2,281	2,175
21,100	**21,150**	2,287	2,113	2,287	2,181
21,150	**21,200**	2,293	2,118	2,293	2,187
21,200	**21,250**	2,299	2,123	2,299	2,193
21,250	**21,300**	2,305	2,128	2,305	2,199
21,300	**21,350**	2,311	2,133	2,311	2,205
21,350	**21,400**	2,317	2,138	2,317	2,211
21,400	**21,450**	2,323	2,143	2,323	2,217
21,450	**21,500**	2,329	2,148	2,329	2,223
21,500	**21,550**	2,335	2,153	2,335	2,229
21,550	**21,600**	2,341	2,158	2,341	2,235
21,600	**21,650**	2,347	2,163	2,347	2,241
21,650	**21,700**	2,353	2,168	2,353	2,247
21,700	**21,750**	2,359	2,173	2,359	2,253
21,750	**21,800**	2,365	2,178	2,365	2,259
21,800	**21,850**	2,371	2,183	2,371	2,265
21,850	**21,900**	2,377	2,188	2,377	2,271
21,900	**21,950**	2,383	2,193	2,383	2,277
21,950	**22,000**	2,389	2,198	2,389	2,283
22,000					
22,000	**22,050**	2,395	2,203	2,395	2,289
22,050	**22,100**	2,401	2,208	2,401	2,295
22,100	**22,150**	2,407	2,213	2,407	2,301
22,150	**22,200**	2,413	2,218	2,413	2,307
22,200	**22,250**	2,419	2,223	2,419	2,313
22,250	**22,300**	2,425	2,228	2,425	2,319
22,300	**22,350**	2,431	2,233	2,431	2,325
22,350	**22,400**	2,437	2,238	2,437	2,331
22,400	**22,450**	2,443	2,243	2,443	2,337
22,450	**22,500**	2,449	2,248	2,449	2,343
22,500	**22,550**	2,455	2,253	2,455	2,349
22,550	**22,600**	2,461	2,258	2,461	2,355
22,600	**22,650**	2,467	2,263	2,467	2,361
22,650	**22,700**	2,473	2,268	2,473	2,367
22,700	**22,750**	2,479	2,273	2,479	2,373
22,750	**22,800**	2,485	2,278	2,485	2,379
22,800	**22,850**	2,491	2,283	2,491	2,385
22,850	**22,900**	2,497	2,288	2,497	2,391
22,900	**22,950**	2,503	2,293	2,503	2,397
22,950	**23,000**	2,509	2,298	2,509	2,403
23,000					
23,000	**23,050**	2,515	2,303	2,515	2,409
23,050	**23,100**	2,521	2,308	2,521	2,415
23,100	**23,150**	2,527	2,313	2,527	2,421
23,150	**23,200**	2,533	2,318	2,533	2,427
23,200	**23,250**	2,539	2,323	2,539	2,433
23,250	**23,300**	2,545	2,328	2,545	2,439
23,300	**23,350**	2,551	2,333	2,551	2,445
23,350	**23,400**	2,557	2,338	2,557	2,451
23,400	**23,450**	2,563	2,343	2,563	2,457
23,450	**23,500**	2,569	2,348	2,569	2,463
23,500	**23,550**	2,575	2,353	2,575	2,469
23,550	**23,600**	2,581	2,358	2,581	2,475
23,600	**23,650**	2,587	2,363	2,587	2,481
23,650	**23,700**	2,593	2,368	2,593	2,487
23,700	**23,750**	2,599	2,373	2,599	2,493
23,750	**23,800**	2,605	2,378	2,605	2,499
23,800	**23,850**	2,611	2,383	2,611	2,505
23,850	**23,900**	2,617	2,388	2,617	2,511
23,900	**23,950**	2,623	2,393	2,623	2,517
23,950	**24,000**	2,629	2,398	2,629	2,523
24,000					
24,000	**24,050**	2,635	2,403	2,635	2,529
24,050	**24,100**	2,641	2,408	2,641	2,535
24,100	**24,150**	2,647	2,413	2,647	2,541
24,150	**24,200**	2,653	2,418	2,653	2,547
24,200	**24,250**	2,659	2,423	2,659	2,553
24,250	**24,300**	2,665	2,428	2,665	2,559
24,300	**24,350**	2,671	2,433	2,671	2,565
24,350	**24,400**	2,677	2,438	2,677	2,571
24,400	**24,450**	2,683	2,443	2,683	2,577
24,450	**24,500**	2,689	2,448	2,689	2,583
24,500	**24,550**	2,695	2,453	2,695	2,589
24,550	**24,600**	2,701	2,458	2,701	2,595
24,600	**24,650**	2,707	2,463	2,707	2,601
24,650	**24,700**	2,713	2,468	2,713	2,607
24,700	**24,750**	2,719	2,473	2,719	2,613
24,750	**24,800**	2,725	2,478	2,725	2,619
24,800	**24,850**	2,731	2,483	2,731	2,625
24,850	**24,900**	2,737	2,489	2,737	2,631
24,900	**24,950**	2,743	2,495	2,743	2,637
24,950	**25,000**	2,749	2,501	2,749	2,643
25,000					
25,000	**25,050**	2,755	2,507	2,755	2,649
25,050	**25,100**	2,761	2,513	2,761	2,655
25,100	**25,150**	2,767	2,519	2,767	2,661
25,150	**25,200**	2,773	2,525	2,773	2,667
25,200	**25,250**	2,779	2,531	2,779	2,673
25,250	**25,300**	2,785	2,537	2,785	2,679
25,300	**25,350**	2,791	2,543	2,791	2,685
25,350	**25,400**	2,797	2,549	2,797	2,691
25,400	**25,450**	2,803	2,555	2,803	2,697
25,450	**25,500**	2,809	2,561	2,809	2,703
25,500	**25,550**	2,815	2,567	2,815	2,709
25,550	**25,600**	2,821	2,573	2,821	2,715
25,600	**25,650**	2,827	2,579	2,827	2,721
25,650	**25,700**	2,833	2,585	2,833	2,727
25,700	**25,750**	2,839	2,591	2,839	2,733
25,750	**25,800**	2,845	2,597	2,845	2,739
25,800	**25,850**	2,851	2,603	2,851	2,745
25,850	**25,900**	2,857	2,609	2,857	2,751
25,900	**25,950**	2,863	2,615	2,863	2,757
25,950	**26,000**	2,869	2,621	2,869	2,763
26,000					
26,000	**26,050**	2,875	2,627	2,875	2,769
26,050	**26,100**	2,881	2,633	2,881	2,775
26,100	**26,150**	2,887	2,639	2,887	2,781
26,150	**26,200**	2,893	2,645	2,893	2,787
26,200	**26,250**	2,899	2,651	2,899	2,793
26,250	**26,300**	2,905	2,657	2,905	2,799
26,300	**26,350**	2,911	2,663	2,911	2,805
26,350	**26,400**	2,917	2,669	2,917	2,811
26,400	**26,450**	2,923	2,675	2,923	2,817
26,450	**26,500**	2,929	2,681	2,929	2,823
26,500	**26,550**	2,935	2,687	2,935	2,829
26,550	**26,600**	2,941	2,693	2,941	2,835
26,600	**26,650**	2,947	2,699	2,947	2,841
26,650	**26,700**	2,953	2,705	2,953	2,847
26,700	**26,750**	2,959	2,711	2,959	2,853
26,750	**26,800**	2,965	2,717	2,965	2,859
26,800	**26,850**	2,971	2,723	2,971	2,865
26,850	**26,900**	2,977	2,729	2,977	2,871
26,900	**26,950**	2,983	2,735	2,983	2,877
26,950	**27,000**	2,989	2,741	2,989	2,883
27,000					
27,000	**27,050**	2,995	2,747	2,995	2,889
27,050	**27,100**	3,001	2,753	3,001	2,895
27,100	**27,150**	3,007	2,759	3,007	2,901
27,150	**27,200**	3,013	2,765	3,013	2,907
27,200	**27,250**	3,019	2,771	3,019	2,913
27,250	**27,300**	3,025	2,777	3,025	2,919
27,300	**27,350**	3,031	2,783	3,031	2,925
27,350	**27,400**	3,037	2,789	3,037	2,931
27,400	**27,450**	3,043	2,795	3,043	2,937
27,450	**27,500**	3,049	2,801	3,049	2,943
27,500	**27,550**	3,055	2,807	3,055	2,949
27,550	**27,600**	3,061	2,813	3,061	2,955
27,600	**27,650**	3,067	2,819	3,067	2,961
27,650	**27,700**	3,073	2,825	3,073	2,967
27,700	**27,750**	3,079	2,831	3,079	2,973
27,750	**27,800**	3,085	2,837	3,085	2,979
27,800	**27,850**	3,091	2,843	3,091	2,985
27,850	**27,900**	3,097	2,849	3,097	2,991
27,900	**27,950**	3,103	2,855	3,103	2,997
27,950	**28,000**	3,109	2,861	3,109	3,003
28,000					
28,000	**28,050**	3,115	2,867	3,115	3,009
28,050	**28,100**	3,121	2,873	3,121	3,015
28,100	**28,150**	3,127	2,879	3,127	3,021
28,150	**28,200**	3,133	2,885	3,133	3,027
28,200	**28,250**	3,139	2,891	3,139	3,033
28,250	**28,300**	3,145	2,897	3,145	3,039
28,300	**28,350**	3,151	2,903	3,151	3,045
28,350	**28,400**	3,157	2,909	3,157	3,051
28,400	**28,450**	3,163	2,915	3,163	3,057
28,450	**28,500**	3,169	2,921	3,169	3,063
28,500	**28,550**	3,175	2,927	3,175	3,069
28,550	**28,600**	3,181	2,933	3,181	3,075
28,600	**28,650**	3,187	2,939	3,187	3,081
28,650	**28,700**	3,193	2,945	3,193	3,087
28,700	**28,750**	3,199	2,951	3,199	3,093
28,750	**28,800**	3,205	2,957	3,205	3,099
28,800	**28,850**	3,211	2,963	3,211	3,105
28,850	**28,900**	3,217	2,969	3,217	3,111
28,900	**28,950**	3,223	2,975	3,223	3,117
28,950	**29,000**	3,229	2,981	3,229	3,123
29,000					
29,000	**29,050**	3,235	2,987	3,235	3,129
29,050	**29,100**	3,241	2,993	3,241	3,135
29,100	**29,150**	3,247	2,999	3,247	3,141
29,150	**29,200**	3,253	3,005	3,253	3,147
29,200	**29,250**	3,259	3,011	3,259	3,153
29,250	**29,300**	3,265	3,017	3,265	3,159
29,300	**29,350**	3,271	3,023	3,271	3,165
29,350	**29,400**	3,277	3,029	3,277	3,171
29,400	**29,450**	3,283	3,035	3,283	3,177
29,450	**29,500**	3,289	3,041	3,289	3,183
29,500	**29,550**	3,295	3,047	3,295	3,189
29,550	**29,600**	3,301	3,053	3,301	3,195
29,600	**29,650**	3,307	3,059	3,307	3,201
29,650	**29,700**	3,313	3,065	3,313	3,207
29,700	**29,750**	3,319	3,071	3,319	3,213
29,750	**29,800**	3,325	3,077	3,325	3,219
29,800	**29,850**	3,331	3,083	3,331	3,225
29,850	**29,900**	3,337	3,089	3,337	3,231
29,900	**29,950**	3,343	3,095	3,343	3,237
29,950	**30,000**	3,349	3,101	3,349	3,243

(Continued)

* This column must also be used by a qualifying surviving spouse.

TREASURY/IRS AND OMB USE ONLY DRAFT

DRAFT

DRAFT

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly*	Married filing separately	Head of household
		Your tax is—			
30,000					
30,000	**30,050**	3,355	3,107	3,355	3,249
30,050	**30,100**	3,361	3,113	3,361	3,255
30,100	**30,150**	3,367	3,119	3,367	3,261
30,150	**30,200**	3,373	3,125	3,373	3,267
30,200	**30,250**	3,379	3,131	3,379	3,273
30,250	**30,300**	3,385	3,137	3,385	3,279
30,300	**30,350**	3,391	3,143	3,391	3,285
30,350	**30,400**	3,397	3,149	3,397	3,291
30,400	**30,450**	3,403	3,155	3,403	3,297
30,450	**30,500**	3,409	3,161	3,409	3,303
30,500	**30,550**	3,415	3,167	3,415	3,309
30,550	**30,600**	3,421	3,173	3,421	3,315
30,600	**30,650**	3,427	3,179	3,427	3,321
30,650	**30,700**	3,433	3,185	3,433	3,327
30,700	**30,750**	3,439	3,191	3,439	3,333
30,750	**30,800**	3,445	3,197	3,445	3,339
30,800	**30,850**	3,451	3,203	3,451	3,345
30,850	**30,900**	3,457	3,209	3,457	3,351
30,900	**30,950**	3,463	3,215	3,463	3,357
30,950	**31,000**	3,469	3,221	3,469	3,363
31,000					
31,000	**31,050**	3,475	3,227	3,475	3,369
31,050	**31,100**	3,481	3,233	3,481	3,375
31,100	**31,150**	3,487	3,239	3,487	3,381
31,150	**31,200**	3,493	3,245	3,493	3,387
31,200	**31,250**	3,499	3,251	3,499	3,393
31,250	**31,300**	3,505	3,257	3,505	3,399
31,300	**31,350**	3,511	3,263	3,511	3,405
31,350	**31,400**	3,517	3,269	3,517	3,411
31,400	**31,450**	3,523	3,275	3,523	3,417
31,450	**31,500**	3,529	3,281	3,529	3,423
31,500	**31,550**	3,535	3,287	3,535	3,429
31,550	**31,600**	3,541	3,293	3,541	3,435
31,600	**31,650**	3,547	3,299	3,547	3,441
31,650	**31,700**	3,553	3,305	3,553	3,447
31,700	**31,750**	3,559	3,311	3,559	3,453
31,750	**31,800**	3,565	3,317	3,565	3,459
31,800	**31,850**	3,571	3,323	3,571	3,465
31,850	**31,900**	3,577	3,329	3,577	3,471
31,900	**31,950**	3,583	3,335	3,583	3,477
31,950	**32,000**	3,589	3,341	3,589	3,483
32,000					
32,000	**32,050**	3,595	3,347	3,595	3,489
32,050	**32,100**	3,601	3,353	3,601	3,495
32,100	**32,150**	3,607	3,359	3,607	3,501
32,150	**32,200**	3,613	3,365	3,613	3,507
32,200	**32,250**	3,619	3,371	3,619	3,513
32,250	**32,300**	3,625	3,377	3,625	3,519
32,300	**32,350**	3,631	3,383	3,631	3,525
32,350	**32,400**	3,637	3,389	3,637	3,531
32,400	**32,450**	3,643	3,395	3,643	3,537
32,450	**32,500**	3,649	3,401	3,649	3,543
32,500	**32,550**	3,655	3,407	3,655	3,549
32,550	**32,600**	3,661	3,413	3,661	3,555
32,600	**32,650**	3,667	3,419	3,667	3,561
32,650	**32,700**	3,673	3,425	3,673	3,567
32,700	**32,750**	3,679	3,431	3,679	3,573
32,750	**32,800**	3,685	3,437	3,685	3,579
32,800	**32,850**	3,691	3,443	3,691	3,585
32,850	**32,900**	3,697	3,449	3,697	3,591
32,900	**32,950**	3,703	3,455	3,703	3,597
32,950	**33,000**	3,709	3,461	3,709	3,603
33,000					
33,000	**33,050**	3,715	3,467	3,715	3,609
33,050	**33,100**	3,721	3,473	3,721	3,615
33,100	**33,150**	3,727	3,479	3,727	3,621
33,150	**33,200**	3,733	3,485	3,733	3,627
33,200	**33,250**	3,739	3,491	3,739	3,633
33,250	**33,300**	3,745	3,497	3,745	3,639
33,300	**33,350**	3,751	3,503	3,751	3,645
33,350	**33,400**	3,757	3,509	3,757	3,651
33,400	**33,450**	3,763	3,515	3,763	3,657
33,450	**33,500**	3,769	3,521	3,769	3,663
33,500	**33,550**	3,775	3,527	3,775	3,669
33,550	**33,600**	3,781	3,533	3,781	3,675
33,600	**33,650**	3,787	3,539	3,787	3,681
33,650	**33,700**	3,793	3,545	3,793	3,687
33,700	**33,750**	3,799	3,551	3,799	3,693
33,750	**33,800**	3,805	3,557	3,805	3,699
33,800	**33,850**	3,811	3,563	3,811	3,705
33,850	**33,900**	3,817	3,569	3,817	3,711
33,900	**33,950**	3,823	3,575	3,823	3,717
33,950	**34,000**	3,829	3,581	3,829	3,723
34,000					
34,000	**34,050**	3,835	3,587	3,835	3,729
34,050	**34,100**	3,841	3,593	3,841	3,735
34,100	**34,150**	3,847	3,599	3,847	3,741
34,150	**34,200**	3,853	3,605	3,853	3,747
34,200	**34,250**	3,859	3,611	3,859	3,753
34,250	**34,300**	3,865	3,617	3,865	3,759
34,300	**34,350**	3,871	3,623	3,871	3,765
34,350	**34,400**	3,877	3,629	3,877	3,771
34,400	**34,450**	3,883	3,635	3,883	3,777
34,450	**34,500**	3,889	3,641	3,889	3,783
34,500	**34,550**	3,895	3,647	3,895	3,789
34,550	**34,600**	3,901	3,653	3,901	3,795
34,600	**34,650**	3,907	3,659	3,907	3,801
34,650	**34,700**	3,913	3,665	3,913	3,807
34,700	**34,750**	3,919	3,671	3,919	3,813
34,750	**34,800**	3,925	3,677	3,925	3,819
34,800	**34,850**	3,931	3,683	3,931	3,825
34,850	**34,900**	3,937	3,689	3,937	3,831
34,900	**34,950**	3,943	3,695	3,943	3,837
34,950	**35,000**	3,949	3,701	3,949	3,843
35,000					
35,000	**35,050**	3,955	3,707	3,955	3,849
35,050	**35,100**	3,961	3,713	3,961	3,855
35,100	**35,150**	3,967	3,719	3,967	3,861
35,150	**35,200**	3,973	3,725	3,973	3,867
35,200	**35,250**	3,979	3,731	3,979	3,873
35,250	**35,300**	3,985	3,737	3,985	3,879
35,300	**35,350**	3,991	3,743	3,991	3,885
35,350	**35,400**	3,997	3,749	3,997	3,891
35,400	**35,450**	4,003	3,755	4,003	3,897
35,450	**35,500**	4,009	3,761	4,009	3,903
35,500	**35,550**	4,015	3,767	4,015	3,909
35,550	**35,600**	4,021	3,773	4,021	3,915
35,600	**35,650**	4,027	3,779	4,027	3,921
35,650	**35,700**	4,033	3,785	4,033	3,927
35,700	**35,750**	4,039	3,791	4,039	3,933
35,750	**35,800**	4,045	3,797	4,045	3,939
35,800	**35,850**	4,051	3,803	4,051	3,945
35,850	**35,900**	4,057	3,809	4,057	3,951
35,900	**35,950**	4,063	3,815	4,063	3,957
35,950	**36,000**	4,069	3,821	4,069	3,963
36,000					
36,000	**36,050**	4,075	3,827	4,075	3,969
36,050	**36,100**	4,081	3,833	4,081	3,975
36,100	**36,150**	4,087	3,839	4,087	3,981
36,150	**36,200**	4,093	3,845	4,093	3,987
36,200	**36,250**	4,099	3,851	4,099	3,993
36,250	**36,300**	4,105	3,857	4,105	3,999
36,300	**36,350**	4,111	3,863	4,111	4,005
36,350	**36,400**	4,117	3,869	4,117	4,011
36,400	**36,450**	4,123	3,875	4,123	4,017
36,450	**36,500**	4,129	3,881	4,129	4,023
36,500	**36,550**	4,135	3,887	4,135	4,029
36,550	**36,600**	4,141	3,893	4,141	4,035
36,600	**36,650**	4,147	3,899	4,147	4,041
36,650	**36,700**	4,153	3,905	4,153	4,047
36,700	**36,750**	4,159	3,911	4,159	4,053
36,750	**36,800**	4,165	3,917	4,165	4,059
36,800	**36,850**	4,171	3,923	4,171	4,065
36,850	**36,900**	4,177	3,929	4,177	4,071
36,900	**36,950**	4,183	3,935	4,183	4,077
36,950	**37,000**	4,189	3,941	4,189	4,083
37,000					
37,000	**37,050**	4,195	3,947	4,195	4,089
37,050	**37,100**	4,201	3,953	4,201	4,095
37,100	**37,150**	4,207	3,959	4,207	4,101
37,150	**37,200**	4,213	3,965	4,213	4,107
37,200	**37,250**	4,219	3,971	4,219	4,113
37,250	**37,300**	4,225	3,977	4,225	4,119
37,300	**37,350**	4,231	3,983	4,231	4,125
37,350	**37,400**	4,237	3,989	4,237	4,131
37,400	**37,450**	4,243	3,995	4,243	4,137
37,450	**37,500**	4,249	4,001	4,249	4,143
37,500	**37,550**	4,255	4,007	4,255	4,149
37,550	**37,600**	4,261	4,013	4,261	4,155
37,600	**37,650**	4,267	4,019	4,267	4,161
37,650	**37,700**	4,273	4,025	4,273	4,167
37,700	**37,750**	4,279	4,031	4,279	4,173
37,750	**37,800**	4,285	4,037	4,285	4,179
37,800	**37,850**	4,291	4,043	4,291	4,185
37,850	**37,900**	4,297	4,049	4,297	4,191
37,900	**37,950**	4,303	4,055	4,303	4,197
37,950	**38,000**	4,309	4,061	4,309	4,203
38,000					
38,000	**38,050**	4,315	4,067	4,315	4,209
38,050	**38,100**	4,321	4,073	4,321	4,215
38,100	**38,150**	4,327	4,079	4,327	4,221
38,150	**38,200**	4,333	4,085	4,333	4,227
38,200	**38,250**	4,339	4,091	4,339	4,233
38,250	**38,300**	4,345	4,097	4,345	4,239
38,300	**38,350**	4,351	4,103	4,351	4,245
38,350	**38,400**	4,357	4,109	4,357	4,251
38,400	**38,450**	4,363	4,115	4,363	4,257
38,450	**38,500**	4,369	4,121	4,369	4,263
38,500	**38,550**	4,375	4,127	4,375	4,269
38,550	**38,600**	4,381	4,133	4,381	4,275
38,600	**38,650**	4,387	4,139	4,387	4,281
38,650	**38,700**	4,393	4,145	4,393	4,287
38,700	**38,750**	4,399	4,151	4,399	4,293
38,750	**38,800**	4,405	4,157	4,405	4,299
38,800	**38,850**	4,411	4,163	4,411	4,305
38,850	**38,900**	4,417	4,169	4,417	4,311
38,900	**38,950**	4,423	4,175	4,423	4,317
38,950	**39,000**	4,429	4,181	4,429	4,323

(Continued)

* This column must also be used by a qualifying surviving spouse.

TREASURY/IRS AND OMB USE ONLY DRAFT

DRAFT

DRAFT

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly*	Married filing separately	Head of household
		Your tax is—			
39,000					
39,000	**39,050**	4,435	4,187	4,435	4,329
39,050	**39,100**	4,441	4,193	4,441	4,335
39,100	**39,150**	4,447	4,199	4,447	4,341
39,150	**39,200**	4,453	4,205	4,453	4,347
39,200	**39,250**	4,459	4,211	4,459	4,353
39,250	**39,300**	4,465	4,217	4,465	4,359
39,300	**39,350**	4,471	4,223	4,471	4,365
39,350	**39,400**	4,477	4,229	4,477	4,371
39,400	**39,450**	4,483	4,235	4,483	4,377
39,450	**39,500**	4,489	4,241	4,489	4,383
39,500	**39,550**	4,495	4,247	4,495	4,389
39,550	**39,600**	4,501	4,253	4,501	4,395
39,600	**39,650**	4,507	4,259	4,507	4,401
39,650	**39,700**	4,513	4,265	4,513	4,407
39,700	**39,750**	4,519	4,271	4,519	4,413
39,750	**39,800**	4,525	4,277	4,525	4,419
39,800	**39,850**	4,531	4,283	4,531	4,425
39,850	**39,900**	4,537	4,289	4,537	4,431
39,900	**39,950**	4,543	4,295	4,543	4,437
39,950	**40,000**	4,549	4,301	4,549	4,443
40,000					
40,000	**40,050**	4,555	4,307	4,555	4,449
40,050	**40,100**	4,561	4,313	4,561	4,455
40,100	**40,150**	4,567	4,319	4,567	4,461
40,150	**40,200**	4,573	4,325	4,573	4,467
40,200	**40,250**	4,579	4,331	4,579	4,473
40,250	**40,300**	4,585	4,337	4,585	4,479
40,300	**40,350**	4,591	4,343	4,591	4,485
40,350	**40,400**	4,597	4,349	4,597	4,491
40,400	**40,450**	4,603	4,355	4,603	4,497
40,450	**40,500**	4,609	4,361	4,609	4,503
40,500	**40,550**	4,615	4,367	4,615	4,509
40,550	**40,600**	4,621	4,373	4,621	4,515
40,600	**40,650**	4,627	4,379	4,627	4,521
40,650	**40,700**	4,633	4,385	4,633	4,527
40,700	**40,750**	4,639	4,391	4,639	4,533
40,750	**40,800**	4,645	4,397	4,645	4,539
40,800	**40,850**	4,651	4,403	4,651	4,545
40,850	**40,900**	4,657	4,409	4,657	4,551
40,900	**40,950**	4,663	4,415	4,663	4,557
40,950	**41,000**	4,669	4,421	4,669	4,563
41,000					
41,000	**41,050**	4,675	4,427	4,675	4,569
41,050	**41,100**	4,681	4,433	4,681	4,575
41,100	**41,150**	4,687	4,439	4,687	4,581
41,150	**41,200**	4,693	4,445	4,693	4,587
41,200	**41,250**	4,699	4,451	4,699	4,593
41,250	**41,300**	4,705	4,457	4,705	4,599
41,300	**41,350**	4,711	4,463	4,711	4,605
41,350	**41,400**	4,717	4,469	4,717	4,611
41,400	**41,450**	4,723	4,475	4,723	4,617
41,450	**41,500**	4,729	4,481	4,729	4,623
41,500	**41,550**	4,735	4,487	4,735	4,629
41,550	**41,600**	4,741	4,493	4,741	4,635
41,600	**41,650**	4,747	4,499	4,747	4,641
41,650	**41,700**	4,753	4,505	4,753	4,647
41,700	**41,750**	4,759	4,511	4,759	4,653
41,750	**41,800**	4,765	4,517	4,765	4,659
41,800	**41,850**	4,771	4,523	4,771	4,665
41,850	**41,900**	4,777	4,529	4,777	4,671
41,900	**41,950**	4,783	4,535	4,783	4,677
41,950	**42,000**	4,789	4,541	4,789	4,683

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly*	Married filing separately	Head of household
		Your tax is—			
42,000					
42,000	**42,050**	4,795	4,547	4,795	4,689
42,050	**42,100**	4,801	4,553	4,801	4,695
42,100	**42,150**	4,807	4,559	4,807	4,701
42,150	**42,200**	4,813	4,565	4,813	4,707
42,200	**42,250**	4,819	4,571	4,819	4,713
42,250	**42,300**	4,825	4,577	4,825	4,719
42,300	**42,350**	4,831	4,583	4,831	4,725
42,350	**42,400**	4,837	4,589	4,837	4,731
42,400	**42,450**	4,843	4,595	4,843	4,737
42,450	**42,500**	4,849	4,601	4,849	4,743
42,500	**42,550**	4,855	4,607	4,855	4,749
42,550	**42,600**	4,861	4,613	4,861	4,755
42,600	**42,650**	4,867	4,619	4,867	4,761
42,650	**42,700**	4,873	4,625	4,873	4,767
42,700	**42,750**	4,879	4,631	4,879	4,773
42,750	**42,800**	4,885	4,637	4,885	4,779
42,800	**42,850**	4,891	4,643	4,891	4,785
42,850	**42,900**	4,897	4,649	4,897	4,791
42,900	**42,950**	4,903	4,655	4,903	4,797
42,950	**43,000**	4,909	4,661	4,909	4,803
43,000					
43,000	**43,050**	4,915	4,667	4,915	4,809
43,050	**43,100**	4,921	4,673	4,921	4,815
43,100	**43,150**	4,927	4,679	4,927	4,821
43,150	**43,200**	4,933	4,685	4,933	4,827
43,200	**43,250**	4,939	4,691	4,939	4,833
43,250	**43,300**	4,945	4,697	4,945	4,839
43,300	**43,350**	4,951	4,703	4,951	4,845
43,350	**43,400**	4,957	4,709	4,957	4,851
43,400	**43,450**	4,963	4,715	4,963	4,857
43,450	**43,500**	4,969	4,721	4,969	4,863
43,500	**43,550**	4,975	4,727	4,975	4,869
43,550	**43,600**	4,981	4,733	4,981	4,875
43,600	**43,650**	4,987	4,739	4,987	4,881
43,650	**43,700**	4,993	4,745	4,993	4,887
43,700	**43,750**	4,999	4,751	4,999	4,893
43,750	**43,800**	5,005	4,757	5,005	4,899
43,800	**43,850**	5,011	4,763	5,011	4,905
43,850	**43,900**	5,017	4,769	5,017	4,911
43,900	**43,950**	5,023	4,775	5,023	4,917
43,950	**44,000**	5,029	4,781	5,029	4,923
44,000					
44,000	**44,050**	5,035	4,787	5,035	4,929
44,050	**44,100**	5,041	4,793	5,041	4,935
44,100	**44,150**	5,047	4,799	5,047	4,941
44,150	**44,200**	5,053	4,805	5,053	4,947
44,200	**44,250**	5,059	4,811	5,059	4,953
44,250	**44,300**	5,065	4,817	5,065	4,959
44,300	**44,350**	5,071	4,823	5,071	4,965
44,350	**44,400**	5,077	4,829	5,077	4,971
44,400	**44,450**	5,083	4,835	5,083	4,977
44,450	**44,500**	5,089	4,841	5,089	4,983
44,500	**44,550**	5,095	4,847	5,095	4,989
44,550	**44,600**	5,101	4,853	5,101	4,995
44,600	**44,650**	5,107	4,859	5,107	5,001
44,650	**44,700**	5,113	4,865	5,113	5,007
44,700	**44,750**	5,119	4,871	5,119	5,013
44,750	**44,800**	5,125	4,877	5,125	5,019
44,800	**44,850**	5,131	4,883	5,131	5,025
44,850	**44,900**	5,137	4,889	5,137	5,031
44,900	**44,950**	5,143	4,895	5,143	5,037
44,950	**45,000**	5,149	4,901	5,149	5,043

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly*	Married filing separately	Head of household
		Your tax is—			
45,000					
45,000	**45,050**	5,155	4,907	5,155	5,049
45,050	**45,100**	5,161	4,913	5,161	5,055
45,100	**45,150**	5,167	4,919	5,167	5,061
45,150	**45,200**	5,173	4,925	5,173	5,067
45,200	**45,250**	5,179	4,931	5,179	5,073
45,250	**45,300**	5,185	4,937	5,185	5,079
45,300	**45,350**	5,191	4,943	5,191	5,085
45,350	**45,400**	5,197	4,949	5,197	5,091
45,400	**45,450**	5,203	4,955	5,203	5,097
45,450	**45,500**	5,209	4,961	5,209	5,103
45,500	**45,550**	5,215	4,967	5,215	5,109
45,550	**45,600**	5,221	4,973	5,221	5,115
45,600	**45,650**	5,227	4,979	5,227	5,121
45,650	**45,700**	5,233	4,985	5,233	5,127
45,700	**45,750**	5,239	4,991	5,239	5,133
45,750	**45,800**	5,245	4,997	5,245	5,139
45,800	**45,850**	5,251	5,003	5,251	5,145
45,850	**45,900**	5,257	5,009	5,257	5,151
45,900	**45,950**	5,263	5,015	5,263	5,157
45,950	**46,000**	5,269	5,021	5,269	5,163
46,000					
46,000	**46,050**	5,275	5,027	5,275	5,169
46,050	**46,100**	5,281	5,033	5,281	5,175
46,100	**46,150**	5,287	5,039	5,287	5,181
46,150	**46,200**	5,293	5,045	5,293	5,187
46,200	**46,250**	5,299	5,051	5,299	5,193
46,250	**46,300**	5,305	5,057	5,305	5,199
46,300	**46,350**	5,311	5,063	5,311	5,205
46,350	**46,400**	5,317	5,069	5,317	5,211
46,400	**46,450**	5,323	5,075	5,323	5,217
46,450	**46,500**	5,329	5,081	5,329	5,223
46,500	**46,550**	5,335	5,087	5,335	5,229
46,550	**46,600**	5,341	5,093	5,341	5,235
46,600	**46,650**	5,347	5,099	5,347	5,241
46,650	**46,700**	5,353	5,105	5,353	5,247
46,700	**46,750**	5,359	5,111	5,359	5,253
46,750	**46,800**	5,365	5,117	5,365	5,259
46,800	**46,850**	5,371	5,123	5,371	5,265
46,850	**46,900**	5,377	5,129	5,377	5,271
46,900	**46,950**	5,383	5,135	5,383	5,277
46,950	**47,000**	5,389	5,141	5,389	5,283
47,000					
47,000	**47,050**	5,395	5,147	5,395	5,289
47,050	**47,100**	5,401	5,153	5,401	5,295
47,100	**47,150**	5,407	5,159	5,407	5,301
47,150	**47,200**	5,413	5,165	5,413	5,307
47,200	**47,250**	5,419	5,171	5,419	5,313
47,250	**47,300**	5,425	5,177	5,425	5,319
47,300	**47,350**	5,431	5,183	5,431	5,325
47,350	**47,400**	5,437	5,189	5,437	5,331
47,400	**47,450**	5,443	5,195	5,443	5,337
47,450	**47,500**	5,449	5,201	5,449	5,343
47,500	**47,550**	5,455	5,207	5,455	5,349
47,550	**47,600**	5,461	5,213	5,461	5,355
47,600	**47,650**	5,467	5,219	5,467	5,361
47,650	**47,700**	5,473	5,225	5,473	5,367
47,700	**47,750**	5,479	5,231	5,479	5,373
47,750	**47,800**	5,485	5,237	5,485	5,379
47,800	**47,850**	5,491	5,243	5,491	5,385
47,850	**47,900**	5,497	5,249	5,497	5,391
47,900	**47,950**	5,503	5,255	5,503	5,397
47,950	**48,000**	5,509	5,261	5,509	5,403

(Continued)

* This column must also be used by a qualifying surviving spouse.

TREASURY/IRS AND OMB USE ONLY DRAFT

DRAFT

DRAFT

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly*	Married filing separately	Head of household
		Your tax is—			
48,000					
48,000	48,050	5,515	5,267	5,515	5,409
48,050	48,100	5,521	5,273	5,521	5,415
48,100	48,150	5,527	5,279	5,527	5,421
48,150	48,200	5,533	5,285	5,533	5,427
48,200	48,250	5,539	5,291	5,539	5,433
48,250	48,300	5,545	5,297	5,545	5,439
48,300	48,350	5,551	5,303	5,551	5,445
48,350	48,400	5,557	5,309	5,557	5,451
48,400	48,450	5,563	5,315	5,563	5,457
48,450	48,500	5,569	5,321	5,569	5,463
48,500	48,550	5,575	5,327	5,575	5,469
48,550	48,600	5,581	5,333	5,581	5,475
48,600	48,650	5,587	5,339	5,587	5,481
48,650	48,700	5,593	5,345	5,593	5,487
48,700	48,750	5,599	5,351	5,599	5,493
48,750	48,800	5,605	5,357	5,605	5,499
48,800	48,850	5,611	5,363	5,611	5,505
48,850	48,900	5,617	5,369	5,617	5,511
48,900	48,950	5,623	5,375	5,623	5,517
48,950	49,000	5,629	5,381	5,629	5,523
49,000					
49,000	49,050	5,635	5,387	5,635	5,529
49,050	49,100	5,641	5,393	5,641	5,535
49,100	49,150	5,647	5,399	5,647	5,541
49,150	49,200	5,653	5,405	5,653	5,547
49,200	49,250	5,659	5,411	5,659	5,553
49,250	49,300	5,665	5,417	5,665	5,559
49,300	49,350	5,671	5,423	5,671	5,565
49,350	49,400	5,677	5,429	5,677	5,571
49,400	49,450	5,683	5,435	5,683	5,577
49,450	49,500	5,689	5,441	5,689	5,583
49,500	49,550	5,695	5,447	5,695	5,589
49,550	49,600	5,701	5,453	5,701	5,595
49,600	49,650	5,707	5,459	5,707	5,601
49,650	49,700	5,713	5,465	5,713	5,607
49,700	49,750	5,719	5,471	5,719	5,613
49,750	49,800	5,725	5,477	5,725	5,619
49,800	49,850	5,731	5,483	5,731	5,625
49,850	49,900	5,737	5,489	5,737	5,631
49,900	49,950	5,743	5,495	5,743	5,637
49,950	50,000	5,749	5,501	5,749	5,643
50,000					
50,000	50,050	5,755	5,507	5,755	5,649
50,050	50,100	5,761	5,513	5,761	5,655
50,100	50,150	5,767	5,519	5,767	5,661
50,150	50,200	5,773	5,525	5,773	5,667
50,200	50,250	5,779	5,531	5,779	5,673
50,250	50,300	5,785	5,537	5,785	5,679
50,300	50,350	5,791	5,543	5,791	5,685
50,350	50,400	5,797	5,549	5,797	5,691
50,400	50,450	5,806	5,555	5,806	5,697
50,450	50,500	5,817	5,561	5,817	5,703
50,500	50,550	5,828	5,567	5,828	5,709
50,550	50,600	5,839	5,573	5,839	5,715
50,600	50,650	5,850	5,579	5,850	5,721
50,650	50,700	5,861	5,585	5,861	5,727
50,700	50,750	5,872	5,591	5,872	5,733
50,750	50,800	5,883	5,597	5,883	5,739
50,800	50,850	5,894	5,603	5,894	5,745
50,850	50,900	5,905	5,609	5,905	5,751
50,900	50,950	5,916	5,615	5,916	5,757
50,950	51,000	5,927	5,621	5,927	5,763
51,000					
51,000	51,050	5,938	5,627	5,938	5,769
51,050	51,100	5,949	5,633	5,949	5,775
51,100	51,150	5,960	5,639	5,960	5,781
51,150	51,200	5,971	5,645	5,971	5,787
51,200	51,250	5,982	5,651	5,982	5,793
51,250	51,300	5,993	5,657	5,993	5,799
51,300	51,350	6,004	5,663	6,004	5,805
51,350	51,400	6,015	5,669	6,015	5,811
51,400	51,450	6,026	5,675	6,026	5,817
51,450	51,500	6,037	5,681	6,037	5,823
51,500	51,550	6,048	5,687	6,048	5,829
51,550	51,600	6,059	5,693	6,059	5,835
51,600	51,650	6,070	5,699	6,070	5,841
51,650	51,700	6,081	5,705	6,081	5,847
51,700	51,750	6,092	5,711	6,092	5,853
51,750	51,800	6,103	5,717	6,103	5,859
51,800	51,850	6,114	5,723	6,114	5,865
51,850	51,900	6,125	5,729	6,125	5,871
51,900	51,950	6,136	5,735	6,136	5,877
51,950	52,000	6,147	5,741	6,147	5,883
52,000					
52,000	52,050	6,158	5,747	6,158	5,889
52,050	52,100	6,169	5,753	6,169	5,895
52,100	52,150	6,180	5,759	6,180	5,901
52,150	52,200	6,191	5,765	6,191	5,907
52,200	52,250	6,202	5,771	6,202	5,913
52,250	52,300	6,213	5,777	6,213	5,919
52,300	52,350	6,224	5,783	6,224	5,925
52,350	52,400	6,235	5,789	6,235	5,931
52,400	52,450	6,246	5,795	6,246	5,937
52,450	52,500	6,257	5,801	6,257	5,943
52,500	52,550	6,268	5,807	6,268	5,949
52,550	52,600	6,279	5,813	6,279	5,955
52,600	52,650	6,290	5,819	6,290	5,961
52,650	52,700	6,301	5,825	6,301	5,967
52,700	52,750	6,312	5,831	6,312	5,973
52,750	52,800	6,323	5,837	6,323	5,979
52,800	52,850	6,334	5,843	6,334	5,985
52,850	52,900	6,345	5,849	6,345	5,991
52,900	52,950	6,356	5,855	6,356	5,997
52,950	53,000	6,367	5,861	6,367	6,003
53,000					
53,000	53,050	6,378	5,867	6,378	6,009
53,050	53,100	6,389	5,873	6,389	6,015
53,100	53,150	6,400	5,879	6,400	6,021
53,150	53,200	6,411	5,885	6,411	6,027
53,200	53,250	6,422	5,891	6,422	6,033
53,250	53,300	6,433	5,897	6,433	6,039
53,300	53,350	6,444	5,903	6,444	6,045
53,350	53,400	6,455	5,909	6,455	6,051
53,400	53,450	6,466	5,915	6,466	6,057
53,450	53,500	6,477	5,921	6,477	6,063
53,500	53,550	6,488	5,927	6,488	6,069
53,550	53,600	6,499	5,933	6,499	6,075
53,600	53,650	6,510	5,939	6,510	6,081
53,650	53,700	6,521	5,945	6,521	6,087
53,700	53,750	6,532	5,951	6,532	6,093
53,750	53,800	6,543	5,957	6,543	6,099
53,800	53,850	6,554	5,963	6,554	6,105
53,850	53,900	6,565	5,969	6,565	6,111
53,900	53,950	6,576	5,975	6,576	6,117
53,950	54,000	6,587	5,981	6,587	6,123
54,000					
54,000	54,050	6,598	5,987	6,598	6,129
54,050	54,100	6,609	5,993	6,609	6,135
54,100	54,150	6,620	5,999	6,620	6,141
54,150	54,200	6,631	6,005	6,631	6,147
54,200	54,250	6,642	6,011	6,642	6,153
54,250	54,300	6,653	6,017	6,653	6,159
54,300	54,350	6,664	6,023	6,664	6,165
54,350	54,400	6,675	6,029	6,675	6,171
54,400	54,450	6,686	6,035	6,686	6,177
54,450	54,500	6,697	6,041	6,697	6,183
54,500	54,550	6,708	6,047	6,708	6,189
54,550	54,600	6,719	6,053	6,719	6,195
54,600	54,650	6,730	6,059	6,730	6,201
54,650	54,700	6,741	6,065	6,741	6,207
54,700	54,750	6,752	6,071	6,752	6,213
54,750	54,800	6,763	6,077	6,763	6,219
54,800	54,850	6,774	6,083	6,774	6,225
54,850	54,900	6,785	6,089	6,785	6,231
54,900	54,950	6,796	6,095	6,796	6,237
54,950	55,000	6,807	6,101	6,807	6,243
55,000					
55,000	55,050	6,818	6,107	6,818	6,249
55,050	55,100	6,829	6,113	6,829	6,255
55,100	55,150	6,840	6,119	6,840	6,261
55,150	55,200	6,851	6,125	6,851	6,267
55,200	55,250	6,862	6,131	6,862	6,273
55,250	55,300	6,873	6,137	6,873	6,279
55,300	55,350	6,884	6,143	6,884	6,285
55,350	55,400	6,895	6,149	6,895	6,291
55,400	55,450	6,906	6,155	6,906	6,297
55,450	55,500	6,917	6,161	6,917	6,303
55,500	55,550	6,928	6,167	6,928	6,309
55,550	55,600	6,939	6,173	6,939	6,315
55,600	55,650	6,950	6,179	6,950	6,321
55,650	55,700	6,961	6,185	6,961	6,327
55,700	55,750	6,972	6,191	6,972	6,333
55,750	55,800	6,983	6,197	6,983	6,339
55,800	55,850	6,994	6,203	6,994	6,345
55,850	55,900	7,005	6,209	7,005	6,351
55,900	55,950	7,016	6,215	7,016	6,357
55,950	56,000	7,027	6,221	7,027	6,363
56,000					
56,000	56,050	7,038	6,227	7,038	6,369
56,050	56,100	7,049	6,233	7,049	6,375
56,100	56,150	7,060	6,239	7,060	6,381
56,150	56,200	7,071	6,245	7,071	6,387
56,200	56,250	7,082	6,251	7,082	6,393
56,250	56,300	7,093	6,257	7,093	6,399
56,300	56,350	7,104	6,263	7,104	6,405
56,350	56,400	7,115	6,269	7,115	6,411
56,400	56,450	7,126	6,275	7,126	6,417
56,450	56,500	7,137	6,281	7,137	6,423
56,500	56,550	7,148	6,287	7,148	6,429
56,550	56,600	7,159	6,293	7,159	6,435
56,600	56,650	7,170	6,299	7,170	6,441
56,650	56,700	7,181	6,305	7,181	6,447
56,700	56,750	7,192	6,311	7,192	6,453
56,750	56,800	7,203	6,317	7,203	6,459
56,800	56,850	7,214	6,323	7,214	6,465
56,850	56,900	7,225	6,329	7,225	6,471
56,900	56,950	7,236	6,335	7,236	6,477
56,950	57,000	7,247	6,341	7,247	6,483

(Continued)

* This column must also be used by a qualifying surviving spouse.

TREASURY/IRS AND OMB USE ONLY DRAFT

DRAFT

DRAFT

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly*	Married filing separately	Head of household
		Your tax is—			
57,000					
57,000	57,050	7,258	6,347	7,258	6,489
57,050	57,100	7,269	6,353	7,269	6,495
57,100	57,150	7,280	6,359	7,280	6,501
57,150	57,200	7,291	6,365	7,291	6,507
57,200	57,250	7,302	6,371	7,302	6,513
57,250	57,300	7,313	6,377	7,313	6,519
57,300	57,350	7,324	6,383	7,324	6,525
57,350	57,400	7,335	6,389	7,335	6,531
57,400	57,450	7,346	6,395	7,346	6,537
57,450	57,500	7,357	6,401	7,357	6,543
57,500	57,550	7,368	6,407	7,368	6,549
57,550	57,600	7,379	6,413	7,379	6,555
57,600	57,650	7,390	6,419	7,390	6,561
57,650	57,700	7,401	6,425	7,401	6,567
57,700	57,750	7,412	6,431	7,412	6,573
57,750	57,800	7,423	6,437	7,423	6,579
57,800	57,850	7,434	6,443	7,434	6,585
57,850	57,900	7,445	6,449	7,445	6,591
57,900	57,950	7,456	6,455	7,456	6,597
57,950	58,000	7,467	6,461	7,467	6,603
58,000					
58,000	58,050	7,478	6,467	7,478	6,609
58,050	58,100	7,489	6,473	7,489	6,615
58,100	58,150	7,500	6,479	7,500	6,621
58,150	58,200	7,511	6,485	7,511	6,627
58,200	58,250	7,522	6,491	7,522	6,633
58,250	58,300	7,533	6,497	7,533	6,639
58,300	58,350	7,544	6,503	7,544	6,645
58,350	58,400	7,555	6,509	7,555	6,651
58,400	58,450	7,566	6,515	7,566	6,657
58,450	58,500	7,577	6,521	7,577	6,663
58,500	58,550	7,588	6,527	7,588	6,669
58,550	58,600	7,599	6,533	7,599	6,675
58,600	58,650	7,610	6,539	7,610	6,681
58,650	58,700	7,621	6,545	7,621	6,687
58,700	58,750	7,632	6,551	7,632	6,693
58,750	58,800	7,643	6,557	7,643	6,699
58,800	58,850	7,654	6,563	7,654	6,705
58,850	58,900	7,665	6,569	7,665	6,711
58,900	58,950	7,676	6,575	7,676	6,717
58,950	59,000	7,687	6,581	7,687	6,723
59,000					
59,000	59,050	7,698	6,587	7,698	6,729
59,050	59,100	7,709	6,593	7,709	6,735
59,100	59,150	7,720	6,599	7,720	6,741
59,150	59,200	7,731	6,605	7,731	6,747
59,200	59,250	7,742	6,611	7,742	6,753
59,250	59,300	7,753	6,617	7,753	6,759
59,300	59,350	7,764	6,623	7,764	6,765
59,350	59,400	7,775	6,629	7,775	6,771
59,400	59,450	7,786	6,635	7,786	6,777
59,450	59,500	7,797	6,641	7,797	6,783
59,500	59,550	7,808	6,647	7,808	6,789
59,550	59,600	7,819	6,653	7,819	6,795
59,600	59,650	7,830	6,659	7,830	6,801
59,650	59,700	7,841	6,665	7,841	6,807
59,700	59,750	7,852	6,671	7,852	6,813
59,750	59,800	7,863	6,677	7,863	6,819
59,800	59,850	7,874	6,683	7,874	6,825
59,850	59,900	7,885	6,689	7,885	6,831
59,900	59,950	7,896	6,695	7,896	6,837
59,950	60,000	7,907	6,701	7,907	6,843
60,000					
60,000	60,050	7,918	6,707	7,918	6,849
60,050	60,100	7,929	6,713	7,929	6,855
60,100	60,150	7,940	6,719	7,940	6,861
60,150	60,200	7,951	6,725	7,951	6,867
60,200	60,250	7,962	6,731	7,962	6,873
60,250	60,300	7,973	6,737	7,973	6,879
60,300	60,350	7,984	6,743	7,984	6,885
60,350	60,400	7,995	6,749	7,995	6,891
60,400	60,450	8,006	6,755	8,006	6,897
60,450	60,500	8,017	6,761	8,017	6,903
60,500	60,550	8,028	6,767	8,028	6,909
60,550	60,600	8,039	6,773	8,039	6,915
60,600	60,650	8,050	6,779	8,050	6,921
60,650	60,700	8,061	6,785	8,061	6,927
60,700	60,750	8,072	6,791	8,072	6,933
60,750	60,800	8,083	6,797	8,083	6,939
60,800	60,850	8,094	6,803	8,094	6,945
60,850	60,900	8,105	6,809	8,105	6,951
60,900	60,950	8,116	6,815	8,116	6,957
60,950	61,000	8,127	6,821	8,127	6,963
61,000					
61,000	61,050	8,138	6,827	8,138	6,969
61,050	61,100	8,149	6,833	8,149	6,975
61,100	61,150	8,160	6,839	8,160	6,981
61,150	61,200	8,171	6,845	8,171	6,987
61,200	61,250	8,182	6,851	8,182	6,993
61,250	61,300	8,193	6,857	8,193	6,999
61,300	61,350	8,204	6,863	8,204	7,005
61,350	61,400	8,215	6,869	8,215	7,011
61,400	61,450	8,226	6,875	8,226	7,017
61,450	61,500	8,237	6,881	8,237	7,023
61,500	61,550	8,248	6,887	8,248	7,029
61,550	61,600	8,259	6,893	8,259	7,035
61,600	61,650	8,270	6,899	8,270	7,041
61,650	61,700	8,281	6,905	8,281	7,047
61,700	61,750	8,292	6,911	8,292	7,053
61,750	61,800	8,303	6,917	8,303	7,059
61,800	61,850	8,314	6,923	8,314	7,065
61,850	61,900	8,325	6,929	8,325	7,071
61,900	61,950	8,336	6,935	8,336	7,077
61,950	62,000	8,347	6,941	8,347	7,083
62,000					
62,000	62,050	8,358	6,947	8,358	7,089
62,050	62,100	8,369	6,953	8,369	7,095
62,100	62,150	8,380	6,959	8,380	7,101
62,150	62,200	8,391	6,965	8,391	7,107
62,200	62,250	8,402	6,971	8,402	7,113
62,250	62,300	8,413	6,977	8,413	7,119
62,300	62,350	8,424	6,983	8,424	7,125
62,350	62,400	8,435	6,989	8,435	7,131
62,400	62,450	8,446	6,995	8,446	7,137
62,450	62,500	8,457	7,001	8,457	7,143
62,500	62,550	8,468	7,007	8,468	7,149
62,550	62,600	8,479	7,013	8,479	7,155
62,600	62,650	8,490	7,019	8,490	7,161
62,650	62,700	8,501	7,025	8,501	7,167
62,700	62,750	8,512	7,031	8,512	7,173
62,750	62,800	8,523	7,037	8,523	7,179
62,800	62,850	8,534	7,043	8,534	7,185
62,850	62,900	8,545	7,049	8,545	7,191
62,900	62,950	8,556	7,055	8,556	7,197
62,950	63,000	8,567	7,061	8,567	7,203
63,000					
63,000	63,050	8,578	7,067	8,578	7,209
63,050	63,100	8,589	7,073	8,589	7,215
63,100	63,150	8,600	7,079	8,600	7,221
63,150	63,200	8,611	7,085	8,611	7,227
63,200	63,250	8,622	7,091	8,622	7,233
63,250	63,300	8,633	7,097	8,633	7,239
63,300	63,350	8,644	7,103	8,644	7,245
63,350	63,400	8,655	7,109	8,655	7,251
63,400	63,450	8,666	7,115	8,666	7,257
63,450	63,500	8,677	7,121	8,677	7,263
63,500	63,550	8,688	7,127	8,688	7,269
63,550	63,600	8,699	7,133	8,699	7,275
63,600	63,650	8,710	7,139	8,710	7,281
63,650	63,700	8,721	7,145	8,721	7,287
63,700	63,750	8,732	7,151	8,732	7,293
63,750	63,800	8,743	7,157	8,743	7,299
63,800	63,850	8,754	7,163	8,754	7,305
63,850	63,900	8,765	7,169	8,765	7,311
63,900	63,950	8,776	7,175	8,776	7,317
63,950	64,000	8,787	7,181	8,787	7,323
64,000					
64,000	64,050	8,798	7,187	8,798	7,329
64,050	64,100	8,809	7,193	8,809	7,335
64,100	64,150	8,820	7,199	8,820	7,341
64,150	64,200	8,831	7,205	8,831	7,347
64,200	64,250	8,842	7,211	8,842	7,353
64,250	64,300	8,853	7,217	8,853	7,359
64,300	64,350	8,864	7,223	8,864	7,365
64,350	64,400	8,875	7,229	8,875	7,371
64,400	64,450	8,886	7,235	8,886	7,377
64,450	64,500	8,897	7,241	8,897	7,383
64,500	64,550	8,908	7,247	8,908	7,389
64,550	64,600	8,919	7,253	8,919	7,395
64,600	64,650	8,930	7,259	8,930	7,401
64,650	64,700	8,941	7,265	8,941	7,407
64,700	64,750	8,952	7,271	8,952	7,413
64,750	64,800	8,963	7,277	8,963	7,419
64,800	64,850	8,974	7,283	8,974	7,425
64,850	64,900	8,985	7,289	8,985	7,431
64,900	64,950	8,996	7,295	8,996	7,437
64,950	65,000	9,007	7,301	9,007	7,443
65,000					
65,000	65,050	9,018	7,307	9,018	7,449
65,050	65,100	9,029	7,313	9,029	7,455
65,100	65,150	9,040	7,319	9,040	7,461
65,150	65,200	9,051	7,325	9,051	7,467
65,200	65,250	9,062	7,331	9,062	7,473
65,250	65,300	9,073	7,337	9,073	7,479
65,300	65,350	9,084	7,343	9,084	7,485
65,350	65,400	9,095	7,349	9,095	7,491
65,400	65,450	9,106	7,355	9,106	7,497
65,450	65,500	9,117	7,361	9,117	7,503
65,500	65,550	9,128	7,367	9,128	7,509
65,550	65,600	9,139	7,373	9,139	7,515
65,600	65,650	9,150	7,379	9,150	7,521
65,650	65,700	9,161	7,385	9,161	7,527
65,700	65,750	9,172	7,391	9,172	7,533
65,750	65,800	9,183	7,397	9,183	7,539
65,800	65,850	9,194	7,403	9,194	7,545
65,850	65,900	9,205	7,409	9,205	7,551
65,900	65,950	9,216	7,415	9,216	7,557
65,950	66,000	9,227	7,421	9,227	7,563

(Continued)

* This column must also be used by a qualifying surviving spouse.

TREASURY/IRS AND OMB USE ONLY DRAFT

DRAFT

DRAFT

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly*	Married filing separately	Head of household
		Your tax is—			
66,000					
66,000	66,050	9,238	7,427	9,238	7,569
66,050	66,100	9,249	7,433	9,249	7,575
66,100	66,150	9,260	7,439	9,260	7,581
66,150	66,200	9,271	7,445	9,271	7,587
66,200	66,250	9,282	7,451	9,282	7,593
66,250	66,300	9,293	7,457	9,293	7,599
66,300	66,350	9,304	7,463	9,304	7,605
66,350	66,400	9,315	7,469	9,315	7,611
66,400	66,450	9,326	7,475	9,326	7,617
66,450	66,500	9,337	7,481	9,337	7,623
66,500	66,550	9,348	7,487	9,348	7,629
66,550	66,600	9,359	7,493	9,359	7,635
66,600	66,650	9,370	7,499	9,370	7,641
66,650	66,700	9,381	7,505	9,381	7,647
66,700	66,750	9,392	7,511	9,392	7,653
66,750	66,800	9,403	7,517	9,403	7,659
66,800	66,850	9,414	7,523	9,414	7,665
66,850	66,900	9,425	7,529	9,425	7,671
66,900	66,950	9,436	7,535	9,436	7,677
66,950	67,000	9,447	7,541	9,447	7,683
67,000					
67,000	67,050	9,458	7,547	9,458	7,689
67,050	67,100	9,469	7,553	9,469	7,695
67,100	67,150	9,480	7,559	9,480	7,701
67,150	67,200	9,491	7,565	9,491	7,707
67,200	67,250	9,502	7,571	9,502	7,713
67,250	67,300	9,513	7,577	9,513	7,719
67,300	67,350	9,524	7,583	9,524	7,725
67,350	67,400	9,535	7,589	9,535	7,731
67,400	67,450	9,546	7,595	9,546	7,737
67,450	67,500	9,557	7,601	9,557	7,746
67,500	67,550	9,568	7,607	9,568	7,757
67,550	67,600	9,579	7,613	9,579	7,768
67,600	67,650	9,590	7,619	9,590	7,779
67,650	67,700	9,601	7,625	9,601	7,790
67,700	67,750	9,612	7,631	9,612	7,801
67,750	67,800	9,623	7,637	9,623	7,812
67,800	67,850	9,634	7,643	9,634	7,823
67,850	67,900	9,645	7,649	9,645	7,834
67,900	67,950	9,656	7,655	9,656	7,845
67,950	68,000	9,667	7,661	9,667	7,856
68,000					
68,000	68,050	9,678	7,667	9,678	7,867
68,050	68,100	9,689	7,673	9,689	7,878
68,100	68,150	9,700	7,679	9,700	7,889
68,150	68,200	9,711	7,685	9,711	7,900
68,200	68,250	9,722	7,691	9,722	7,911
68,250	68,300	9,733	7,697	9,733	7,922
68,300	68,350	9,744	7,703	9,744	7,933
68,350	68,400	9,755	7,709	9,755	7,944
68,400	68,450	9,766	7,715	9,766	7,955
68,450	68,500	9,777	7,721	9,777	7,966
68,500	68,550	9,788	7,727	9,788	7,977
68,550	68,600	9,799	7,733	9,799	7,988
68,600	68,650	9,810	7,739	9,810	7,999
68,650	68,700	9,821	7,745	9,821	8,010
68,700	68,750	9,832	7,751	9,832	8,021
68,750	68,800	9,843	7,757	9,843	8,032
68,800	68,850	9,854	7,763	9,854	8,043
68,850	68,900	9,865	7,769	9,865	8,054
68,900	68,950	9,876	7,775	9,876	8,065
68,950	69,000	9,887	7,781	9,887	8,076
69,000					
69,000	69,050	9,898	7,787	9,898	8,087
69,050	69,100	9,909	7,793	9,909	8,098
69,100	69,150	9,920	7,799	9,920	8,109
69,150	69,200	9,931	7,805	9,931	8,120
69,200	69,250	9,942	7,811	9,942	8,131
69,250	69,300	9,953	7,817	9,953	8,142
69,300	69,350	9,964	7,823	9,964	8,153
69,350	69,400	9,975	7,829	9,975	8,164
69,400	69,450	9,986	7,835	9,986	8,175
69,450	69,500	9,997	7,841	9,997	8,186
69,500	69,550	10,008	7,847	10,008	8,197
69,550	69,600	10,019	7,853	10,019	8,208
69,600	69,650	10,030	7,859	10,030	8,219
69,650	69,700	10,041	7,865	10,041	8,230
69,700	69,750	10,052	7,871	10,052	8,241
69,750	69,800	10,063	7,877	10,063	8,252
69,800	69,850	10,074	7,883	10,074	8,263
69,850	69,900	10,085	7,889	10,085	8,274
69,900	69,950	10,096	7,895	10,096	8,285
69,950	70,000	10,107	7,901	10,107	8,296
70,000					
70,000	70,050	10,118	7,907	10,118	8,307
70,050	70,100	10,129	7,913	10,129	8,318
70,100	70,150	10,140	7,919	10,140	8,329
70,150	70,200	10,151	7,925	10,151	8,340
70,200	70,250	10,162	7,931	10,162	8,351
70,250	70,300	10,173	7,937	10,173	8,362
70,300	70,350	10,184	7,943	10,184	8,373
70,350	70,400	10,195	7,949	10,195	8,384
70,400	70,450	10,206	7,955	10,206	8,395
70,450	70,500	10,217	7,961	10,217	8,406
70,500	70,550	10,228	7,967	10,228	8,417
70,550	70,600	10,239	7,973	10,239	8,428
70,600	70,650	10,250	7,979	10,250	8,439
70,650	70,700	10,261	7,985	10,261	8,450
70,700	70,750	10,272	7,991	10,272	8,461
70,750	70,800	10,283	7,997	10,283	8,472
70,800	70,850	10,294	8,003	10,294	8,483
70,850	70,900	10,305	8,009	10,305	8,494
70,900	70,950	10,316	8,015	10,316	8,505
70,950	71,000	10,327	8,021	10,327	8,516
71,000					
71,000	71,050	10,338	8,027	10,338	8,527
71,050	71,100	10,349	8,033	10,349	8,538
71,100	71,150	10,360	8,039	10,360	8,549
71,150	71,200	10,371	8,045	10,371	8,560
71,200	71,250	10,382	8,051	10,382	8,571
71,250	71,300	10,393	8,057	10,393	8,582
71,300	71,350	10,404	8,063	10,404	8,593
71,350	71,400	10,415	8,069	10,415	8,604
71,400	71,450	10,426	8,075	10,426	8,615
71,450	71,500	10,437	8,081	10,437	8,626
71,500	71,550	10,448	8,087	10,448	8,637
71,550	71,600	10,459	8,093	10,459	8,648
71,600	71,650	10,470	8,099	10,470	8,659
71,650	71,700	10,481	8,105	10,481	8,670
71,700	71,750	10,492	8,111	10,492	8,681
71,750	71,800	10,503	8,117	10,503	8,692
71,800	71,850	10,514	8,123	10,514	8,703
71,850	71,900	10,525	8,129	10,525	8,714
71,900	71,950	10,536	8,135	10,536	8,725
71,950	72,000	10,547	8,141	10,547	8,736
72,000					
72,000	72,050	10,558	8,147	10,558	8,747
72,050	72,100	10,569	8,153	10,569	8,758
72,100	72,150	10,580	8,159	10,580	8,769
72,150	72,200	10,591	8,165	10,591	8,780
72,200	72,250	10,602	8,171	10,602	8,791
72,250	72,300	10,613	8,177	10,613	8,802
72,300	72,350	10,624	8,183	10,624	8,813
72,350	72,400	10,635	8,189	10,635	8,824
72,400	72,450	10,646	8,195	10,646	8,835
72,450	72,500	10,657	8,201	10,657	8,846
72,500	72,550	10,668	8,207	10,668	8,857
72,550	72,600	10,679	8,213	10,679	8,868
72,600	72,650	10,690	8,219	10,690	8,879
72,650	72,700	10,701	8,225	10,701	8,890
72,700	72,750	10,712	8,231	10,712	8,901
72,750	72,800	10,723	8,237	10,723	8,912
72,800	72,850	10,734	8,243	10,734	8,923
72,850	72,900	10,745	8,249	10,745	8,934
72,900	72,950	10,756	8,255	10,756	8,945
72,950	73,000	10,767	8,261	10,767	8,956
73,000					
73,000	73,050	10,778	8,267	10,778	8,967
73,050	73,100	10,789	8,273	10,789	8,978
73,100	73,150	10,800	8,279	10,800	8,989
73,150	73,200	10,811	8,285	10,811	9,000
73,200	73,250	10,822	8,291	10,822	9,011
73,250	73,300	10,833	8,297	10,833	9,022
73,300	73,350	10,844	8,303	10,844	9,033
73,350	73,400	10,855	8,309	10,855	9,044
73,400	73,450	10,866	8,315	10,866	9,055
73,450	73,500	10,877	8,321	10,877	9,066
73,500	73,550	10,888	8,327	10,888	9,077
73,550	73,600	10,899	8,333	10,899	9,088
73,600	73,650	10,910	8,339	10,910	9,099
73,650	73,700	10,921	8,345	10,921	9,110
73,700	73,750	10,932	8,351	10,932	9,121
73,750	73,800	10,943	8,357	10,943	9,132
73,800	73,850	10,954	8,363	10,954	9,143
73,850	73,900	10,965	8,369	10,965	9,154
73,900	73,950	10,976	8,375	10,976	9,165
73,950	74,000	10,987	8,381	10,987	9,176
74,000					
74,000	74,050	10,998	8,387	10,998	9,187
74,050	74,100	11,009	8,393	11,009	9,198
74,100	74,150	11,020	8,399	11,020	9,209
74,150	74,200	11,031	8,405	11,031	9,220
74,200	74,250	11,042	8,411	11,042	9,231
74,250	74,300	11,053	8,417	11,053	9,242
74,300	74,350	11,064	8,423	11,064	9,253
74,350	74,400	11,075	8,429	11,075	9,264
74,400	74,450	11,086	8,435	11,086	9,275
74,450	74,500	11,097	8,441	11,097	9,286
74,500	74,550	11,108	8,447	11,108	9,297
74,550	74,600	11,119	8,453	11,119	9,308
74,600	74,650	11,130	8,459	11,130	9,319
74,650	74,700	11,141	8,465	11,141	9,330
74,700	74,750	11,152	8,471	11,152	9,341
74,750	74,800	11,163	8,477	11,163	9,352
74,800	74,850	11,174	8,483	11,174	9,363
74,850	74,900	11,185	8,489	11,185	9,374
74,900	74,950	11,196	8,495	11,196	9,385
74,950	75,000	11,207	8,501	11,207	9,396

(Continued)

* This column must also be used by a qualifying surviving spouse.

TREASURY/IRS AND OMB USE ONLY DRAFT

DRAFT

DRAFT

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly*	Married filing separately	Head of household
		Your tax is—			
75,000					
75,000	75,050	11,218	8,507	11,218	9,407
75,050	75,100	11,229	8,513	11,229	9,418
75,100	75,150	11,240	8,519	11,240	9,429
75,150	75,200	11,251	8,525	11,251	9,440
75,200	75,250	11,262	8,531	11,262	9,451
75,250	75,300	11,273	8,537	11,273	9,462
75,300	75,350	11,284	8,543	11,284	9,473
75,350	75,400	11,295	8,549	11,295	9,484
75,400	75,450	11,306	8,555	11,306	9,495
75,450	75,500	11,317	8,561	11,317	9,506
75,500	75,550	11,328	8,567	11,328	9,517
75,550	75,600	11,339	8,573	11,339	9,528
75,600	75,650	11,350	8,579	11,350	9,539
75,650	75,700	11,361	8,585	11,361	9,550
75,700	75,750	11,372	8,591	11,372	9,561
75,750	75,800	11,383	8,597	11,383	9,572
75,800	75,850	11,394	8,603	11,394	9,583
75,850	75,900	11,405	8,609	11,405	9,594
75,900	75,950	11,416	8,615	11,416	9,605
75,950	76,000	11,427	8,621	11,427	9,616
76,000					
76,000	76,050	11,438	8,627	11,438	9,627
76,050	76,100	11,449	8,633	11,449	9,638
76,100	76,150	11,460	8,639	11,460	9,649
76,150	76,200	11,471	8,645	11,471	9,660
76,200	76,250	11,482	8,651	11,482	9,671
76,250	76,300	11,493	8,657	11,493	9,682
76,300	76,350	11,504	8,663	11,504	9,693
76,350	76,400	11,515	8,669	11,515	9,704
76,400	76,450	11,526	8,675	11,526	9,715
76,450	76,500	11,537	8,681	11,537	9,726
76,500	76,550	11,548	8,687	11,548	9,737
76,550	76,600	11,559	8,693	11,559	9,748
76,600	76,650	11,570	8,699	11,570	9,759
76,650	76,700	11,581	8,705	11,581	9,770
76,700	76,750	11,592	8,711	11,592	9,781
76,750	76,800	11,603	8,717	11,603	9,792
76,800	76,850	11,614	8,723	11,614	9,803
76,850	76,900	11,625	8,729	11,625	9,814
76,900	76,950	11,636	8,735	11,636	9,825
76,950	77,000	11,647	8,741	11,647	9,836
77,000					
77,000	77,050	11,658	8,747	11,658	9,847
77,050	77,100	11,669	8,753	11,669	9,858
77,100	77,150	11,680	8,759	11,680	9,869
77,150	77,200	11,691	8,765	11,691	9,880
77,200	77,250	11,702	8,771	11,702	9,891
77,250	77,300	11,713	8,777	11,713	9,902
77,300	77,350	11,724	8,783	11,724	9,913
77,350	77,400	11,735	8,789	11,735	9,924
77,400	77,450	11,746	8,795	11,746	9,935
77,450	77,500	11,757	8,801	11,757	9,946
77,500	77,550	11,768	8,807	11,768	9,957
77,550	77,600	11,779	8,813	11,779	9,968
77,600	77,650	11,790	8,819	11,790	9,979
77,650	77,700	11,801	8,825	11,801	9,990
77,700	77,750	11,812	8,831	11,812	10,001
77,750	77,800	11,823	8,837	11,823	10,012
77,800	77,850	11,834	8,843	11,834	10,023
77,850	77,900	11,845	8,849	11,845	10,034
77,900	77,950	11,856	8,855	11,856	10,045
77,950	78,000	11,867	8,861	11,867	10,056

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly*	Married filing separately	Head of household
		Your tax is—			
78,000					
78,000	78,050	11,878	8,867	11,878	10,067
78,050	78,100	11,889	8,873	11,889	10,078
78,100	78,150	11,900	8,879	11,900	10,089
78,150	78,200	11,911	8,885	11,911	10,100
78,200	78,250	11,922	8,891	11,922	10,111
78,250	78,300	11,933	8,897	11,933	10,122
78,300	78,350	11,944	8,903	11,944	10,133
78,350	78,400	11,955	8,909	11,955	10,144
78,400	78,450	11,966	8,915	11,966	10,155
78,450	78,500	11,977	8,921	11,977	10,166
78,500	78,550	11,988	8,927	11,988	10,177
78,550	78,600	11,999	8,933	11,999	10,188
78,600	78,650	12,010	8,939	12,010	10,199
78,650	78,700	12,021	8,945	12,021	10,210
78,700	78,750	12,032	8,951	12,032	10,221
78,750	78,800	12,043	8,957	12,043	10,232
78,800	78,850	12,054	8,963	12,054	10,243
78,850	78,900	12,065	8,969	12,065	10,254
78,900	78,950	12,076	8,975	12,076	10,265
78,950	79,000	12,087	8,981	12,087	10,276
79,000					
79,000	79,050	12,098	8,987	12,098	10,287
79,050	79,100	12,109	8,993	12,109	10,298
79,100	79,150	12,120	8,999	12,120	10,309
79,150	79,200	12,131	9,005	12,131	10,320
79,200	79,250	12,142	9,011	12,142	10,331
79,250	79,300	12,153	9,017	12,153	10,342
79,300	79,350	12,164	9,023	12,164	10,353
79,350	79,400	12,175	9,029	12,175	10,364
79,400	79,450	12,186	9,035	12,186	10,375
79,450	79,500	12,197	9,041	12,197	10,386
79,500	79,550	12,208	9,047	12,208	10,397
79,550	79,600	12,219	9,053	12,219	10,408
79,600	79,650	12,230	9,059	12,230	10,419
79,650	79,700	12,241	9,065	12,241	10,430
79,700	79,750	12,252	9,071	12,252	10,441
79,750	79,800	12,263	9,077	12,263	10,452
79,800	79,850	12,274	9,083	12,274	10,463
79,850	79,900	12,285	9,089	12,285	10,474
79,900	79,950	12,296	9,095	12,296	10,485
79,950	80,000	12,307	9,101	12,307	10,496
80,000					
80,000	80,050	12,318	9,107	12,318	10,507
80,050	80,100	12,329	9,113	12,329	10,518
80,100	80,150	12,340	9,119	12,340	10,529
80,150	80,200	12,351	9,125	12,351	10,540
80,200	80,250	12,362	9,131	12,362	10,551
80,250	80,300	12,373	9,137	12,373	10,562
80,300	80,350	12,384	9,143	12,384	10,573
80,350	80,400	12,395	9,149	12,395	10,584
80,400	80,450	12,406	9,155	12,406	10,595
80,450	80,500	12,417	9,161	12,417	10,606
80,500	80,550	12,428	9,167	12,428	10,617
80,550	80,600	12,439	9,173	12,439	10,628
80,600	80,650	12,450	9,179	12,450	10,639
80,650	80,700	12,461	9,185	12,461	10,650
80,700	80,750	12,472	9,191	12,472	10,661
80,750	80,800	12,483	9,197	12,483	10,672
80,800	80,850	12,494	9,203	12,494	10,683
80,850	80,900	12,505	9,209	12,505	10,694
80,900	80,950	12,516	9,215	12,516	10,705
80,950	81,000	12,527	9,221	12,527	10,716

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly*	Married filing separately	Head of household
		Your tax is—			
81,000					
81,000	81,050	12,538	9,227	12,538	10,727
81,050	81,100	12,549	9,233	12,549	10,738
81,100	81,150	12,560	9,239	12,560	10,749
81,150	81,200	12,571	9,245	12,571	10,760
81,200	81,250	12,582	9,251	12,582	10,771
81,250	81,300	12,593	9,257	12,593	10,782
81,300	81,350	12,604	9,263	12,604	10,793
81,350	81,400	12,615	9,269	12,615	10,804
81,400	81,450	12,626	9,275	12,626	10,815
81,450	81,500	12,637	9,281	12,637	10,826
81,500	81,550	12,648	9,287	12,648	10,837
81,550	81,600	12,659	9,293	12,659	10,848
81,600	81,650	12,670	9,299	12,670	10,859
81,650	81,700	12,681	9,305	12,681	10,870
81,700	81,750	12,692	9,311	12,692	10,881
81,750	81,800	12,703	9,317	12,703	10,892
81,800	81,850	12,714	9,323	12,714	10,903
81,850	81,900	12,725	9,329	12,725	10,914
81,900	81,950	12,736	9,335	12,736	10,925
81,950	82,000	12,747	9,341	12,747	10,936
82,000					
82,000	82,050	12,758	9,347	12,758	10,947
82,050	82,100	12,769	9,353	12,769	10,958
82,100	82,150	12,780	9,359	12,780	10,969
82,150	82,200	12,791	9,365	12,791	10,980
82,200	82,250	12,802	9,371	12,802	10,991
82,250	82,300	12,813	9,377	12,813	11,002
82,300	82,350	12,824	9,383	12,824	11,013
82,350	82,400	12,835	9,389	12,835	11,024
82,400	82,450	12,846	9,395	12,846	11,035
82,450	82,500	12,857	9,401	12,857	11,046
82,500	82,550	12,868	9,407	12,868	11,057
82,550	82,600	12,879	9,413	12,879	11,068
82,600	82,650	12,890	9,419	12,890	11,079
82,650	82,700	12,901	9,425	12,901	11,090
82,700	82,750	12,912	9,431	12,912	11,101
82,750	82,800	12,923	9,437	12,923	11,112
82,800	82,850	12,934	9,443	12,934	11,123
82,850	82,900	12,945	9,449	12,945	11,134
82,900	82,950	12,956	9,455	12,956	11,145
82,950	83,000	12,967	9,461	12,967	11,156
83,000					
83,000	83,050	12,978	9,467	12,978	11,167
83,050	83,100	12,989	9,473	12,989	11,178
83,100	83,150	13,000	9,479	13,000	11,189
83,150	83,200	13,011	9,485	13,011	11,200
83,200	83,250	13,022	9,491	13,022	11,211
83,250	83,300	13,033	9,497	13,033	11,222
83,300	83,350	13,044	9,503	13,044	11,233
83,350	83,400	13,055	9,509	13,055	11,244
83,400	83,450	13,066	9,515	13,066	11,255
83,450	83,500	13,077	9,521	13,077	11,266
83,500	83,550	13,088	9,527	13,088	11,277
83,550	83,600	13,099	9,533	13,099	11,288
83,600	83,650	13,110	9,539	13,110	11,299
83,650	83,700	13,121	9,545	13,121	11,310
83,700	83,750	13,132	9,551	13,132	11,321
83,750	83,800	13,143	9,557	13,143	11,332
83,800	83,850	13,154	9,563	13,154	11,343
83,850	83,900	13,165	9,569	13,165	11,354
83,900	83,950	13,176	9,575	13,176	11,365
83,950	84,000	13,187	9,581	13,187	11,376

(Continued)

* This column must also be used by a qualifying surviving spouse.

TREASURY/IRS AND OMB USE ONLY DRAFT

DRAFT

DRAFT

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly*	Married filing separately	Head of household
		Your tax is—			
84,000					
84,000	84,050	13,198	9,587	13,198	11,387
84,050	84,100	13,209	9,593	13,209	11,398
84,100	84,150	13,220	9,599	13,220	11,409
84,150	84,200	13,231	9,605	13,231	11,420
84,200	84,250	13,242	9,611	13,242	11,431
84,250	84,300	13,253	9,617	13,253	11,442
84,300	84,350	13,264	9,623	13,264	11,453
84,350	84,400	13,275	9,629	13,275	11,464
84,400	84,450	13,286	9,635	13,286	11,475
84,450	84,500	13,297	9,641	13,297	11,486
84,500	84,550	13,308	9,647	13,308	11,497
84,550	84,600	13,319	9,653	13,319	11,508
84,600	84,650	13,330	9,659	13,330	11,519
84,650	84,700	13,341	9,665	13,341	11,530
84,700	84,750	13,352	9,671	13,352	11,541
84,750	84,800	13,363	9,677	13,363	11,552
84,800	84,850	13,374	9,683	13,374	11,563
84,850	84,900	13,385	9,689	13,385	11,574
84,900	84,950	13,396	9,695	13,396	11,585
84,950	85,000	13,407	9,701	13,407	11,596
85,000					
85,000	85,050	13,418	9,707	13,418	11,607
85,050	85,100	13,429	9,713	13,429	11,618
85,100	85,150	13,440	9,719	13,440	11,629
85,150	85,200	13,451	9,725	13,451	11,640
85,200	85,250	13,462	9,731	13,462	11,651
85,250	85,300	13,473	9,737	13,473	11,662
85,300	85,350	13,484	9,743	13,484	11,673
85,350	85,400	13,495	9,749	13,495	11,684
85,400	85,450	13,506	9,755	13,506	11,695
85,450	85,500	13,517	9,761	13,517	11,706
85,500	85,550	13,528	9,767	13,528	11,717
85,550	85,600	13,539	9,773	13,539	11,728
85,600	85,650	13,550	9,779	13,550	11,739
85,650	85,700	13,561	9,785	13,561	11,750
85,700	85,750	13,572	9,791	13,572	11,761
85,750	85,800	13,583	9,797	13,583	11,772
85,800	85,850	13,594	9,803	13,594	11,783
85,850	85,900	13,605	9,809	13,605	11,794
85,900	85,950	13,616	9,815	13,616	11,805
85,950	86,000	13,627	9,821	13,627	11,816
86,000					
86,000	86,050	13,638	9,827	13,638	11,827
86,050	86,100	13,649	9,833	13,649	11,838
86,100	86,150	13,660	9,839	13,660	11,849
86,150	86,200	13,671	9,845	13,671	11,860
86,200	86,250	13,682	9,851	13,682	11,871
86,250	86,300	13,693	9,857	13,693	11,882
86,300	86,350	13,704	9,863	13,704	11,893
86,350	86,400	13,715	9,869	13,715	11,904
86,400	86,450	13,726	9,875	13,726	11,915
86,450	86,500	13,737	9,881	13,737	11,926
86,500	86,550	13,748	9,887	13,748	11,937
86,550	86,600	13,759	9,893	13,759	11,948
86,600	86,650	13,770	9,899	13,770	11,959
86,650	86,700	13,781	9,905	13,781	11,970
86,700	86,750	13,792	9,911	13,792	11,981
86,750	86,800	13,803	9,917	13,803	11,992
86,800	86,850	13,814	9,923	13,814	12,003
86,850	86,900	13,825	9,929	13,825	12,014
86,900	86,950	13,836	9,935	13,836	12,025
86,950	87,000	13,847	9,941	13,847	12,036
87,000					
87,000	87,050	13,858	9,947	13,858	12,047
87,050	87,100	13,869	9,953	13,869	12,058
87,100	87,150	13,880	9,959	13,880	12,069
87,150	87,200	13,891	9,965	13,891	12,080
87,200	87,250	13,902	9,971	13,902	12,091
87,250	87,300	13,913	9,977	13,913	12,102
87,300	87,350	13,924	9,983	13,924	12,113
87,350	87,400	13,935	9,989	13,935	12,124
87,400	87,450	13,946	9,995	13,946	12,135
87,450	87,500	13,957	10,001	13,957	12,146
87,500	87,550	13,968	10,007	13,968	12,157
87,550	87,600	13,979	10,013	13,979	12,168
87,600	87,650	13,990	10,019	13,990	12,179
87,650	87,700	14,001	10,025	14,001	12,190
87,700	87,750	14,012	10,031	14,012	12,201
87,750	87,800	14,023	10,037	14,023	12,212
87,800	87,850	14,034	10,043	14,034	12,223
87,850	87,900	14,045	10,049	14,045	12,234
87,900	87,950	14,056	10,055	14,056	12,245
87,950	88,000	14,067	10,061	14,067	12,256
88,000					
88,000	88,050	14,078	10,067	14,078	12,267
88,050	88,100	14,089	10,073	14,089	12,278
88,100	88,150	14,100	10,079	14,100	12,289
88,150	88,200	14,111	10,085	14,111	12,300
88,200	88,250	14,122	10,091	14,122	12,311
88,250	88,300	14,133	10,097	14,133	12,322
88,300	88,350	14,144	10,103	14,144	12,333
88,350	88,400	14,155	10,109	14,155	12,344
88,400	88,450	14,166	10,115	14,166	12,355
88,450	88,500	14,177	10,121	14,177	12,366
88,500	88,550	14,188	10,127	14,188	12,377
88,550	88,600	14,199	10,133	14,199	12,388
88,600	88,650	14,210	10,139	14,210	12,399
88,650	88,700	14,221	10,145	14,221	12,410
88,700	88,750	14,232	10,151	14,232	12,421
88,750	88,800	14,243	10,157	14,243	12,432
88,800	88,850	14,254	10,163	14,254	12,443
88,850	88,900	14,265	10,169	14,265	12,454
88,900	88,950	14,276	10,175	14,276	12,465
88,950	89,000	14,287	10,181	14,287	12,476
89,000					
89,000	89,050	14,298	10,187	14,298	12,487
89,050	89,100	14,309	10,193	14,309	12,498
89,100	89,150	14,320	10,199	14,320	12,509
89,150	89,200	14,331	10,205	14,331	12,520
89,200	89,250	14,342	10,211	14,342	12,531
89,250	89,300	14,353	10,217	14,353	12,542
89,300	89,350	14,364	10,223	14,364	12,553
89,350	89,400	14,375	10,229	14,375	12,564
89,400	89,450	14,386	10,235	14,386	12,575
89,450	89,500	14,397	10,241	14,397	12,586
89,500	89,550	14,408	10,247	14,408	12,597
89,550	89,600	14,419	10,253	14,419	12,608
89,600	89,650	14,430	10,259	14,430	12,619
89,650	89,700	14,441	10,265	14,441	12,630
89,700	89,750	14,452	10,271	14,452	12,641
89,750	89,800	14,463	10,277	14,463	12,652
89,800	89,850	14,474	10,283	14,474	12,663
89,850	89,900	14,485	10,289	14,485	12,674
89,900	89,950	14,496	10,295	14,496	12,685
89,950	90,000	14,507	10,301	14,507	12,696
90,000					
90,000	90,050	14,518	10,307	14,518	12,707
90,050	90,100	14,529	10,313	14,529	12,718
90,100	90,150	14,540	10,319	14,540	12,729
90,150	90,200	14,551	10,325	14,551	12,740
90,200	90,250	14,562	10,331	14,562	12,751
90,250	90,300	14,573	10,337	14,573	12,762
90,300	90,350	14,584	10,343	14,584	12,773
90,350	90,400	14,595	10,349	14,595	12,784
90,400	90,450	14,606	10,355	14,606	12,795
90,450	90,500	14,617	10,361	14,617	12,806
90,500	90,550	14,628	10,367	14,628	12,817
90,550	90,600	14,639	10,373	14,639	12,828
90,600	90,650	14,650	10,379	14,650	12,839
90,650	90,700	14,661	10,385	14,661	12,850
90,700	90,750	14,672	10,391	14,672	12,861
90,750	90,800	14,683	10,397	14,683	12,872
90,800	90,850	14,694	10,403	14,694	12,883
90,850	90,900	14,705	10,409	14,705	12,894
90,900	90,950	14,716	10,415	14,716	12,905
90,950	91,000	14,727	10,421	14,727	12,916
91,000					
91,000	91,050	14,738	10,427	14,738	12,927
91,050	91,100	14,749	10,433	14,749	12,938
91,100	91,150	14,760	10,439	14,760	12,949
91,150	91,200	14,771	10,445	14,771	12,960
91,200	91,250	14,782	10,451	14,782	12,971
91,250	91,300	14,793	10,457	14,793	12,982
91,300	91,350	14,804	10,463	14,804	12,993
91,350	91,400	14,815	10,469	14,815	13,004
91,400	91,450	14,826	10,475	14,826	13,015
91,450	91,500	14,837	10,481	14,837	13,026
91,500	91,550	14,848	10,487	14,848	13,037
91,550	91,600	14,859	10,493	14,859	13,048
91,600	91,650	14,870	10,499	14,870	13,059
91,650	91,700	14,881	10,505	14,881	13,070
91,700	91,750	14,892	10,511	14,892	13,081
91,750	91,800	14,903	10,517	14,903	13,092
91,800	91,850	14,914	10,523	14,914	13,103
91,850	91,900	14,925	10,529	14,925	13,114
91,900	91,950	14,936	10,535	14,936	13,125
91,950	92,000	14,947	10,541	14,947	13,136
92,000					
92,000	92,050	14,958	10,547	14,958	13,147
92,050	92,100	14,969	10,553	14,969	13,158
92,100	92,150	14,980	10,559	14,980	13,169
92,150	92,200	14,991	10,565	14,991	13,180
92,200	92,250	15,002	10,571	15,002	13,191
92,250	92,300	15,013	10,577	15,013	13,202
92,300	92,350	15,024	10,583	15,024	13,213
92,350	92,400	15,035	10,589	15,035	13,224
92,400	92,450	15,046	10,595	15,046	13,235
92,450	92,500	15,057	10,601	15,057	13,246
92,500	92,550	15,068	10,607	15,068	13,257
92,550	92,600	15,079	10,613	15,079	13,268
92,600	92,650	15,090	10,619	15,090	13,279
92,650	92,700	15,101	10,625	15,101	13,290
92,700	92,750	15,112	10,631	15,112	13,301
92,750	92,800	15,123	10,637	15,123	13,312
92,800	92,850	15,134	10,643	15,134	13,323
92,850	92,900	15,145	10,649	15,145	13,334
92,900	92,950	15,156	10,655	15,156	13,345
92,950	93,000	15,167	10,661	15,167	13,356

(Continued)

* This column must also be used by a qualifying surviving spouse.

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If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly*	Married filing separately	Head of household
		Your tax is—			
93,000					
93,000	**93,050**	15,178	10,667	15,178	13,367
93,050	**93,100**	15,189	10,673	15,189	13,378
93,100	**93,150**	15,200	10,679	15,200	13,389
93,150	**93,200**	15,211	10,685	15,211	13,400
93,200	**93,250**	15,222	10,691	15,222	13,411
93,250	**93,300**	15,233	10,697	15,233	13,422
93,300	**93,350**	15,244	10,703	15,244	13,433
93,350	**93,400**	15,255	10,709	15,255	13,444
93,400	**93,450**	15,266	10,715	15,266	13,455
93,450	**93,500**	15,277	10,721	15,277	13,466
93,500	**93,550**	15,288	10,727	15,288	13,477
93,550	**93,600**	15,299	10,733	15,299	13,488
93,600	**93,650**	15,310	10,739	15,310	13,499
93,650	**93,700**	15,321	10,745	15,321	13,510
93,700	**93,750**	15,332	10,751	15,332	13,521
93,750	**93,800**	15,343	10,757	15,343	13,532
93,800	**93,850**	15,354	10,763	15,354	13,543
93,850	**93,900**	15,365	10,769	15,365	13,554
93,900	**93,950**	15,376	10,775	15,376	13,565
93,950	**94,000**	15,387	10,781	15,387	13,576
94,000					
94,000	**94,050**	15,398	10,787	15,398	13,587
94,050	**94,100**	15,409	10,793	15,409	13,598
94,100	**94,150**	15,420	10,799	15,420	13,609
94,150	**94,200**	15,431	10,805	15,431	13,620
94,200	**94,250**	15,442	10,811	15,442	13,631
94,250	**94,300**	15,453	10,817	15,453	13,642
94,300	**94,350**	15,464	10,823	15,464	13,653
94,350	**94,400**	15,475	10,829	15,475	13,664
94,400	**94,450**	15,486	10,835	15,486	13,675
94,450	**94,500**	15,497	10,841	15,497	13,686
94,500	**94,550**	15,508	10,847	15,508	13,697
94,550	**94,600**	15,519	10,853	15,519	13,708
94,600	**94,650**	15,530	10,859	15,530	13,719
94,650	**94,700**	15,541	10,865	15,541	13,730
94,700	**94,750**	15,552	10,871	15,552	13,741
94,750	**94,800**	15,563	10,877	15,563	13,752
94,800	**94,850**	15,574	10,883	15,574	13,763
94,850	**94,900**	15,585	10,889	15,585	13,774
94,900	**94,950**	15,596	10,895	15,596	13,785
94,950	**95,000**	15,607	10,901	15,607	13,796
95,000					
95,000	**95,050**	15,618	10,907	15,618	13,807
95,050	**95,100**	15,629	10,913	15,629	13,818
95,100	**95,150**	15,640	10,919	15,640	13,829
95,150	**95,200**	15,651	10,925	15,651	13,840
95,200	**95,250**	15,662	10,931	15,662	13,851
95,250	**95,300**	15,673	10,937	15,673	13,862
95,300	**95,350**	15,684	10,943	15,684	13,873
95,350	**95,400**	15,695	10,949	15,695	13,884
95,400	**95,450**	15,706	10,955	15,706	13,895
95,450	**95,500**	15,717	10,961	15,717	13,906
95,500	**95,550**	15,728	10,967	15,728	13,917
95,550	**95,600**	15,739	10,973	15,739	13,928
95,600	**95,650**	15,750	10,979	15,750	13,939
95,650	**95,700**	15,761	10,985	15,761	13,950
95,700	**95,750**	15,772	10,991	15,772	13,961
95,750	**95,800**	15,783	10,997	15,783	13,972
95,800	**95,850**	15,794	11,003	15,794	13,983
95,850	**95,900**	15,805	11,009	15,805	13,994
95,900	**95,950**	15,816	11,015	15,816	14,005
95,950	**96,000**	15,827	11,021	15,827	14,016
96,000					
96,000	**96,050**	15,838	11,027	15,838	14,027
96,050	**96,100**	15,849	11,033	15,849	14,038
96,100	**96,150**	15,860	11,039	15,860	14,049
96,150	**96,200**	15,871	11,045	15,871	14,060
96,200	**96,250**	15,882	11,051	15,882	14,071
96,250	**96,300**	15,893	11,057	15,893	14,082
96,300	**96,350**	15,904	11,063	15,904	14,093
96,350	**96,400**	15,915	11,069	15,915	14,104
96,400	**96,450**	15,926	11,075	15,926	14,115
96,450	**96,500**	15,937	11,081	15,937	14,126
96,500	**96,550**	15,948	11,087	15,948	14,137
96,550	**96,600**	15,959	11,093	15,959	14,148
96,600	**96,650**	15,970	11,099	15,970	14,159
96,650	**96,700**	15,981	11,105	15,981	14,170
96,700	**96,750**	15,992	11,111	15,992	14,181
96,750	**96,800**	16,003	11,117	16,003	14,192
96,800	**96,850**	16,014	11,123	16,014	14,203
96,850	**96,900**	16,025	11,129	16,025	14,214
96,900	**96,950**	16,036	11,135	16,036	14,225
96,950	**97,000**	16,047	11,141	16,047	14,236
97,000					
97,000	**97,050**	16,058	11,147	16,058	14,247
97,050	**97,100**	16,069	11,153	16,069	14,258
97,100	**97,150**	16,080	11,159	16,080	14,269
97,150	**97,200**	16,091	11,165	16,091	14,280
97,200	**97,250**	16,102	11,171	16,102	14,291
97,250	**97,300**	16,113	11,177	16,113	14,302
97,300	**97,350**	16,124	11,183	16,124	14,313
97,350	**97,400**	16,135	11,189	16,135	14,324
97,400	**97,450**	16,146	11,195	16,146	14,335
97,450	**97,500**	16,157	11,201	16,157	14,346
97,500	**97,550**	16,168	11,207	16,168	14,357
97,550	**97,600**	16,179	11,213	16,179	14,368
97,600	**97,650**	16,190	11,219	16,190	14,379
97,650	**97,700**	16,201	11,225	16,201	14,390
97,700	**97,750**	16,212	11,231	16,212	14,401
97,750	**97,800**	16,223	11,237	16,223	14,412
97,800	**97,850**	16,234	11,243	16,234	14,423
97,850	**97,900**	16,245	11,249	16,245	14,434
97,900	**97,950**	16,256	11,255	16,256	14,445
97,950	**98,000**	16,267	11,261	16,267	14,456
98,000					
98,000	**98,050**	16,278	11,267	16,278	14,467
98,050	**98,100**	16,289	11,273	16,289	14,478
98,100	**98,150**	16,300	11,279	16,300	14,489
98,150	**98,200**	16,311	11,285	16,311	14,500
98,200	**98,250**	16,322	11,291	16,322	14,511
98,250	**98,300**	16,333	11,297	16,333	14,522
98,300	**98,350**	16,344	11,303	16,344	14,533
98,350	**98,400**	16,355	11,309	16,355	14,544
98,400	**98,450**	16,366	11,315	16,366	14,555
98,450	**98,500**	16,377	11,321	16,377	14,566
98,500	**98,550**	16,388	11,327	16,388	14,577
98,550	**98,600**	16,399	11,333	16,399	14,588
98,600	**98,650**	16,410	11,339	16,410	14,599
98,650	**98,700**	16,421	11,345	16,421	14,610
98,700	**98,750**	16,432	11,351	16,432	14,621
98,750	**98,800**	16,443	11,357	16,443	14,632
98,800	**98,850**	16,454	11,363	16,454	14,643
98,850	**98,900**	16,465	11,369	16,465	14,654
98,900	**98,950**	16,476	11,375	16,476	14,665
98,950	**99,000**	16,487	11,381	16,487	14,676
99,000					
99,000	**99,050**	16,498	11,387	16,498	14,687
99,050	**99,100**	16,509	11,393	16,509	14,698
99,100	**99,150**	16,520	11,399	16,520	14,709
99,150	**99,200**	16,531	11,405	16,531	14,720
99,200	**99,250**	16,542	11,411	16,542	14,731
99,250	**99,300**	16,553	11,417	16,553	14,742
99,300	**99,350**	16,564	11,423	16,564	14,753
99,350	**99,400**	16,575	11,429	16,575	14,764
99,400	**99,450**	16,586	11,435	16,586	14,775
99,450	**99,500**	16,597	11,441	16,597	14,786
99,500	**99,550**	16,608	11,447	16,608	14,797
99,550	**99,600**	16,619	11,453	16,619	14,808
99,600	**99,650**	16,630	11,459	16,630	14,819
99,650	**99,700**	16,641	11,465	16,641	14,830
99,700	**99,750**	16,652	11,471	16,652	14,841
99,750	**99,800**	16,663	11,477	16,663	14,852
99,800	**99,850**	16,674	11,483	16,674	14,863
99,850	**99,900**	16,685	11,489	16,685	14,874
99,900	**99,950**	16,696	11,495	16,696	14,885
99,950	**100,000**	16,707	11,501	16,707	14,896

$100,000 or over use the Tax Computation Worksheet

* This column must also be used by a qualifying surviving spouse.

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2026 Tax Computation Worksheet—Line 16



See the instructions for line 16 to see if you must use the worksheet below to figure your tax.

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

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

Taxable income. If line 15 is—	**(a)** Enter the amount from line 15.	**(b)** Multiplication amount.	**(c)** Multiply (a) by (b).	**(d)** Subtraction amount.	**Tax.** Subtract (d) from (c). Enter the result here and on the entry space on line 16.
At least $100,000 but not over $105,700	$	× 22% (0.22)	$	$ 5,288.00	$
Over $105,700 but not over $201,775	$	× 24% (0.24)	$	$ 7,402.00	$
Over $201,775 but not over $256,225	$	× 32% (0.32)	$	$ 23,544.00	$
Over $256,225 but not over $640,600	$	× 35% (0.35)	$	$ 31,230.75	$
Over $640,600	$	× 37% (0.37)	$	$ 44,042.75	$

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Section B—Use if your filing status is **Married filing jointly** or **Qualifying surviving spouse**. Complete the row below that applies to you.

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Taxable income. If line 15 is—	**(a)** Enter the amount from line 15.	**(b)** Multiplication amount.	**(c)** Multiply (a) by (b).	**(d)** Subtraction amount.	**Tax.** Subtract (d) from (c). Enter the result here and on the entry space on line 16.
At least $100,000 but not over $100,800	$	× 12% (0.12)	$	$ 496.00	$
Over $100,800 but not over $211,400	$	× 22% (0.22)	$	$ 10,576.00	$
Over $211,400 but not over $403,550	$	× 24% (0.24)	$	$ 14,804.00	$
Over $403,550 but not over $512,450	$	× 32% (0.32)	$	$ 47,088.00	$
Over $512,450 but not over $768,700	$	× 35% (0.35)	$	$ 62,461.50	$
Over $768,700	$	× 37% (0.37)	$	$ 77,835.50	$

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

Taxable income. If line 15 is—	**(a)** Enter the amount from line 15.	**(b)** Multiplication amount.	**(c)** Multiply (a) by (b).	**(d)** Subtraction amount.	**Tax.** Subtract (d) from (c). Enter the result here and on the entry space on line 16.
At least $100,000 but not over $105,700	$	× 22% (0.22)	$	$ 5,288.00	$
Over $105,700 but not over $201,775	$	× 24% (0.24)	$	$ 7,402.00	$
Over $201,775 but not over $256,225	$	× 32% (0.32)	$	$ 23,544.00	$
Over $256,225 but not over $384,350	$	× 35% (0.35)	$	$ 31,230.75	$
Over $384,350	$	× 37% (0.37)	$	$ 38,917.75	$

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

Taxable income. If line 15 is—	**(a)** Enter the amount from line 15.	**(b)** Multiplication amount.	**(c)** Multiply (a) by (b).	**(d)** Subtraction amount.	**Tax.** Subtract (d) from (c). Enter the result here and on the entry space on line 16.
At least $100,000 but not over $105,700	$	× 22% (0.22)	$	$ 7,099.00	$
Over $105,700 but not over $201,750	$	× 24% (0.24)	$	$ 9,213.00	$
Over $201,750 but not over $256,200	$	× 32% (0.32)	$	$ 25,353.00	$
Over $256,200 but not over $640,600	$	× 35% (0.35)	$	$ 33,039.00	$
Over $640,600	$	× 37% (0.37)	$	$ 45,851.00	$

TREASURY/IRS AND OMB USE ONLY DRAFT

General Information

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

How To Avoid Common Mistakes

Mistakes can delay your refund or result in notices being sent to you. One of the best ways to file an accurate return is to file electronically. Tax software does the math for you and will help you avoid mistakes. Free File provides eligible taxpayers the ability to file their taxes electronically for free. See *IRS.gov/FreeFile* for details and to see if you are eligible.

- File your return on a standard size sheet of paper. Cutting the paper may cause problems in processing your return.
- Make sure you entered the correct name and social security number (SSN) for each dependent you claim in the *Dependents* section. Check that each dependent's name and SSN agrees with the dependent's social security card. For each child under age 17 who is a qualifying child for the child tax credit or each dependent who qualifies you for the credit for other dependents, make sure you checked the appropriate box on row (7) of the *Dependents* section.
- Check your math, especially for the child tax credit, earned income credit (EIC), taxable social security benefits, total income, itemized deductions or standard deduction, taxable income, total tax, federal income tax withheld, and refund or amount you owe.
- Be sure you used the correct method to figure your tax. See the instructions for line 16.
- Be sure to enter your SSN in the space provided on page 1 of Form 1040 or 1040-SR. If you are married filing a joint or separate return, also enter your spouse's SSN. Be sure to enter your SSN in the space next to your name. Check that your name and SSN agree with your social security card.
- Make sure your name and address are correct. Enter your (and your spouse's) name in the same order as shown on your last return.
- If you live in an apartment, be sure to include your apartment number in your address.
- If you are taking the standard deduction, see the instructions for line 12e to be sure you entered the correct amount.
- If you received capital gain distributions but weren't required to file Schedule D, make sure you checked the box on line 7b.
- If you are taking the EIC, be sure you used the correct column of the EIC Table for your filing status and the number of qualifying children you have who have valid SSNs.
- Remember to sign and date Form 1040 or 1040-SR and enter your occupation(s).
- Attach your Form(s) W-2 and other required forms and schedules. Put all forms and schedules in the proper order. See *Assemble Your Return*, earlier.
- If you are owed a refund, make sure the account information you provide on lines 35b through 35d is in your own name. Don't request a deposit of your refund to an account that isn't in your own name (such as your tax return preparer's own account).
- If you owe tax and are paying by check or money order, be sure to include all the required information on your payment. See the instructions for line 37 for details.
- Make sure to check *Where Do You File?* before mailing your return. Over the next several years, the IRS will be reducing the number of paper tax return processing sites. Because of this, you may need to mail your return to a different address than you have in the past. You can also file electronically.
- Don't file more than one original return for the same year, even if you haven't gotten your refund or haven't heard from the IRS since you filed. Filing more than one original return for the same year, or sending in more than one copy of the same return (unless we ask you to do so), could delay your refund.
- Make sure that if you, your spouse with whom you are filing a joint return, or your dependent was enrolled in Marketplace coverage, and advance payments of the premium tax credit were made for the coverage, that you attach Form 8962. You may have to repay excess advance payments, even if someone else enrolled you, your spouse, or your dependent in the Marketplace coverage. Excess advance payments may also have to be repaid if you enrolled someone in Marketplace coverage, you don't claim that individual as a dependent, and no one else claims that individual as a dependent. See the instructions for Schedule 2, line 1a, and the Instructions for Form 8962. You or whoever enrolled you should have received Form 1095-A from the Marketplace with information about who was covered and any advance payments of the premium tax credit.

Innocent Spouse Relief

Generally, both you and your spouse are each responsible for paying the full amount of tax, interest, and penalties on your joint return. However, you may qualify for relief from liability for tax on a joint return if (a) there is an understatement of tax because your spouse omitted income or claimed false deductions or credits; (b) you are divorced, separated, or no longer living with your spouse; or (c) given all the facts and circumstances, it wouldn't be fair to hold you liable for the tax. You may also qualify for relief if you were a married resident of a community property state but didn't file a joint return and are now liable for an unpaid or understated tax. File Form 8857 to request relief. In some cases, Form 8857 may need to be filed within 2 years of the date on which the IRS first attempted to collect the tax from you. Don't file Form 8857 with your Form 1040 or 1040-SR. For more information, see Pub. 971 and Form 8857, or you can call the Innocent Spouse office toll free at 855-851-2009.

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Income Tax Withholding and Estimated Tax Payments for 2027

TIP *You can use the Tax Withholding Estimator instead of Pub. 505 or the worksheets included with Form W-4 or W-4P to determine whether you need to have your withholding increased or decreased.*

In general, you don't have to make estimated tax payments if you expect that your 2027 Form 1040 or 1040-SR will show a tax refund or a tax balance due of less than $1,000. If your total estimated tax for 2027 is $1,000 or more, see Form 1040-ES and Pub. 505 for a worksheet you can use to see if you have to make estimated tax payments. For more details, see Pub. 505.

Secure Your Tax Records From Identity Theft

TIP *All taxpayers can now apply for an Identity Protection PIN (IP PIN). Go to IRS.gov/GetAnIPPIN to request an IP PIN through your online account, file Form 15227 if your AGI on your last filed return is less than $84,000 ($168,000 if married filing jointly), or make an appointment to visit a Taxpayer Assistance Center.*

Identity theft occurs when someone uses your personal information, such as your name, social security number (SSN), or other identifying information, without your permission to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax return preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter. For more information, see Pub. 5027.

If your SSN has been lost or stolen or you suspect you are a victim of tax-related identity theft, visit IRS.gov/IdentityTheft to learn what steps you should take.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that haven't been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the National Taxpayer Advocate helpline at 877-777-4778. People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 800-829-4059. Deaf or hard-of-hearing individuals can also contact the IRS through Telecommunications Relay Services at FCC.gov/TRS.

Protect yourself from suspicious emails, texts, and social media messages, phishing schemes, and phone scams. Phishing is the creation and use of emails, texts, social media messages, and websites designed to mimic legitimate business communication and websites. The most common form is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS doesn't initiate contact with or request detailed personal information from taxpayers via emails, texts, or social media messages. Also, the IRS doesn't ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward the message to phishing@irs.gov. For more information, go to IRS.gov/Phishing. You may also report misuse of the IRS name, logo, forms, or other IRS property to the Treasury Inspector General for Tax Administration toll free at 800-366-4484. People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 800-877-8339. You can report suspicious emails, texts, and social media messages to the Federal Trade Commission (FTC) at ReportFraud.ftc.gov. You can contact them at FTC.gov/IDTheft or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see IdentityTheft.gov and Pub. 5027. People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 866-653-4261.

Visit IRS.gov/IdentityTheft to learn more about identity theft and how to reduce your risk.

You can report a phone scam to the Treasury Inspector General for Tax Administration at IRS Impersonation Scam Reporting or the FTC using the FTC Complaint Assistant at FTC.gov. Add "IRS Telephone Scam" in the notes.

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

If you wish to do so, go to Pay.gov/public/form/start/23779454 and make a contribution by credit card, debit card, PayPal, checking account, or savings account. Don't add your gift to any tax you may owe. See the instructions for line 37 for details on how to pay any tax you owe. For more information, go to TreasuryDirect.gov/Help-Center/Public-Debt-FAQs/#DebtFinance and click on "How do you make a contribution to reduce the debt?"

TIP *You may be able to deduct this gift on your 2027 tax return.*

How Long Should Records Be Kept?

Keep a copy of your tax return, worksheets you used, and records of all items appearing on it (such as Forms W-2 and 1099) until the statute of limitations runs out for that return. Usually, this is 3 years from the date the return was filed. You should keep some records longer. For example, keep property records (including those on your home) as long as they are needed to figure the basis of the original or replacement property. For more details, see chapter 1 of Pub. 17.

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Amended Return

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

You can file Form 1040-X electronically with tax filing software to amend Forms 1040 and 1040-SR. See *IRS.gov/Filing/Amended-Return-Frequently-Asked-Questions* for more information.

Use the *Where's My Amended Return* application on IRS.gov to track the status of your amended return. It can take up to 3 weeks from the date you mailed it to show up in our system.

Need a Copy of Your Tax Return Information?

Tax return transcripts are free and are generally used to validate income and tax filing status for mortgage applications, student and small business loan applications, and during tax return preparation. To get a free transcript:

- Access your online account at *IRS.gov/Account*,
- Visit *IRS.gov/Transcript*,
- Use Form 4506-T or 4506T-EZ, or
- Call us at 800-908-9946.

If you need a copy of your actual tax return, use Form 4506. There is a fee for each return requested. See Form 4506 for the current fee. If your main home, principal place of business, or tax records are located in a federally declared disaster area, this fee will be waived.

Past Due Returns

If you or someone you know needs to file past due tax returns, go to *Filing past due returns* or *IRS.gov/Individuals* for help in filing those returns. Send the return to the address that applies to you in the latest Form 1040 and 1040-SR instructions. For example, if you are filing a 2023 return in 2027, use the address at the end of these instructions. However, if you got an IRS notice, mail the return to the address in the notice.

How To Get Tax Help

If you have questions about a tax issue; need help preparing your tax return; or want to view, download, or print forms, instructions, and publications you may need, go to *IRS.gov* to find resources that can help you right away. Or you can go to *IRS.gov/OrderForms* to place an order.

Free File Program. Go to *IRS.gov/FFForm* to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.

Online account. Go to *IRS.gov/Account* to create an Individual, Business, or Tax Pro Account. Individual and Business Tax Accounts allow you to securely access information about your federal tax account. A Tax Pro Account allows tax professionals to securely request and manage authorizations and access taxpayer information. Depending on the type of account, you can:

- View the amount you owe and a breakdown by tax year.
- See payment plan details or apply for a new payment plan.
- Make a payment or view 5 years of payment history and any pending or scheduled payments.
- Access your tax records, including key data from your most recent tax return, and transcripts.
- View digital copies of select notices from the IRS.
- Approve or reject authorization requests from tax professionals.

IRS app. Use the IRS app to securely access selected tax information and routine services from your phone. Learn about the IRS app at *IRS.gov/App*.

Electronic payments and direct deposit. If you have access to U.S. banking services or electronic payment systems, you should use direct deposit for any refunds. The IRS recommends paying electronically whenever possible. Options to pay electronically include using your bank account with *IRS.gov/DirectPay*, your debit card or credit card, your digital wallet, or your online account. Go to *IRS.gov/Payments* to see all your payment options. Also see *IRS.gov/ModernPayments*.

If you don't have a bank account, go to *IRS.gov/DirectDeposit* for more information on where to find a bank or credit union that can open an account online.

Tax law changes. Legislation affecting federal taxes, credits, and deductions was enacted in P.L. 119-21 on July 4, 2025. Go to *IRS.gov/OBBB* for more information and updates on how this legislation affects your taxes.

Preparing and filing your tax return. After receiving all your wage and earnings statements (Forms W-2, W-2G, 1099-R, 1099-MISC, 1099-NEC, etc.); unemployment compensation statements (by mail or in a digital format) or other government payment statements (Form 1099-G); and interest, dividend, and retirement statements from banks and investment firms (Forms 1099), you have several options to choose from to prepare and file your tax return. You can prepare the tax return yourself, see if you qualify for free tax preparation, or hire a tax professional to prepare your return.

Other free options for tax preparation. In addition to the Free File Program, you have other options for preparing and filing your return online or in your local community, if you qualify, including the following.

- **VITA.** The Volunteer Income Tax Assistance (VITA) program offers free tax help to people with low-to-moderate incomes, persons with disabilities, and limited-English-speaking taxpayers who need help preparing their own tax returns. Go to *IRS.gov/VITA*, download the free IRS app, or call 800-906-9887 for information on free tax return preparation.
- **TCE.** The Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older. TCE volunteers specialize in answering questions about pensions and retirement-related issues unique to seniors. Go to *IRS.gov/TCE* or download the free IRS app for information on free tax return preparation.
- **MilTax.** Members of the U.S. Armed Forces and qualified veterans may use MilTax, a free tax service of-

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fered by the Department of Defense through Military OneSource. For more information, go to *MilitaryOneSource* (*MilitaryOneSource.mil/MilTax*).

- **Free File Fillable Forms.** The IRS offers Free File Fillable Forms for you to prepare and e-file your current-year federal tax return at no cost using online IRS forms. This option is for people who are comfortable preparing their own return using IRS forms and instructions, regardless of income.

Using online tools to help prepare your return. Go to *IRS.gov/Tools* for the following.

- The *Earned Income Tax Credit Assistant* (*IRS.gov/EITCAssistant*) determines if you're eligible for the earned income tax credit (EITC).
- The *Online EIN Application* (*IRS.gov/EIN*) helps you get an employer identification number (EIN) at no cost.
- The *Tax Withholding Estimator* (*IRS.gov/W4App*) makes it easier for you to estimate the federal income tax you want your employer to withhold from your paycheck. See how your withholding affects your refund, take-home pay, or tax due.
- The *Sales Tax Deduction Calculator* (*IRS.gov/SalesTax*) figures the amount you can claim if you itemize deductions on Schedule A (Form 1040).
- Getting answers to your tax questions. On *IRS.gov*, you can get up-to-date information on current events and changes in tax law.
- *IRS.gov/LetUsHelp*: A variety of tools to help you get answers to some of the most common tax questions.
- *IRS.gov/ITA*: The Interactive Tax Assistant, a tool that will ask you questions and, based on your input, provide answers on a number of tax topics.
- *IRS.gov/Forms*: Find forms, instructions, and publications. You will find details on the most recent tax changes and interactive links to help you find answers to your questions.
- You may also be able to access tax information in your e-filing software.

Need someone to prepare your tax return? There are various types of tax return preparers, including enrolled agents, certified public accountants (CPAs), accountants, and many others who don't have professional credentials. If you choose to have someone prepare your tax return, choose that preparer wisely. A paid tax preparer is:

- Primarily responsible for the overall substantive accuracy of your return,
- Required to sign the return, and
- Required to include their preparer tax identification number (PTIN).

CAUTION *Although the tax preparer always signs the return, you're ultimately responsible for providing all the information required for the preparer to accurately prepare your return and for the accuracy of every item reported on the return. Anyone paid to prepare tax returns for others should have a thorough understanding of tax matters. For more information on how to choose a tax preparer, go to Tips for Choosing a Tax Preparer on IRS.gov.*

Employers can register to use Business Services Online. The Social Security Administration (SSA) offers online service at *SSA.gov/employer* for fast, free, and secure W-2 filing options to CPAs, accountants, enrolled agents, and individuals who process Form W-2, Wage and Tax Statement; and Form W-2c, Corrected Wage and Tax Statement.

IRS social media. Go to *IRS.gov/SocialMedia* to see the various social media tools the IRS uses to share the latest information on tax changes, scam alerts, initiatives, products, and services. At the IRS, privacy and security are our highest priority. We use these tools to share public information with you. **Don't** post your social security number (SSN) or other confidential information on social media sites. Always protect your identity when using any social networking site. The *IRS.gov/DirtyDozen* lists a variety of common scams that taxpayers may encounter anytime, but many of these schemes peak during filing season as people prepare their returns or hire someone to help with their taxes. Don't fall prey.

The following IRS YouTube channels provide short, informative videos on various tax-related topics in English and ASL.

- *Youtube.com/irsvideos*.
- *Youtube.com/irsvideosASL*.

Over-the-Phone Interpreter (OPI) Service. The IRS offers the OPI Service to taxpayers needing language interpretation. The OPI Service is available at Taxpayer Assistance Centers (TACs), most IRS offices, and every VITA/TCE tax return site. This service is available in Spanish, Mandarin, Cantonese, Korean, Vietnamese, Russian, and Haitian Creole.

Accessibility Helpline available for taxpayers with disabilities. Taxpayers who need information about accessibility services can call 833-690-0598. The Accessibility Helpline can answer questions related to current and future accessibility products and services available in alternative media formats (for example, braille-ready, large print, audio, etc.). The Accessibility Helpline does not have access to your IRS account. For help with tax law, refunds, or account-related issues, go to *IRS.gov/LetUsHelp*.

Alternative media preference. Form 9000, Alternative Media Preference, or Form 9000(SP) allows you to elect to receive certain types of written correspondence in the following formats.

- Standard Print.
- Large Print.
- Braille.
- Audio (MP3).
- Plain Text File (TXT).
- Braille-Ready File (BRF).

Schedule LEP. You can use Schedule LEP (Form 1040), Request for Change in Language Preference, to state a preference to receive notices, letters, or other written communications from the IRS in an alternative language. You may not immediately receive written communications in the requested language. You will continue to receive communications, including notices and letters, in English until they are translated to your preferred language.

Disasters. Go to *IRS.gov/DisasterRelief* to review the available disaster tax relief.

Mobile-friendly forms. You'll need an IRS Online Account to complete mobile-friendly forms that require signatures. You'll have the option to submit your form(s) online or download a copy for your records. Go to *IRS.gov/MobileFriendlyForms* for more information.

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Getting tax publications and instructions in eBook format. Download and view most tax publications and instructions (including the Instructions for Form 1040) on mobile devices as eBooks at *IRS.gov/eBooks*.

IRS eBooks have been tested using Apple's iBooks for iPad. Our eBooks haven't been tested on other dedicated eBook readers, and eBook functionality may not operate as intended.

Get your tax records and transcripts. Go to *IRS.gov/Transcripts* to see how you can access your personal tax records online or by mail, including transcripts of past tax returns, tax account information, wage and income statements, and verification of non-filing letters.

Reporting and resolving your tax-related identity theft issues.

- Tax-related identity theft happens when someone steals your personal information to commit tax fraud. Your taxes can be affected if your SSN is used to file a fraudulent return or to claim a refund or credit.
- The IRS doesn't initiate contact with taxpayers by email, text messages (including shortened links), telephone calls, or social media channels to request or verify personal or financial information. This includes requests for personal identification numbers (PINs), passwords, or similar information for credit cards, banks, or other financial accounts.
- Go to *IRS.gov/IdentityTheft*, the IRS Identity Theft Central webpage, for information on identity theft and data security protection for taxpayers, tax professionals, and businesses. If your SSN has been lost or stolen or you suspect you're a victim of tax-related identity theft, you can learn what steps you should take.
- Get an Identity Protection PIN (IP PIN). IP PINs are 6-digit numbers assigned to taxpayers to help prevent the misuse of their SSNs on fraudulent federal income tax returns. When you have an IP PIN, it prevents someone else from filing a tax return with your SSN. To learn more, go to *IRS.gov/IPPIN*.

Ways to check on the status of your refund.

- Go to *IRS.gov/Refunds*.
- Go to the IRS app to check your refund status.
- Call the automated refund hotline at 800-829-1954.

CAUTION *The IRS can't issue refunds before mid-February for returns that claimed the EITC or the additional child tax credit (ACTC). This applies to the entire refund, not just the portion associated with these credits.*

What if I can't pay now? Go to *IRS.gov/Payments* for more information about your options.

- Go to *IRS.gov/TaxDebtHelp* for information on how to resolve your debt and manage your account.
- Apply for an *online payment agreement* (*IRS.gov/OPA*) to meet your tax obligation in monthly installments if you can't pay your taxes in full today. Once you complete the online process, you will receive immediate notification of whether your agreement has been approved.
- Use the *Offer in Compromise Pre-Qualifier* to see if you can settle your tax debt for less than the full amount you owe. For more information on the Offer in Compromise program, go to *IRS.gov/OIC*.

Filing an amended return. Go to *IRS.gov/1040X* for information and updates.

Checking the status of your amended return. Go to *IRS.gov/WMAR* to track the status of Form 1040-X amended returns.

CAUTION *It can take up to 3 weeks from the date you filed your amended return for it to show up in our system, and processing it can take up to 16 weeks.*

Understanding an IRS notice or letter you've received. Go to *IRS.gov/Notices* to find additional information about responding to an IRS notice or letter.

IRS Document Upload Tool. You may be able to use the Document Upload Tool to respond digitally to eligible IRS notices and letters by securely uploading required documents online through IRS.gov. For more information, go to *IRS.gov/DUT*.

Contacting your local TAC. Keep in mind, many questions can be answered on IRS.gov without visiting a TAC. Go to *IRS.gov/LetUsHelp* for the topics people ask about most. If you still need help, TACs provide tax help when a tax issue can't be handled online or by phone. All TACs now provide service by appointment, so you'll know in advance that you can get the service you need without long wait times. Before you visit, go to *IRS.gov/TAC* to find the nearest TAC and to check hours, available services, and appointment options. Or, on the IRS app, click on the "More" tab, and under the Contact Us option, click on "Local IRS offices."

Interest and Penalties

You don't have to figure the amount of any interest or penalties you may owe. We will send you a bill for any amount due.

If you choose to include interest or penalties (other than the estimated tax penalty) with your payment, identify and enter the amount in the bottom margin of Form 1040 or 1040-SR, page 2. Don't include interest or penalties (other than the estimated tax penalty) in the amount you owe on line 37. For more information on the estimated tax penalty, see *Line 38*, earlier.

Interest

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

Penalties

Late filing. If you don't file your return by the due date (including extensions), the penalty is usually 5% of the amount due for each month or part of a month your return is late, unless you have a reasonable cause. If you have a reasonable cause for filing late, include your explanation with your return. The penalty can be as much as 25% of the tax due. The penalty is 15% per month, up to a maximum of 75%, if the failure to file is fraudulent. If your return is more than 60 days late, the minimum penalty will be $535 or the amount of any tax you owe, whichever is smaller.

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Late payment of tax. If you pay your taxes late, the penalty is usually 1/2 of 1% of the unpaid amount for each month or part of a month the tax isn't paid. The penalty can be as much as 25% of the unpaid amount. It applies to any unpaid tax on the return. This penalty is in addition to interest charges on late payments. If you believe you have a reasonable cause for paying late, include your explanation with your return.

Frivolous return. In addition to any other penalties, the law imposes a penalty of $5,000 for filing a frivolous return. A frivolous return is one that doesn't 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 penalty-of-perjury declaration preprinted above where you sign. For a list of positions identified as frivolous, see Notice 2010-33, 2010-17 I.R.B. 609, available at *IRS.gov/irb/2010-17_IRB#NOT-2010-33*.

Other. Other penalties can be imposed for, among other things, negligence, substantial understatement of tax, reportable transaction understatements, filing an erroneous refund claim, and fraud. Criminal penalties may be imposed for willful failure to file, tax evasion, making a false statement, or identity theft. See Pub. 17 for details on some of these penalties.

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Refund Information

where's my refund? To check the status of your refund, go to *IRS.gov/Refunds* or use the free IRS app, 24 hours a day, 7 days a week. Information about your refund will generally be available within 24 hours after the IRS receives your e-filed return or 4 weeks after you mail a paper return. But if you filed Form 8379 with your return, allow 14 weeks (11 weeks if you filed electronically) before checking your refund status.

The IRS can't issue refunds before mid-February 2027 for returns that claim the earned income credit or the additional child tax credit. This delay applies to the entire refund, not just the portion associated with these credits.

To use *Where's My Refund*, have a copy of your tax return handy. You will need to enter the following information from your return.

- Your social security number (or individual taxpayer identification number).
- Your filing status.
- The exact whole dollar amount of your refund.

Where's My Refund will provide an actual personalized refund date as soon as the IRS processes your tax return and approves your refund.

TIP *Updates to refund status are made once a day—usually at night.*

If you don't have Internet access, you can call 800-829-1954, 24 hours a day, 7 days a week, for automated refund information. Our phone and walk-in assistors can research the status of your refund only if it's been 21 days or more since you filed electronically or more than 6 weeks since you mailed your paper return.

Don't send in a copy of your return unless asked to do so.

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

Where's My Refund doesn't track refunds that are claimed on an amended tax return.

Refund information is also available in Spanish at *IRS.gov/Spanish* and by calling 800-829-1954.

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Instructions for Schedule 1
Additional Income and Adjustments to Income

General Instructions

Use Schedule 1 to report income or adjustments to income that can't be entered directly on Form 1040, 1040-SR, or 1040-NR.

Additional income is entered on Schedule 1, Part I. The amount on line 10 of Schedule 1 is entered on Form 1040, 1040-SR, or 1040-NR, line 8.

Adjustments to income are entered on Schedule 1, Part II. The amount on line 26 is entered on Form 1040, 1040-SR, or 1040-NR, line 10.

Form(s) 1099-K

If, for tax year 2026, you received a Form(s) 1099-K that shows payments that were included in error (for example, money for gifts or reimbursements) or for personal items that you sold at a loss (for example, an old refrigerator), enter the amount that was included in error or for personal items sold at a loss in the entry space at the top of Schedule 1.

- If the entire amount reported to you on Form(s) 1099-K was in error or for personal items sold at a loss, enter the total amount from Form(s) 1099-K, box 1(a), in the entry space at the top of Schedule 1.
- If only some of the amount reported to you on Form(s) 1099-K in box 1(a) was in error or for personal items sold at a loss, only enter the amount that was in error or for personal items sold at a loss in the entry space at the top of Schedule 1. The remaining amounts reported to you on Form(s) 1099-K should be reported elsewhere on your return depending on the nature of the transactions.
- If you received more than one incorrect Form(s) 1099-K, with amounts reported in error or for personal items sold at a loss, add the incorrect amounts together and enter the total incorrect amount in the entry space at the top of Schedule 1. The remaining amounts reported to you on Form(s) 1099-K in box 1(a) should be reported elsewhere on your return depending on the nature of the transactions.

TIP *If you received a Form 1099-K for a personal item that you sold at a gain, don't report this amount in the entry space at the top of Schedule 1; instead, report it as you would report any other capital gain on Form 8949 and Schedule D.*

TIP *Payment card companies, payment apps, and online marketplaces will be required to send you a Form 1099-K only if the amount of your business transactions during the year is more than $20,000 and the total number of your transactions is more than 200.*

Example—Incorrect Form 1099-K. You received a Form 1099-K that incorrectly showed $800 of payments to you in box 1(a). You would enter $800 in the entry space at the top of Schedule 1.

Example—Personal item sold at a loss. You bought a couch for $1,000 and sold it through a third-party vendor for $700, which was reported in box 1(a) of your Form 1099-K. You would enter $700 in the entry space at the top of Schedule 1.

Example—Personal items sold at a loss and a gain. In addition to selling your couch for $700, you also sold a handbag that you bought for $800 and sold for $1,200. Your Form 1099-K shows $1,900 in box 1(a). You would enter $700 in the entry space at the top of Schedule 1 for your loss on selling the couch, and the remaining $400 of gain from the sale of the handbag would be reported as capital gain on Form 8949 and Schedule D.

Example—Multiple incorrect Form(s) 1099-K. You received a Form 1099-K that incorrectly showed $800 of payments to you in box 1(a). You also received a Form 1099-K that reported $6,000 in box 1(a) but $700 of that amount was reported in error. You would enter $1,500 in the entry space at the top of Schedule 1. The remaining $5,300 should be reported elsewhere on your return depending on the nature of the transactions.

Additional Income

Line 1

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

TIP *None of your refund is taxable if, in the year you paid the tax, you either (a) didn't itemize deductions, or (b) elected to deduct state and local general sales taxes instead of state and local income taxes.*

If you received a refund, credit, or offset of state or local income taxes in 2026, you may be required to report this amount. If you didn't receive a Form 1099-G, check with the government agency that made the payments to you. Your 2026 Form 1099-G may have been made available to you only in an electronic format, and you will need to get instructions from the agency to retrieve this document. Report any taxable refund you received even if you didn't receive Form 1099-G.

If you chose to apply part or all of the refund to your 2026 estimated state or local income tax, the amount applied is treated as received in 2026. If the refund was for a tax you paid in 2025 and you deducted state and local income taxes on your 2025 Schedule A, use the State and Local Income Tax Refund Worksheet in these instructions to see if any of your refund is taxable.

Exception. See *Itemized Deduction Recoveries* in Pub. 525 instead of using the State and Local Income Tax Refund Worksheet in these instructions if any of the following applies.

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1. You received a refund in 2026 that is for a tax year other than 2025.

2. You received a refund other than an income tax refund, such as a general sales tax or real property tax refund, in 2026 of an amount deducted or credit claimed in an earlier year.

3. You had taxable income on your 2025 Form 1040 or 1040-SR, line 15, but no tax on your Form 1040 or 1040-SR, line 16, because of the 0% tax rate on net capital gain and qualified dividends in certain situations.

4. Your 2025 state and local income tax refund is more than your 2025 state and local income tax deduction minus the amount you could have deducted as your 2025 state and local general sales taxes.

5. You made your last payment of 2025 estimated state or local income tax in 2026.

6. You owed alternative minimum tax in 2025.

7. You couldn't use the full amount of credits you were entitled to in 2025 because the total credits were more than the amount shown on your 2025 Form 1040 or 1040-SR, line 18.

8. You could be claimed as a dependent by someone else in 2025.

9. You received a refund because of a jointly filed state or local income tax return, but you aren't filing a joint 2026 Form 1040 or 1040-SR with the same person.

Lines 2a and 2b

Alimony Received

Line 2a

Enter amounts received as alimony or separate maintenance pursuant to a divorce or separation agreement entered into on or before December 31, 2018, unless that agreement was changed after December 31, 2018, to expressly provide that alimony received isn't included in your income. Alimony received is not included in your income if you entered into a divorce or separation agreement after December 31, 2018. If you are including alimony in your income, you must let the person who made the payments know your social security number. If you don't, you may have to pay a penalty. For more details, see Pub. 504.

If you are including alimony payments from more than one divorce or separation agreement in your income, enter the total of all alimony received on line 2a.

Line 2b

On line 2b, enter the month and year of your original divorce or separation agreement that relates to the alimony payment, if any, reported on line 2a.

If you have alimony payments from more than one divorce or separation agreement, on line 2b enter the month and year of the divorce or separation agreement for which you received the most income. Attach a statement listing the month and year of the other agreements.

Line 3

Business Income or (Loss)

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

Line 4

Other Gains or (Losses)

If you sold or exchanged assets used in a trade or business, and are filing Form 4797, include the amount from Form 4797, line 20b, on line 4 and check the "4797" box. For more information, see the Instructions for Form 4797.

If Form 4797 isn't otherwise required, include the amount from Form 4684, line 31, on line 4 and check the "4684" box. For more information, see the Instructions for Form 4684.

Line 7

Unemployment Compensation

You should receive a Form 1099-G showing in box 1 the total unemployment compensation paid to you in 2026. Report this amount on line 7.

CAUTION *If the amount reported in box 1 of your Form(s) 1099-G is incorrect, report on line 7 only the actual amount of unemployment compensation paid to you in 2026.*

If you made contributions to a governmental unemployment compensation program and you aren't itemizing deductions, reduce the amount you report on line 7 by those contributions. If you are itemizing deductions, see the instructions on Form 1099-G.

If you received an overpayment of unemployment compensation in 2026, subtract the amount you repaid from the total amount you received. Enter the result on line 7. Also, check the box on line 7 and enter the amount you repaid in the entry space. If, in 2026, you repaid more than $3,000 of unemployment compensation that you included in gross income in an earlier year, see *Repayments* in Pub. 525 for details on how to report the payment.

TIP *If you made contributions to a governmental paid family leave program, see the instructions for line 8z for information on where to report family leave benefits paid to you.*

TIP *If you received unemployment compensation in 2026, your state may issue an electronic Form 1099-G instead of it being mailed to you. Check your state's unemployment compensation website for more information.*

Lines 8a Through 8z

Other Income

CAUTION *Do not report on lines 8a through 8z any income from self-employment or fees received as a notary public. Instead, you must use Schedule C, even if you don't have any business expenses. Also don't report on lines 8a through 8z any nonemployee compensation shown on Form 1099-MISC, 1099-NEC, or 1099-K (unless it isn't self-employment income, such as income from a hobby or a sporadic activity). Instead, see the* Instructions for Recipient *included on Form 1099-MISC or Form 1099-NEC, to find out where to report that income.*

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State and Local Income Tax Refund Worksheet—Schedule 1, Line 1

Before you begin: ✓ Be sure you have read the ***Exception*** in the instructions for this line to see if you can use this worksheet instead of Pub. 525 to figure if any of your refund is taxable.

1. Enter the income tax refund from **Form(s) 1099-G** (or similar statement). But **don't** enter more than the amount of your state and local income taxes shown on your 2025 Schedule A, line 5d . . . . . **1.** _____

2. Is the amount of state and local income taxes (or general sales taxes), real estate taxes, and personal property taxes paid in 2025 (generally, this is the amount reported on your 2025 Schedule A, line 5d) more than the amount on your 2025 Schedule A, line 5e?

☐ **No.** Enter the amount from line 1 on line 3 and go to line 4.

☐ **Yes.** Subtract the amount on your 2025 Schedule A, line 5e, from the amount of state and local income taxes (or general sales taxes), real estate taxes, and personal property taxes paid in 2025 (generally, this is the amount reported on your 2025 Schedule A, line 5d). **2.** _____

3. Is the amount on line 1 more than the amount on line 2?

☐ **No.** STOP None of your refund is taxable.

☐ **Yes.** Subtract line 2 from line 1. **3.** _____

4. Enter your total itemized deductions from your 2025 Schedule A, line 17. **4.** _____

Note: If the filing status on your 2025 Form 1040 or 1040-SR was married filing separately and your spouse itemized deductions in 2025, skip lines 5 through 7, enter the amount from line 4 on line 8, and go to line 9.

5. Enter the amount shown below for the filing status claimed on your **2025** Form 1040 or 1040-SR.

- Single or married filing separately—$15,750
- Married filing jointly or qualifying surviving spouse—$31,500
- Head of household—$23,625

5. _____

6. Check any boxes that apply.*

☐ You were born before January 2, 1961. ☐ You are blind.

☐ Spouse was born before January 2, 1961. ☐ Spouse is blind.

No boxes checked. Enter -0-.

Multiply the number of boxes checked by $1,600 ($2,000 if your 2025 filing status was single or head of household). **6.** _____

* If your filing status is married filing separately, you can check the boxes for your spouse only if your spouse had no income, isn't filing a return, and can't be claimed as a dependent on another person's return.

7. Add lines 5 and 6 . . . . . **7.** _____

8. Is the amount on line 7 less than the amount on line 4?

☐ **No.** STOP None of your refund is taxable.

☐ **Yes.** Subtract line 7 from line 4 . . . . . **8.** _____

9. **Taxable part of your refund.** Enter the **smaller** of line 3 or line 8 here and on Schedule 1, line 1 . . . . . **9.** _____

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For more information about what is being reported on Form 1099-K, see the Instructions for Payee *included on that form and visit IRS.gov/1099K.*

Line 8a

Net operating loss (NOL) deduction. Enter any deduction for an NOL from an earlier year. Enter the amount in the preprinted parentheses (as a negative number). The amount of your deduction will be subtracted from the other amounts of income listed on lines 8b through 8z. See the Instructions for Form 172 for details.

Line 8b

Gambling. Enter gambling winnings not attributable to a trade or business. Gambling winnings include lotteries, raffles, a lump-sum payment from the sale of a right to receive future lottery payments, etc. For details on gambling losses, see the instructions for Schedule A, line 17a.

CAUTION *Beginning in 2026, your gambling loss deduction on Schedule A will be limited to the lesser of (1) 90% of your gambling losses or (2) your gambling winnings. For more information, see the Instructions for Schedule A.*

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

Line 8c

Cancellation of debt. Enter any canceled debt. Canceled debt may be shown in box 2 of Form 1099-C. However, part or all of your income from cancellation of debt may be nontaxable. See Pub. 4681.

Line 8d

Foreign earned income exclusion and housing exclusion from Form 2555. Enter the amount of your foreign earned income and housing exclusion from Form 2555, line 45. Enter the amount in the preprinted parentheses (as a negative number). The amount from Form 2555, line 45, will be subtracted from the other amounts of income listed on lines 8a through 8c and lines 8e through 8z. Complete the Foreign Earned Income Tax Worksheet if you enter an amount on Form 2555, line 45.

Line 8e

Income from Form 8853. Enter the total of the amounts from Form 8853, lines 8, 12, and 26. See Pub. 969.

CAUTION *You may have to pay an additional tax if you received a taxable distribution from an Archer MSA or Medicare Advantage MSA. See the Instructions for Form 8853.*

Line 8f

Income from Form 8889. Enter the total of the amounts from Form 8889, lines 16 and 20.

CAUTION *You may have to pay an additional tax if you received a taxable distribution from a health savings account. See the Instructions for Form 8889.*

Line 8h

Jury duty pay. Enter any jury duty pay and see the instructions for line 24a.

Line 8i

Prizes and awards. Enter prizes and awards but see the instructions for line 8m, *Olympic and Paralympic medals and USOC prize money*, later.

Line 8j

Activity not engaged in for profit income. See Pub. 525.

Line 8k

Stock options. Enter any income from the exercise of stock options not otherwise reported on Form 1040 or 1040-SR, line 1h.

Line 8l

Income from the rental of personal property if you engaged in the rental for profit but were not in the business of renting such property. Also see the instructions for line 24b, later.

Line 8m

Olympic and Paralympic medals and USOC prize money. The value of Olympic and Paralympic medals and the amount of United States Olympic Committee (USOC) prize money you receive on account of your participation in the Olympic or Paralympic Games may be nontaxable. These amounts should be reported to you in box 3 of Form 1099-MISC. To see if these amounts are nontaxable, first figure your adjusted gross income, including the amount of your medals and prize money.

If your adjusted gross income is not more than $1,000,000 ($500,000 if married filing separately), these amounts are nontaxable and you should include the amount in box 3 of Form 1099-MISC on line 8m, then subtract it by including it on line 24c.

Line 8n

Section 951(a) inclusion. Section 951 generally requires that a U.S. shareholder of a controlled foreign corporation include in income its pro rata share of the corporation's subpart F income and its amount determined under section 956. Enter on line 8n the sum of any amounts reported on lines 1a through 1h and line 2 of your Forms 5471, Schedule(s) I.

Line 8o

Section 951A(a) inclusion. Section 951A generally requires that a U.S. shareholder of a controlled foreign corporation (CFC) include in income its net CFC tested income. Enter on line 8o from your Forms 8992 the sum of any amounts reported on line 3. Remember to attach copies of your Forms 8992.

CAUTION *If you made a section 962 election and have an income inclusion under section 951 or 951A, do not report that income on line 8n or 8o, as applicable. Instead, report the tax with respect to the section 962 election on Form 1040 or 1040-SR, line 16, and attach a statement showing how you figured the tax that includes the gross amounts of section 951 and section 951A income.*

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Line 8p

Section 461(l) excess business loss adjustment. Enter the amount of your excess business loss from Form 461, line 16.

Line 8q

Taxable distributions from an ABLE account. Distributions from this type of account may be taxable if (a) they are more than the designated beneficiary's qualified disability expenses, and (b) they were not included in a qualified rollover. See Pub. 907 for more information.



You may have to pay an additional tax if you received a taxable distribution from an ABLE account. See the Instructions for Form 5329.

Line 8r

Scholarship and fellowship grants not reported on Form W-2. Enter the amount of scholarship and fellowship grants not reported on Form W-2. However, if you were a degree candidate, include on line 8r only the amounts you used for expenses other than tuition and course-related expenses. For example, amounts used for room, board, and travel must be reported on line 8r.

Line 8s

Nontaxable amount of Medicaid waiver payments included on Form 1040, line 1a or 1d. Certain Medicaid waiver payments you received for caring for someone living in your home with you may be nontaxable. Your nontaxable Medicaid waiver payments should be reported to you on Form(s) W-2 in box 12, code II. If nontaxable payments were reported to you in box 1 of Form(s) W-2, report the amount on Form 1040 or 1040-SR, line 1a. If you did not receive a Form W-2 for nontaxable payments, or you received nontaxable payments that you didn't report on line 1a, and choose to include nontaxable amounts in earned income for purposes of claiming a credit or other tax benefit, report the amount on Form 1040 or 1040-SR, line 1d. Then, on line 8s, enter the total amount of the nontaxable payments reported on Form 1040 or 1040-SR, line 1a or 1d, in the entry space in the preprinted parentheses (as a negative number). For more information about these payments, see Pub. 525.

If you do not have a separate trade or business of providing home care services, enter any nontaxable Medicaid waiver payments on Schedule 1, line 8s. Also, enter your Medicaid waiver payments reported on Form 1099-MISC or Form 1099-NEC on Form 1040 or 1040-SR, line 1d.

Line 8t

Pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan. Enter the amount that you received as a pension or annuity from a nonqualified deferred compensation plan or a nongovernmental 457 plan. This may be shown in box 11 of Form W-2. If you received such an amount but box 11 is blank, contact your employer or the payer for the amount received.

Line 8u

Wages earned while incarcerated. Enter the amount that you received for services performed while an inmate in a penal institution. You may receive Form(s) W-2 or Form(s) 1099.

Line 8v

Digital assets not reported elsewhere. If, in 2026, you received ordinary income in connection with digital assets that isn't reported elsewhere on your return (for example, digital assets, such as income from forks, staking, or mining, which aren't wages reported on line 1a or capital gain or loss reported on Form 8949 and Schedule D), report this income on line 8v. Don't report a gift or inheritance of digital assets on line 8v. For more information, go to *IRS.gov/DigitalAssets*.

If you used a broker to effect the sale of a digital asset, your broker should send you Form 1099-DA. You must answer the digital asset question on Form 1040 whether or not you received a Form 1099-DA.

Line 8z

Other income. Use line 8z to report any taxable income not reported elsewhere on your return or other schedules. List the type and amount of income. If necessary, include a statement showing the required information. For more details, see *Miscellaneous Income* in Pub. 525.

Examples of income to report on line 8z include the following.

- Reimbursements or other amounts received for items deducted in an earlier year, such as medical expenses, real estate taxes, general sales taxes, or home mortgage interest. See *Recoveries* in Pub. 525 for details on how to figure the amount to report.
- Reemployment trade adjustment assistance (RTAA) payments. These payments should be shown in box 5 of Form 1099-G.
- Loss on certain corrective distributions of excess deferrals. See *Retirement Plan Contributions* in Pub. 525.
- Dividends on insurance policies if they exceed the total of all net premiums you paid for the contract.
- Family leave benefits paid to you from a governmental paid family leave program. These payments should be shown in box 10 of Form 1099-G.



If you made contributions to a governmental paid family leave program, include the full amount of those contributions in your income. If you itemize your deductions on Schedule A, you can include the amounts contributed as part of the state and local taxes that you paid.

- Recapture of a charitable contribution deduction relating to the contribution of a fractional interest in tangible personal property. See *Fractional Interest in Tangible Personal Property* in Pub. 526. Interest and an additional 10% tax apply to the amount of the recapture. See the instructions for Schedule 2, line 13g.
- Recapture of a charitable contribution deduction if the charitable organization disposes of the donated property within 3 years of the contribution. See *Recapture if no exempt use* in Pub. 526.
- Taxable part of disaster relief payments. See Pub. 525 to figure the taxable part, if any. If any of your disas-

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ter relief payment is taxable, attach a statement showing the total payment received and how you figured the taxable part.

- Taxable distributions from a Coverdell education savings account (ESA) or a qualified tuition program (QTP). Distributions from these accounts may be taxable if (a) in the case of distributions from a QTP, they are more than the qualified higher education expenses of the designated beneficiary in 2026 or, in the case of distributions from an ESA, they are more than the qualified education expenses of the designated beneficiary in 2026; and (b) they were not included in a qualified rollover. Nontaxable distributions from these accounts don't have to be reported on Form 1040 or 1040-SR. This includes rollovers and qualified higher education expenses refunded to a student from a QTP that were recontributed to a QTP with the same designated beneficiary generally within 60 days after the date of refund. See Pub. 970.

CAUTION *You may have to pay an additional tax if you received a taxable distribution from a Coverdell ESA or a QTP. See the Instructions for Form 5329.*

Nontaxable income. Don't report any nontaxable income on line 8z. Examples of nontaxable income include the following.

- Child support.
- Life insurance proceeds received because of someone's death (with some exceptions; any taxable amounts will generally be reported to you on Form 1099-R).
- Gifts and bequests. You may have to report information on your gifts or bequests on Form 3520, Part IV, if you received:

1. A gift or bequest from a foreign individual or foreign estate (including foreign persons related to that foreign individual or foreign estate) totaling more than $100,000; or

2. Amounts totaling more than $20,573 from a foreign corporation or foreign partnership (including foreign persons related to such foreign corporations or foreign partnerships) that you treated as gifts.

See the Instructions for Form 3520.

Adjustments to Income

Line 11

Educator Expenses

TIP *Beginning in 2026, you may be able to claim a deduction for educator expenses on line 11 as well as an itemized deduction on Schedule A. You will claim the deduction first on line 11 and then determine the amount of any itemized deduction you can claim on Schedule A. The type of expenses that qualify for each deduction is slightly different. For more information, see Schedule A and its instructions.*

If you were an eligible educator in 2026, you can deduct on line 11 up to $350 of qualified expenses you paid in 2026. If you and your spouse are filing jointly and both of you were eligible educators, the maximum deduction is $700. However, neither spouse can deduct more than $350 of their qualified expenses on line 11. An eligible educator is an early childhood or a kindergarten through grade 12 teacher, instructor, counselor, principal, or aide who worked in a school for at least 900 hours during a school year.

TIP *A school now includes a school or childcare facility that provides for early childhood education.*

A school for purposes of the educator expenses deduction is:

- In the case of early childhood education, any school or childcare facility which:

1. Provides educational or childcare services for more than 2 individuals (other than individuals who live at the school or facility) who are under age 6; and

2. Operates at the public expense or receives a fee, payment, or grant for providing such services for any of the individuals (whether the school or facility is run as a not for profit or for profit).

- In the case of elementary education or secondary education (kindergarten through grade 12), any school which provides such education, as determined under state law.

Qualified expenses include ordinary and necessary expenses paid:

- For professional development courses you have taken related to the curriculum you teach or to the students you teach; or
- In connection with books, supplies, equipment (including computer equipment, software, and services), and other materials used in the classroom.

An ordinary expense is one that is common and accepted in your educational field. A necessary expense is one that is helpful and appropriate for your profession as an educator. An expense doesn't have to be required to be considered necessary.

TIP *Qualified expenses include amounts paid or incurred in 2026 for personal protective equipment, disinfectant, and other supplies used for the prevention of the spread of coronavirus.*

Qualified expenses don't include expenses for home schooling or for nonathletic supplies for courses in health or physical education.

You must reduce your qualified expenses by the following amounts.

- Excludable U.S. series EE and I savings bond interest from Form 8815.
- Nontaxable qualified tuition program earnings or distributions.
- Any nontaxable distribution of Coverdell education savings account earnings.
- Any reimbursements you received for these expenses that weren't reported to you in box 1 of your Form W-2.

For more details, use *Tax Topic 458* or see Pub. 529.

Line 12

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

Include the following deductions on line 12.

- Certain business expenses of National Guard and reserve members who

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TREASURY/IRS AND OMB USE ONLY DRAFT

Self-Employed Health Insurance Deduction Worksheet—Schedule 1, Line 17

Before you begin: ✓ Be sure you have read the ***Exceptions*** in the instructions for this line to see if you can use this worksheet instead of Form 7206 to figure your deduction.

1.	Enter the total amount paid in 2026 for health insurance coverage established under your business (or the S corporation in which you were a more-than-2% shareholder) for 2026 for you, your spouse, and your dependents. Your insurance can also cover your child who was under age 27 at the end of 2026, even if the child wasn't your dependent. But don't include amounts for any month you were eligible to participate in an employer-sponsored health plan or amounts paid from retirement plan distributions that were nontaxable because you are a retired public safety officer	**1.**
2.	Enter your net profit* and any other earned income** from the business under which the insurance plan is established, minus any deductions on Schedule 1, lines 15 and 16. Don't include Conservation Reserve Program payments exempt from self-employment tax	**2.**
3.	**Self-employed health insurance deduction.** Enter the **smaller** of line 1 or line 2 here and on Schedule 1, line 17. **Don't** include this amount in figuring any medical expense deduction on Schedule A	**3.**

** If you used either optional method to figure your net earnings from self-employment, don't enter your net profit. Instead, enter the amount from Schedule SE, line 4b.*

*** **Earned income** includes net earnings and gains from the sale, transfer, or licensing of property you created. However, it doesn't include capital gain income. If you were a more-than-2% shareholder in the S corporation under which the insurance plan is established, earned income is your Medicare wages (box 5 of Form W-2) from that corporation.*

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traveled more than 100 miles from home to perform services as a National Guard or reserve member.

- Performing-arts-related expenses as a qualified performing artist.
- Business expenses of fee-basis state or local government officials.

For more details, see Form 2106.

Line 13

Health Savings Account (HSA) Deduction

You may be able to take this deduction if contributions (other than employer contributions, rollovers, and qualified HSA funding distributions from an IRA) were made to your HSA for 2026. See Form 8889.

Line 14

Moving Expenses

You can deduct moving expenses if you are a member of the Armed Forces on active duty and due to a military order you move because of a permanent change of station. You can also deduct moving expenses if you are a member of the intelligence community, who is not a member of the Armed Forces, who moves due to a change in assignment that requires relocation. Use *Tax Topic 455* or see Form 3903.

If you are claiming only storage fees during your absence from the United States, check the box on line 14. For more information, see the Instructions for Form 3903.

Line 15

Deductible Part of Self-Employment Tax

If you were self-employed and owe self-employment tax, fill in Schedule SE to figure the amount of your deduction. The deductible part of your self-employment tax is on line 13 of Schedule SE.

Line 16

Self-Employed SEP, SIMPLE, and Qualified Plans

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

Line 17

Self-Employed Health Insurance Deduction

You may be able to deduct the amount you paid for health insurance (which includes medical, dental, and vision insurance, and qualified long-term care insurance) for yourself, your spouse, and your dependents. The insurance can also cover your child who was under age 27 at the end of 2026, even if the child wasn't your dependent. A child includes your son, daughter, stepchild, adopted child, or foster child (defined in *Who Qualifies as Your Dependent* in the Instructions for Form 1040).

One of the following statements must be true.

- You were self-employed and had a net profit for the year reported on Schedule C or F.
- You were a partner with net earnings from self-employment.
- You used one of the optional methods to figure your net earnings from self-employment on Schedule SE.
- You received wages in 2026 from an S corporation in which you were a more-than-2% shareholder. Health insurance premiums paid or reimbursed by

the S corporation are shown as wages on Form W-2.

The insurance plan must be established under your business. Your personal services must have been a material income-producing factor in the business. If you are filing Schedule C or F, the policy can be either in your name or in the name of the business.

If you are a partner, the policy can be either in your name or in the name of the partnership. You can either pay the premiums yourself or your partnership can pay them and report them as guaranteed payments. If the policy is in your name and you pay the premiums yourself, the partnership must reimburse you and report the premiums as guaranteed payments.

If you are a more-than-2% shareholder in an S corporation, the policy can be either in your name or in the name of the S corporation. You can either pay the premiums yourself or the S corporation can pay them and report them as wages. If the policy is in your name and you pay the premiums yourself, the S corporation must reimburse you. You can deduct the premiums only if the S corporation reports the premiums paid or reimbursed as wages in box 1 of your Form W-2 in 2026 and you also report the premium payments or reimbursements as wages on Form 1040 or 1040-SR, line 1a.

But if you were also eligible to participate in any subsidized health plan maintained by your or your spouse's employer for any month or part of a month in 2026, amounts paid for health insurance coverage for that month can't be used to figure the deduction. Also, if you were eligible for any month or part of a month to participate in any subsidized health plan maintained by the employer of either your dependent or your child who was under age 27 at the end of 2026, don't use amounts paid for coverage for that month to figure the deduction.

CAUTION *A qualified small employer health reimbursement arrangement (QSEHRA) is considered to be a subsidized health plan maintained by an employer.*

Example. If you were eligible to participate in a subsidized health plan maintained by your spouse's employer from September 30 through December 31, you can't use amounts paid for health insurance coverage for September through December to figure your deduction.

Medicare premiums you voluntarily pay to obtain insurance in your name that is similar to qualifying private health insurance can be used to figure the deduction. Amounts paid for health insurance coverage from retirement plan distributions that were nontaxable because you are a retired public safety officer can't be used to figure the deduction.

For more details, see the Instructions for Form 7206.

If you qualify to take the deduction, use the Self-Employed Health Insurance Deduction Worksheet to figure the amount you can deduct.

Exceptions. Use Form 7206 instead of the Self-Employed Health Insurance Deduction Worksheet in these instructions to figure your deduction if any of the following applies.

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

Use Pub. 974 instead of the worksheet in these instructions if the insurance plan was considered to be established under your business and was obtained through the Marketplace, and advance payments of the premium tax credit were made or you are claiming the premium tax credit.

Line 18

Penalty on Early Withdrawal of Savings

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

Lines 19a, 19b, and 19c

Alimony Paid

Line 19a

If you made payments to or for your spouse or former spouse under a divorce or separation agreement entered into on or before December 31, 2018, you may be able to take this deduction. You can't take a deduction for alimony payments you made to or for your spouse if you entered into your divorce or separation agreement after December 31, 2018, or if you entered into the agreement on or before December 31, 2018, and the agreement was changed after December 31, 2018, to expressly provide that alimony received is not included in your former spouse's income. Use *Tax Topic 452* or see Pub. 504.

Line 19c

On line 19c, enter the month and year of your original divorce or separation agreement that relates to this deduction for alimony paid.

Line 20

IRA Deduction

TIP *If you made any nondeductible contributions to a traditional individual retirement arrangement (IRA) for 2026, you must report them on Form 8606.*

TIP *You are entitled to a deduction for your contribution to a traditional IRA regardless of age.*

If you made contributions to a traditional IRA for 2026, you may be able to take an IRA deduction. But you, or your spouse if filing a joint return, must have had earned income to do so. For IRA purposes, earned income includes alimony and separate maintenance payments reported on Schedule 1, line 2a. If you were a member of the U.S. Armed Forces, earned income includes any nontaxable combat pay you received. If you were self-employed, earned income is generally your net earnings from self-employment if your personal services were a material income-producing factor. For more details, see Pub. 590-A. A statement should be sent to you by June 1, 2027, that shows all contributions to your traditional IRA for 2026.

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

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1. You can't deduct contributions to a Roth IRA. But you may be able to take the retirement savings contributions credit (saver's credit). See the instructions for Schedule 3, line 4.

2. If you are filing a joint return and you or your spouse made contributions to both a traditional IRA and a Roth IRA for 2026, don't use the IRA Deduction Worksheet in these instructions. Instead, see Pub. 590-A to figure the amount, if any, of your IRA deduction.

3. You can't deduct elective deferrals to a 401(k) plan, 403(b) plan, section 457 plan, SIMPLE IRA plan, or the federal Thrift Savings Plan. Except for designated Roth contributions, these amounts aren't included as income in box 1 of your Form W-2.

4. If you made contributions to your IRA in 2026 that you deducted for 2025, don't include them in the worksheet.

5. If you received income from a nonqualified deferred compensation plan or nongovernmental section 457 plan that is included in box 1 of your Form W-2, or in box 1a of Form 1099-NEC, don't include that income on line 8 of the worksheet. The income should be shown in (a) box 11 of your Form W-2, (b) box 12 of your Form W-2 with code Z, or (c) box 15 of Form 1099-MISC. If it isn't, contact your employer or the payer for the amount of the income.

6. You must file a joint return to deduct contributions to your spouse's IRA. Enter the total IRA deduction for you and your spouse on line 20.

7. Don't include rollover contributions in figuring your deduction. Instead, see the instructions for Form 1040 or 1040-SR, lines 4a and 4b.

8. Don't include trustees' fees that were billed separately and paid by you for your IRA.

9. Don't include any repayments of qualified reservist distributions. You can't deduct them. For information on how to report these repayments, see *Qualified reservist repayments* in Pub. 590-A.

10. If the total of your IRA deduction on line 20 plus any nondeductible contributions to your traditional IRAs shown on Form 8606 is less than your total traditional IRA contributions for 2026, see Pub. 590-A for special rules.

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

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

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

Married persons filing separately. If you weren't covered by a retirement plan but your spouse was, you are considered covered by a plan unless you lived apart from your spouse for all of 2026.

If you are married filing separately and you lived apart from your spouse for all of 2026, check the box on line 20. If you don't check the box on line 20, you may get a math error notice from the IRS.



You may be able to take the retirement savings contributions credit. See the Schedule 3, line 4, instructions.

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IRA Deduction Worksheet—Schedule 1, Line 20

Before you begin:
- ✓ Be sure you have read the instructions for this line. You may not be able to use this worksheet.
- ✓ If the instructions for Schedule 1, line 24z, have you enter a write-in adjustment on line 24z, figure that write-in before completing this worksheet (see the instructions for Schedule 1, line 24z).
- ✓ If you are married filing separately and you lived apart from your spouse for all of 2026, check the box on Schedule 1, line 20.

			Your IRA	Spouse's IRA
1a.	Were you covered by a retirement plan (see *Were you covered by a retirement plan*)?	**1a.**	☐ **Yes** ☐ **No**	
b.	If married filing jointly, was your spouse covered by a retirement plan?	**1b.**		☐ **Yes** ☐ **No**

Next. If you checked "No" on line 1a (and "No" on line 1b if married filing jointly), skip lines 2 through 6, enter the applicable amount below on line 7a (and line 7b, if applicable), and go to line 8.
- $7,500 if under age 50 at the end of 2026.
- $8,600 if age 50 or older at the end of 2026.

Otherwise, go to line 2.

2.	Enter the amount shown below that applies to you. • Single, head of household, or married filing separately and you **lived apart** from your spouse for all of 2026, enter $91,000. • Qualifying surviving spouse, enter $149,000. • Married filing jointly, enter $149,000 in both columns. But if you checked "No" on either line 1a or 1b, enter $252,000 for the person who wasn't covered by a plan. • Married filing separately and you lived with your spouse at any time in 2026, enter $10,000.	**2a.**		**2b.**
3.	Enter the amount from Form 1040 or 1040-SR, line 9	**3.**		
4.	Enter the total of the amounts from Schedule 1, lines 11 through 19a, plus 23 and 25	**4.**		
5.	Subtract line 4 from line 3. If married filing jointly, enter the result in both columns	**5a.**		**5b.**

6. Is the amount on line 5 less than the amount on line 2?

☐ **No.** STOP None of your IRA contributions are deductible. For details on nondeductible IRA contributions, see Form 8606.

☐ **Yes.** Subtract line 5 from line 2 in each column. Follow the instructions below that apply to you.

- If single, head of household, or married filing separately, and the result is $10,000 or more, enter the applicable amount below on line 7 for that column and go to line 8.
  - **i.** $7,500 if under age 50 at the end of 2026.
  - **ii.** $8,600 if age 50 or older at the end of 2026.

  If the result is less than $10,000, go to line 7.
- If married filing jointly or qualifying surviving spouse, and the result is $20,000 or more ($10,000 or more in the column for the IRA of a person who wasn't covered by a retirement plan), enter the applicable amount below on line 7 for that column and go to line 8.
  - **i.** $7,500 if under age 50 at the end of 2026.
  - **ii.** $8,600 if age 50 or older at the end of 2026.

  Otherwise, go to line 7.

6a.		**6b.**	

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IRA Deduction Worksheet—*Continued*

			Your IRA	Spouse's IRA
7.	Multiply lines 6a and 6b by the percentage below that applies to you. If the result isn't a multiple of $10, increase it to the next multiple of $10 (for example, increase $490.30 to $500). If the result is $200 or more, enter the result. But if it is less than $200, enter $200. • Single, head of household, or married filing separately, multiply by 75% (0.75) (or by 86% (0.86) in the column for the IRA of a person who is age 50 or older at the end of 2026). • Married filing jointly or qualifying surviving spouse, multiply by 37.5% (0.375) (or by 43% (0.43) in the column for the IRA of a person who is age 50 or older at the end of 2026). But if you checked "No" on either line 1a or 1b, then in the column for the IRA of the person who wasn't covered by a retirement plan, multiply by 75% (0.75) (or by 86% (0.86) if age 50 or older at the end of 2026).	**7a.**		**7b.**
8.	Enter the total of your (and your spouse's if filing jointly): • Wages, salaries, tips, etc. Generally, this is the amount reported in box 1 of Form W-2. Exceptions are explained earlier in these instructions for line 20. • Alimony and separate maintenance payments reported on Schedule 1, line 2a. • Nontaxable combat pay. This amount should be reported in box 12 of Form W-2 with code Q or reported on Form 1040, line 1i.	**8.**		
9.	Enter the earned income you (and your spouse if filing jointly) received as a self-employed individual or a partner. Generally, this is your (and your spouse's if filing jointly) net earnings from self-employment if your personal services were a material income-producing factor, minus any deductions on Schedule 1, lines 15 and 16. If zero or less, enter -0-. For more details, see Pub. 590-A	**9.**		
10.	Add lines 8 and 9	**10.**		
	CAUTION *If married filing jointly and line 10 is less than $15,000 ($16,100 if one spouse is age 50 or older at the end of 2026; $17,200 if both spouses are age 50 or older at the end of 2026), **stop here** and use the worksheet in Pub. 590-A to figure your IRA deduction.*			
11.	Enter traditional IRA contributions made, or that will be made by the due date of your 2026 return not counting extensions (April 15, 2027, for most people), for 2026 to your IRA on line 11a and to your spouse's IRA on line 11b	**11a.**		**11b.**
12.	On line 12a, enter the **smallest** of line 7a, 10, or 11a. On line 12b, enter the **smallest** of line 7b, 10, or 11b. This is the most you can deduct. Add the amounts on lines 12a and 12b and enter the total on Schedule 1, line 20. Or, if you want, you can deduct a smaller amount and treat the rest as a nondeductible contribution (see Form 8606)	**12a.**		**12b.**

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Line 21

Student Loan Interest Deduction

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

- You paid interest in 2026 on a qualified student loan (defined later).
- Your filing status is any status except married filing separately.
- Your modified adjusted gross income (AGI) is less than $100,000 if single, head of household, or qualifying surviving spouse; $205,000 if married filing jointly. Use lines 2 through 4 of the worksheet in these instructions to figure your modified AGI.
- You, or your spouse if filing jointly, aren't claimed as a dependent on someone else's (such as your parent's) 2026 tax return.

Don't include any amount paid from a distribution of earnings made from a qualified tuition program (QTP) after 2018 to the extent the earnings are treated as tax free because they were used to pay student loan interest.

Use the worksheet in these instructions to figure your student loan interest deduction.

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

Qualified student loan. A qualified student loan is any loan you took out to pay the qualified higher education expenses for any of the following individuals who were eligible students.

1. Yourself or your spouse.

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Student Loan Interest Deduction Worksheet—Schedule 1, Line 21

Before you begin: ✓ If the instructions for Schedule 1, line 24z, have you enter a write-in adjustment on line 24z, figure that write-in before completing this worksheet (see the instructions for Schedule 1, line 24z).
✓ Be sure you have read the ***Exception*** in the instructions for this line to see if you can use this worksheet instead of Pub. 970 to figure your deduction.

1.	Enter the total interest you paid in 2026 on qualified student loans (see the instructions for line 21). **Don't** enter more than $2,500	**1.**
2.	Enter the amount from Form 1040 or 1040-SR, line 9	**2.**
3.	Enter the total of the amounts from Schedule 1, lines 11 through 20, and 23 and 25	**3.**
4.	Subtract line 3 from line 2	**4.**
5.	Enter the amount shown below for your filing status. • Single, head of household, or qualifying surviving spouse—$85,000 • Married filing jointly—$175,000	**5.**
6.	Is the amount on line 4 more than the amount on line 5? ☐ **No.** Skip lines 6 and 7, enter -0- on line 8, and go to line 9. ☐ **Yes.** Subtract line 5 from line 4	**6.**
7.	Divide line 6 by $15,000 ($30,000 if married filing jointly). Enter the result as a decimal (rounded to at least three places). If the result is 1.000 or more, enter 1.000	**7.** .
8.	Multiply line 1 by line 7	**8.**
9.	**Student loan interest deduction.** Subtract line 8 from line 1. Enter the result here and on Schedule 1, line 21. **Don't** include this amount in figuring any other deduction on your return (such as on Schedule A, C, E, etc.)	**9.**

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2. Any person who was your dependent when the loan was taken out.

3. Any person you could have claimed as a dependent for the year the loan was taken out except that:

a. The person filed a joint return;

b. The person had gross income that was equal to or more than the exemption amount for that year or $5,300 for 2026; or

c. You, or your spouse if filing jointly, could be claimed as a dependent on someone else's return.

However, a loan isn't a qualified student loan if (a) any of the proceeds were used for other purposes, or (b) the loan was from either a related person or a person who borrowed the proceeds under a qualified employer plan or a contract purchased under such a plan. For details, see Pub. 970.

Qualified higher education expenses. Qualified higher education expenses generally include tuition, fees, room and board, and related expenses such as books and supplies. The expenses must be for education in a degree, certificate, or similar program at an eligible educational institution. An eligible educational institution includes most colleges, universities, and certain vocational schools. For details, see Pub. 970.

Line 22

Line 22 has been reserved for future use.

Line 23

Archer MSA Deduction

See Form 8853.

Lines 24a Through 24z

Other Adjustments

Line 24a

Jury duty pay. Enter your jury duty pay if you gave the pay to your employer because your employer paid your salary while you served on the jury.

Line 24b

Enter the deductible expenses related to income reported on line 8l from the rental of personal property you engaged in for profit but were not in the business of renting such property.

Line 24c

Enter the nontaxable amount of the value of Olympic and Paralympic medals and USOC prize money reported on line 8m.

Line 24d

Enter reforestation amortization and expenses (see the Instructions for Form 4562-B).

Line 24e

Enter repayment of supplemental unemployment benefits under the Trade Act of 1974 (see Pub. 525).

Line 24f

Enter contributions to section 501(c)(18)(D) pension plans (see Pub. 525).

Line 24g

Enter contributions by certain chaplains to section 403(b) plans (see Pub. 517).

Line 24h

Enter attorney fees and court costs for actions involving certain unlawful discrimination claims, but only to the extent of gross income from such actions (see Pub. 525).

Line 24i

Enter attorney fees and court costs you paid in connection with an award from the IRS for information you provided that helped the IRS detect tax law violations, up to the amount of the award includible in your gross income.

Line 24j

Enter the housing deduction from Form 2555.

Line 24k

Enter excess deductions of section 67(e) expenses from Schedule K-1 (Form 1041), box 11, code A. See the Instructions for Schedule K-1 (Form 1041).

Line 24z

Leave line 24z blank.

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Instructions for Schedule 1-A Additional Deductions

General Instructions

Use Schedule 1-A to report additional deductions that can't be entered directly on Form 1040, 1040-SR, or 1040-NR. You can claim these deductions whether you claim the standard deduction or itemize deductions on Schedule A or Schedule A (Form 1040-NR).

These additional deductions are deductions for qualified tips, qualified overtime compensation, no tax on car loan interest, and the enhanced deduction for seniors. The amount on line 44 of Schedule 1-A is entered on Form 1040, 1040-SR, or Form 1040-NR, line 13a.

CAUTION *If you are filing a tax return on Form 1041 for an estate or trust and intend to claim the deduction for car loan interest, see the No Tax on Car Loan Interest Worksheet in the Instructions for Form 1041.*

Part I Modified Adjusted Gross Income (MAGI) Amount

Use Part I of Schedule 1-A to figure your MAGI. If you don't have income from Puerto Rico that you excluded from your income, or you aren't filing Form 2555 or 4563, then enter the amount from Form 1040, 1040-SR, or 1040-NR, line 11b, on Schedule 1-A, line 3. If you do have excluded income from Puerto Rico, or you are filing Form 2555 or 4563, complete lines 2a through 2e in Part I of Schedule 1-A to figure your MAGI.

Part II No Tax on Tips

In general, tips received as an employee or from self-employment must be included in your gross income and are subject to income tax and social security and Medicare tax.

If you received cash and charge tips of $20 or more in a calendar month and didn't report all of those tips to your employer, you must file Form 4137. You must also file Form 4137 if your Form(s) W-2, box 8, shows allocated tips that you must report as income.

If you have net earnings from self-employment, use Schedule SE to figure the tax due on net earnings from self-employment.

You may be able to claim a deduction for qualified tips paid to you in 2026 that are included on Form W-2, Form 1099-NEC, Form 1099-MISC, Form 1099-K, or reported directly by you on Form 4137.

You can claim this deduction whether you claim the standard deduction or itemize deductions on Schedule A or Schedule A (Form 1040-NR).

CAUTION *If you are married, you must file a joint return with your spouse to claim this deduction.*

CAUTION *For tax year 2026, Form W-2, Form 1099-NEC, Form 1099-MISC, and Form 1099-K have been updated to separately identify tips that may qualify for this deduction. See* Determining the amount of qualified tips received by an employee *and* Determining the amount of qualified tips received by a non-employee*, later. Also, see the instructions for lines 4 and 6 for more information about how to identify the qualified tips reported on these forms.*

Fill out Schedule 1-A, Part II, only if:

- You (and/or your spouse if filing a joint return) received qualified tips in 2026; and
- You have a valid social security number (SSN). If you are married filing jointly, the spouse who received the qualified tips must have a valid SSN.

Maximum amount of deduction. You can't deduct more than $25,000 of qualified tips, regardless of your filing status. If you are self-employed, your tips from your trade or business are taken into account in figuring the deduction only to the extent you had net income. Your net income is the gross income from the trade or business in which the qualified tips were received less the amount of the total deductions (other than the deduction for qualified tips) allocable to that trade or business. See Net income limitation, later.

TIP *If you are married and filing a joint return, and both you and your spouse have qualified tip income, the $25,000 maximum amount of deduction limit applies to your combined qualified tip income. It is not a per spouse limit.*

The deduction amount (after applying the $25,000 deduction limit) is reduced if your MAGI is more than the amount shown next for your filing status.

- Married filing jointly—$300,000.
- Single, Head of household, or Qualifying surviving spouse—$150,000.

Your MAGI is the amount on line 3 in Part I of Schedule 1-A.

Qualified Tips

Qualified tips are tips that you received from customers or, as an employee, through a tip-sharing arrangement in an occupation that customarily and regularly received tips on or before December 31, 2024. See *Occupations that customarily and regularly received tips on or before December 31, 2024*, later. Qualified tips are tips that are:

- Cash tips,
- Paid voluntarily,
- Not the subject of negotiation, and

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- Determined by the customer/payor.

Cash tips. Cash tips are tips received from customers or, in the case of an employee, through a mandatory or voluntary tip-sharing arrangement, such as a tip pool, that are paid in a cash medium, including by cash, check, credit card, debit card, gift card, tangible or intangible tokens that are readily exchangeable for a fixed amount (for example, casino chips), and any other form of electronic settlement or mobile payment app that is denominated in cash. Tips are the excess amount paid by a customer for services over the amount agreed to or otherwise reasonably expected to have been paid for the services in an arm's-length transaction.

Cash tips don't include items paid in any medium other than cash. For example, cash tips don't include:

- Event tickets,
- Meals,
- Services, or
- Other assets that aren't exchangeable for a fixed amount of cash.

TRDA and GITCA programs. Tips reported pursuant to a Tipped Employee Participation Agreement as part of the Tip Rate Determination Agreement (TRDA) program or a Model Gaming Employee Tip Reporting Agreement as part of the Gaming Industry Tip Compliance Agreement (GITCA) program are considered qualified tips as long as the participating employee is otherwise eligible for the deduction for qualified tips and reports tips using the tip rates established under their agreement. An employee participating in a TRDA or GITCA program may report any additional qualified tips on Form 4137.

Paid voluntarily, not subject to negotiation, and determined by the customer/payor. Amounts are qualified tips only if they are paid voluntarily and without any consequence in the event of nonpayment. Qualified tips do not include service charges, automatic gratuities, or any other mandatory amounts automatically added to a customer's bill by the vendor or the establishment, unless the customer is expressly provided an option to disregard or modify such charges, gratuities, and amounts without consequence.

Example 1. You work on the wait staff at a restaurant. You serve a table with a group of six people. The restaurant has an automatic 18% charge added to a bill of any party of six or more people. The bill includes the 18% automatic gratuity on the "tip line," and the total bill includes this amount. Even though the restaurant distributed the amount to you and bussers, because the customer did not determine the amount of the additional charge and was not given an express option to ignore or change the amount, the 18% charge is not a qualified tip and may not be deducted.

Example 2. You work on the wait staff at a restaurant. When you give customers the bill, you present the customer an electronic handheld point-of-sale (POS) device. Besides the charges for the meal and sales tax, the POS device also prompts the customer to leave a tip, giving the option of 15%, 18%, 20%, other, and no tip. The customer selects 18% and pays the total with a credit card. Because the customer had the right to determine the tip amount, including the option to leave no tip, the 18% is a qualified tip.

Amounts received that are not qualified tips. The following are examples of amounts that are not qualified tips.

- If your employer is in a specified service trade or business (SSTB), tips received as an employee of that employer are not qualified tips. If you are self-employed in an SSTB, tips received in the course of that trade or business are not qualified tips. If you received tips in the course of another trade or business that is not an SSTB, those tips may be qualified tips if they meet the other requirements. For more information on SSTBs, see the instructions for Form 8995-A.

TIP *Until the issuance of final regulations determining whether a trade or business is an SSTB for purposes of this deduction, and for tax years beginning before the date the final regulations are published, the IRS will treat employees and self-employed individuals as having received tips in the course of a trade or business that is not an SSTB if the employee is in an occupation that customarily and regularly received tips on or before December 31, 2024. For more information on the transition relief, see Notice 2025-69.*

- Tips received while performing a service that is a felony or misdemeanor under applicable law are not qualified tips. However, tips you received for a service that is legal but were received while working for an establishment that violates applicable law in other respects may be qualified tips.
- Amounts received for prostitution and pornographic activity are not qualified tips.

Example 1. You are an employee who works as a bartender but don't have a license that is required by the state to serve alcohol. State law provides that serving alcohol without a license is a misdemeanor. You received $10,000 in tips during 2026 while serving alcohol at the bar. "Bartender" is on the list of occupations that customarily and regularly received tips. However, because you served alcohol in violation of applicable state law, the $10,000 in tips that you received in 2026 are not qualified tips and may not be deducted.

Example 2. You are an employee who works as a server at a restaurant that has a bar that serves alcohol. The restaurant doesn't have a liquor license required by state law. You received $10,000 in tips in 2026 waiting tables at the restaurant. "Wait staff" is on the list of occupations that customarily and regularly received tips. Even though the restaurant is in violation of applicable state law by not having a liquor license, because working as a server is legal under state law, the $10,000 in tips you received in 2026 are qualified tips and qualify for the deduction.

Occupations that customarily and regularly received tips on or before December 31, 2024. In order for a tip to be a qualified tip, it must have been paid to you while you were working in an occupation that customarily and regularly received tips on or before December 31, 2024. The list of occupations that customarily and regularly received tips on or before December 31, 2024, provides for each occupation a numeric Treasury Tipped Occupation Code (TTOC), an occupation title, a description of the types of services performed by individuals working in the

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occupation, illustrative examples of specific occupations that would be included, and the Standard Occupation Classification (SOC) system code(s) that related to the occupation.

The full list of occupations, including the TTOC, occupation title, occupation description, illustrative examples, and SOC code(s) can be found at *IRS.gov/TippedOccupations*.

Examples of occupations that customarily and regularly received tips on or before December 31, 2024, as well as the occupation title and TTOC, are listed next.

- **Beverage and food service:** bartenders (101); wait staff (102); chefs and cooks (105); dishwashers (108); host staff, restaurant, lounge, and coffee shop (109); and bakers (110).
- **Entertainment and events:** gambling dealers (201), dancers (205), musicians and singers (206), and digital content creators (209).
- **Hospitality and guest services:** baggage porters and bellhops (301), concierges (302), and maids and housekeeping cleaners (304).
- **Home services:** home maintenance and repair workers (401), home landscaping workers and groundskeeping workers (402), home cleaning service workers (407), locksmiths (408), and roadside assistance workers (409).
- **Personal services:** personal care and service workers (501), private event planners (502), private event and portrait photographers (503), pet and show animal caretakers (506), tutors (507), nannies and babysitters (508), visual artists (509), and floral designers (510).
- **Personal appearance and wellness:** massage therapists (602); barbers, hairdressers, hairstylists, and cosmetologists (603); exercise trainers and group fitness instructors (608); and tattoo artists and piercers (609).
- **Recreation and instruction:** golf caddies (701), tour guides (704), and sports and recreation instructors (706).
- **Transportation and delivery:** parking and valet attendants (801), taxi and rideshare drivers and chauffeurs (802), goods delivery people (804), home movers (809), and gas pump attendants (810).

Determining the amount of qualified tips received by an employee. If you received qualified tips in 2026 as an employee, these tips should be included in the amount of cash tips reported to you on Form W-2, box 12, with code "TP." See the instructions for line 4.

Determining the amount of qualified tips received by a non-employee. If you received qualified tips in 2026 as a non-employee, these tips should be included in the amount of cash tips reported to you on Form 1099-NEC, box 1(b); Form 1099-MISC, box 13(a); and Form 1099-K, box 1(c). See the instructions for line 6.

TIP *If you file Form 8919 because you were incorrectly treated as an independent contractor by your employer and were sent a Form 1099-MISC or Form 1099-NEC (which reported cash tips) instead of a Form W-2, report those tips on line 4.*

Valid SSN for No Tax on Tips. You and/or your spouse who received qualified tips must have a valid social security number to claim the deduction for qualified tips. A valid SSN for purposes of the deduction for qualified tips is one that is valid for employment and that is issued by the Social Security Administration (SSA) before the due date of your 2026 return (including extensions). If you were a U.S. citizen when you received your SSN, the SSN is valid for employment. If "Not Valid for Employment" is printed on your social security card and your immigration status has changed so that you are now a U.S. citizen or permanent resident, ask the SSA for a new social security card without the legend. However, if "Valid for Work Only with DHS Authorization" is printed on your social security card, your SSN is valid only as long as the DHS authorization is valid.

Line 4. Enter on line 4 qualified tips you received as an employee. If you and/or your spouse received qualified tips from more than five employers, complete additional Schedule(s) 1-A, Part II, line 4, and include the amounts of the additional Schedule(s) 1-A, line 4, column (v) in the total on line 5 of your main Schedule 1-A. Attach the additional Schedule(s) 1-A to your return.

If you received tips as an employee in more than one occupation for the same employer, only those tips that were received in an occupation on the list of occupations that customarily and regularly received tips on or before December 31, 2024, are considered qualified tips. Do not include tips received in occupations that are not included on this list on line 4.

Line 6. Enter on line 6 the qualified tips you and/or your spouse received in the course of a trade or business, but only to the extent the trade or business in which you received the qualified tips has net income. See *Net income limitation*, later.

If you and/or your spouse received qualified tips in the course of more than five trades or businesses, complete additional Schedule(s) 1-A, Part II, line 6, and include the amounts of the additional Schedule(s) 1-A, line 6, column (xiii) in the total on line 7 of your main Schedule 1-A. Attach the additional Schedule(s) 1-A to your return.

If you and/or your spouse received more than three Forms 1099-NEC, 1099-MISC, or 1099-K, then complete additional Schedule(s) 1-A, Part II, line 6, columns (i) and (ii), and columns (vi) through (xi) as necessary for the additional Forms 1099 received (for example, if you have eight Forms 1099, you will have to complete two additional Schedules 1-A as described). After you complete the additional Schedule(s) 1-A, include the additional qualified tips reported from columns (vii), (ix), and (xi) of the additional Schedule(s) 1-A in the total for your main Schedule 1-A, line 6, column (xii) on the row for the business in which you received the Forms 1099 to figure the total qualified tip amount before completing column (xiii) for that business.

Net income limitation. Qualified tips from a trade or business can't be more than the gross income from the trade or business in which the qualified tips were received minus the total of all deductions allocable to that trade or business, including the deductible part of self-employment tax; the deduction for contributions to self-employed SEP, SIMPLE, and qualified plans; and the self-employed health insurance deduction, but not including the deduction for qualified tips. After you determine the other deductions that apply to the trade or business in which you earned qualified tips, reduce the net profit (Sched-

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ule C, line 31; the total of Schedule E, line 28(g) through 28(k); or Schedule F, line 34) by the amount of these deductions. Do not reduce it below zero. The net income limitation applies to each separate trade or business in which you received qualified tips. If you have more than one trade or business in which you received qualified tips, you should allocate the deductions in a reasonable manner.

For example, a sole proprietor who only has one business and received qualified tips in the business, reports deductions allocable to the business on Schedule C, as well as the deduction for self-employment tax on Schedule 1, line 15. The net income limitation will be the net profit shown on the Schedule C for the business, less the amount from Schedule 1, line 15. The sole proprietor would include on line 6, column (iii) the amount from Schedule C, line 31, and column (iv) the amount from Schedule 1, line 15, in order to figure the net income limitation on line 6, column (v). If the business shows a net loss on Schedule C, then the sole proprietor would enter -0- on line 6, column (iii) and column (v) and would not include any qualified tips received in the business on line 6 of Schedule 1-A.

Example 1. You have a business tutoring for local schools as an independent contractor. You operate your business as a sole proprietorship. During 2026, you received $500 in qualified tips from students that were reported to you by the schools in box 1(b) of Forms 1099-NEC. Your gross income from the business on line 6, column (iii) for 2026 was $5,000 and your deductible expenses from the business on line 6, column (iv), are $500. Your net income limitation from your tutoring business on line 6, column (v), is $4,500. On Schedule 1-A, line 6, column (xiii), you enter $500 (the smaller of column (v) or column (xii)). You can take the full amount of qualified tips from the business into account when figuring your deduction because the net income from that business was more than the amount of qualified tips from the business.

Example 2. You are a rideshare driver who operates as a sole proprietor. During 2026, you received $1,800 in qualified tips from customers that were reported to you in box 1(b) of Form 1099-NEC. Your gross income from the business on line 6, column (iii), for 2026 was $15,000 and your deductible expenses from the business on line 6, column (iv), were $14,000. Your net income limitation for this business on line 6, column (v), is $1,000. You enter $1,000 of qualified tips on Schedule 1-A, line 6, column (xiii) (the smaller of column (v) or column (xii)). Do not enter the remaining $800 of qualified tips. This portion of your qualified tips from the business can't be taken into account in figuring your deduction because it is more than your net income limitation from the business.

Line 12. If the amount on line 12 is zero or less, your deduction for your qualified tips is not reduced. Skip lines 13 and 14 and enter the amount from Schedule 1-A, line 9, on Schedule 1-A, line 15.

Part III
No Tax on Overtime

Overtime compensation must be included in your gross income and is subject to income tax and generally social security and Medicare tax.

If you have net earnings from self-employment, use Schedule SE to figure the tax due on net earnings from self-employment.

You may be able to claim a deduction for qualified overtime compensation paid to you in 2026 and that is reported on Form W-2, Form 1099-NEC, or Form 1099-MISC.

You can claim this deduction whether you claim the standard deduction or itemize deductions on Schedule A or Schedule A (Form 1040-NR).

CAUTION *If you are married, you must file a joint return with your spouse to claim this deduction.*

CAUTION *For tax year 2026, Form W-2, Form 1099-NEC, and Form 1099-MISC have been updated to separately identify qualified overtime compensation. See the instructions for lines 16 and 18 for more information about how to identify the qualified overtime compensation reported on these forms.*

Fill out Schedule 1-A, Part III, only if:

- You (and/or your spouse if filing a joint return) received qualified overtime compensation in 2026; and
- You have a valid social security number (SSN). If you are married filing jointly, the spouse who received the qualified overtime compensation must have a valid SSN.

Maximum amount of deduction. You can't deduct more than $12,500 ($25,000 if married filing jointly) of qualified overtime compensation.

TIP *If you are married and filing a joint return, and both you and your spouse have qualified overtime compensation, the $25,000 maximum amount of deduction limit applies to your combined overtime compensation. It is not a per spouse limit.*

The deduction amount (after applying the $12,500 ($25,000 if married filing jointly) limit) is reduced if your MAGI is greater than the amount shown next for your filing status.

- Married filing jointly—$300,000.
- Single, Head of household, or Qualifying surviving spouse—$150,000.

Your MAGI is the amount on line 3 in Part I of Schedule 1-A.

Qualified overtime compensation. Qualified overtime compensation means overtime compensation that is paid to you as required under section 7 of the Fair Labor Standards Act of 1938 (FLSA) that is more than the amount of your regular rate of pay. This generally means the "half" portion of "time-and-a-half" compensation that is required by the FLSA. This "half" portion may be described by employers on various forms and statements as "overtime premium" or "FLSA Overtime Premium."

In order for overtime to be required to be paid to you under the FLSA, you must (among other requirements)

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be covered by and not exempt from the FLSA (an FLSA-*eligible* employee). If you are ineligible for federal overtime, you are an FLSA-ineligible employee and you generally won't be paid overtime.

If you are an FLSA-*eligible* employee, you must generally receive overtime pay for hours you work that are more than a 40-hour workweek. Generally, the rate can't be less than one and a half times your regular rate of pay.

Amounts that are not qualified overtime compensation. The following amounts are not qualified overtime compensation and can't be included when figuring your deduction for qualified overtime compensation.

- **Premium pay.** Some employers under a collective bargaining agreement and/or under state law provide more pay than section 7 of the FLSA requires. For example, an employer might choose to pay more than "time-and-a-half." The amount of overtime paid that is over "time-and-a-half" is not qualified overtime compensation.
- **Payment for holidays and weekends.** Some employers may pay more for certain weekends or holidays even if the employee doesn't work more than 40 hours in the workweek. Extra pay for certain weekends or holidays is generally not qualified overtime compensation if the employee doesn't work more than 40 hours in the workweek.
- **Qualified tips.** Qualified overtime compensation doesn't include any amount you receive as a qualified tip.
- **Coverage under state rules.** Some FLSA-ineligible employees are eligible for overtime under state law or are paid premium rates for certain work for other reasons. Overtime pay that is paid to these FLSA-ineligible employees is not qualified overtime compensation and these amounts can't be included when figuring the deduction for qualified overtime compensation.

CAUTION *Qualified overtime must be paid to a covered, nonexempt employee under the FLSA (an FLSA-*eligible *employee). Ask your employer or other service recipients whether you are an FLSA-*eligible *employee. For more information on coverage and exemption under the FLSA, see WHD Fact Sheets, Overtime Pay, and FLSA Guide. See also IRS.gov/OTfaqs for frequently asked questions about the qualified overtime compensation deduction.*

Determining the amount of qualified overtime compensation. For 2026, Form W-2, Form 1099-NEC, and Form 1099-MISC have been updated to show the total amount of qualified overtime compensation. Qualified overtime compensation will be reported on Form W-2, box 12 with code "TT"; Form 1099-NEC, box 1d; and Form 1099-MISC, box 14.

TIP *If you file Form 8919 because you were incorrectly treated as an independent contractor by your employer and were sent a Form 1099-MISC or Form 1099-NEC (which reported overtime compensation) instead of a Form W-2, report the overtime compensation on line 16.*

Valid SSN. You and/or your spouse who received qualified overtime compensation must have a valid SSN to take this deduction. A valid SSN for purposes of the deduction for qualified overtime compensation is one that is valid for employment and that is issued by the SSA before the due date of your 2026 return (including extensions). For more information, see *Valid SSN for No Tax on Tips*, earlier.

Line 16. Enter on line 16 only the qualified overtime compensation amount that is reported on Form W-2, box 12 with code "TT."

If you and/or your spouse received qualified overtime compensation from more than five employers in 2026, complete additional Schedule(s) 1-A, Part III, line 16, and include the amounts of the additional Schedule(s) 1-A, line 16, column (iii) in the total on line 17 of your main Schedule 1-A. Attach the additional Schedule(s) 1-A to your return.

Line 18. Enter on line 18 only the qualified overtime compensation amount that is reported in Form 1099-NEC, box 1d; or Form 1099-MISC, box 14.

If you and/or your spouse received qualified overtime compensation from more than five payers in 2026, complete additional Schedule(s) 1-A, Part III, line 18, and include the amounts of the additional Schedule(s) 1-A, line 18, column (iv) in the total on line 19 of your main Schedule 1-A. Attach the additional Schedule(s) 1-A to your return.

Line 24. If the amount on line 24 is zero or less, your deduction for your qualified overtime compensation is not reduced. Skip lines 25 and 26 and enter the amount from Schedule 1-A, line 21, on Schedule 1-A, line 27.

Part IV
No Tax on Car Loan Interest

You may be able to claim a deduction if you and/or your spouse paid or accrued qualified passenger vehicle loan interest (QPVLI) (see *Qualified passenger vehicle loan interest*, later) in 2026.

You can claim this deduction whether you claim the standard deduction or itemize deductions on Schedule A (Form 1040).

Fill out Schedule 1-A, Part IV, only if you paid or accrued QPVLI in 2026.

TIP *Beginning in 2026, if you made interest payments of $600 or more on a specified passenger vehicle loan and are the payer of record, the person to whom you paid the interest must furnish you with Form 1098-VLI. The information on Form 1098-VLI may be used to help you determine the amount of qualified passenger vehicle loan interest, if any, you can deduct. See* Instructions for Payer of Record *on Form 1098-VLI for more information.*

VIN required on your return. In order to take the QPVLI deduction, you must include the vehicle identification number (VIN) of the purchased applicable passenger vehicle (APV) (see *Applicable passenger vehicle*, later) on your tax return. If you paid QPVLI allocable to multiple APVs, include the VIN of each APV.

If the purchased APV was replaced by an APV due to an unforeseen intervening event (for example, a defective APV was replaced with a substitute vehicle that is an APV under a state lemon law), include the VIN of the substitute

APV. For more information, see Regulations section 1.163-16(c)(3)(ii).

Maximum amount of deduction. You can't deduct more than $10,000 of the QPVLI you paid or accrued in 2026.

The amount of the QPVLI deduction (after applying the $10,000 limit) is reduced if your MAGI is greater than the amount shown next for your filing status.

- Married filing jointly—$200,000.
- All other filing statuses—$100,000.

Your MAGI is the amount on line 3 in Part I of Schedule 1-A.

Qualified passenger vehicle loan interest. To qualify for the QPVLI deduction, the interest must generally be paid or accrued on a loan that meets all the following requirements.

1. The loan was originated after December 31, 2024.
2. The loan was originated by you.
3. The proceeds from your loan were used to purchase an APV (see *Loan amount*, later). Lease payments do not qualify.
4. Your loan is used to purchase an APV for personal use (see *Personal use*, later).
5. Your loan is secured by a first lien on the purchased APV.

In addition, for interest to be QPVLI, the loan must be secured by a first lien on the purchased APV at the time interest is paid. If your purchased APV was replaced due to an unforeseen intervening event, see Regulations section 1.163-16(c)(3)(ii).

Loan amount. Indebtedness that can be counted for purposes of determining QPVLI includes indebtedness incurred to finance the purchase price of the APV, as well as items or amounts that are customarily financed in an APV purchase transaction and that are directly related to the purchased APV. Items or amounts customarily financed in an APV purchase transaction that are directly related to the purchase of the APV include, but are not limited to, vehicle service or repair plans (for example, mechanical repair coverage), vehicle protection products (including tire, wheel, paint, and interior protection products), key fob replacement plans, warranties or extended warranties, guaranteed asset protection (GAP) waiver or insurance that covers the difference between an APV's value and the outstanding balance of the indebtedness in the event of a total loss, credit insurance products (including credit-related accident, health, and life products), sales taxes, vehicle-related fees (including title and registration fees), and vehicle-related accessories that are components of the APV purchased as part of the APV transaction.

Indebtedness not incurred for the purchase of an APV or for any items or amounts customarily financed in an APV purchase transaction and that are directly related to the purchased APV, such as liability insurance, a trailer, or amounts representing debt on a vehicle traded in as part of the purchase transaction for the APV (so-called negative equity), cannot be counted for purposes of determining QPVLI.

Secured by a first lien. Secured by a first lien means a valid and enforceable security interest under state or other applicable law in an APV that is the first voluntary security interest recorded against the vehicle, regardless of subsequent involuntary liens such as tax liens or other similar security interests that may be given temporary higher priority at a later date following the date of purchase. An APV may be considered to be secured by a first lien as long as there is a lending agreement evidencing a security interest under state or other applicable law, even if that lien has not yet been perfected or recorded due to processing times or other similar delays arising under state or other applicable law. An APV may also be treated as secured by a first lien in limited circumstances where a lien is removed and the taxpayer no longer owns the vehicle but continues to be liable for the loan. For example, the vehicle is repossessed or there is an insurance payout following a total loss claim.

Refinanced loan. If your prior loan met requirements 1 through 5 (see list of requirements under *Qualified passenger vehicle loan interest*, earlier) and is later refinanced, interest paid on the new loan is generally eligible for the deduction, so long as the new loan is secured by a first lien on the APV with respect to which the refinanced loan was incurred. The amount of the new loan that qualifies is limited to the outstanding balance of the eligible portion of the total refinanced loan as of the date of the refinancing. If there is a change in obligor as part of the refinancing, the interest on the new loan will not be QPVLI, unless the refinancing is in connection with the original obligor's death (discussed next).

Change in obligor by reason of previous obligor's death. The obligor on the loan is generally the person responsible for paying the loan. If a loan met requirements 1 through 5 (see list of requirements under *Qualified passenger vehicle loan interest*, earlier) at the time it was originated by a previous obligor, and you became the obligor by reason of a previous obligor's death, interest paid by you on the loan is generally QPVLI if the loan continues to be secured by a first lien on the purchased APV. A change in obligor by reason of a previous obligor's death could occur, for example, when you inherit an APV subject to a loan originated by the person who died. See Regulations section 1.163-16(d)(5)(ii).

Applicable passenger vehicle. In general, an APV is any vehicle that meets the following conditions:

- The original use of the vehicle starts with you (a used vehicle does not qualify; see *Determining original use*, later);
- The vehicle is a motor vehicle manufactured primarily for use on public streets, roads, and highways (not including a vehicle operated exclusively on a rail or rails);
- The vehicle has at least 2 wheels;
- The vehicle is a car, minivan, van, sport utility vehicle, pickup truck, or motorcycle, and has a gross vehicle weight rating of less than 14,000 pounds; and
- The vehicle has undergone final assembly in the United States (see *Final assembly in the United States*, later).

Determining original use. Original use of a vehicle starts with the first person to take delivery of a vehicle after it is sold, registered, or titled. The loan documentation must treat the vehicle as a new vehicle. A used vehicle does not qualify for the QPVLI deduction. In addition,

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if you lease a vehicle that you later purchase, the original use of the vehicle generally begins with the leasing company and not you, because the leasing company was the first person to take delivery of the vehicle after the vehicle was sold, registered, or titled.

Original use of a vehicle held by a dealer doesn't begin with the dealer if the vehicle is held primarily for sale to customers in the ordinary course of its trade or business and in that case, original use of the vehicle may begin with the person that purchases the vehicle from the dealer.

Original use for joint purchasers. If more than one person purchases a vehicle and one of these purchasers is the first person that takes delivery of the vehicle after the vehicle is sold, registered, or titled, then each of these purchasers is considered to be the first person that takes delivery of the vehicle after the vehicle is sold, registered, or titled and in that case, original use of the vehicle begins with each purchaser.

Vehicle return exception. If a purchaser that is not a dealer returns a vehicle to a seller within 30 days of taking delivery of the vehicle, then that purchaser will not be considered the first person that takes delivery of the vehicle after the vehicle is sold, registered, or titled, and in that case, original use of the vehicle does not begin with that purchaser.

Final assembly in the United States. The location of final assembly will be listed on the vehicle information label attached to each vehicle on a dealer's premises. You can rely on that information label. You can also rely on the vehicle's plant of manufacture as reported in the VIN. The *VIN Decoder* website for the National Highway Traffic Safety Administration provides plant of manufacture information based on the VIN. You can follow the instructions on that website to see if your vehicle's plant of manufacture is located in the United States.

Personal use. Personal use means a use other than:

- Use in any trade or business (except for the use in the trade or business of performing services as an employee), or
- For the production of income.

You are considered to have purchased an APV for personal use if, at the time you incur a loan to purchase an APV, you expect that the APV will be used for personal use for more than 50% of the time by you and/or any combination of individuals with certain relationships to you, including your spouse; your or your spouse's child, grandchild, father, mother, brother, or sister; as well as an individual who has the same main home as you and is a member of your household.

Example. At the time you incur indebtedness to purchase an APV, you expect to use the APV to earn income as a driver for a rideshare service for 15% of the time. You expect to use the APV for personal use for the remaining 85% of the time. You are considered to have purchased your APV for personal use.

Interest deducted elsewhere on your return instead of on Schedule 1-A. If some or all of your QPVLI qualifies to be deducted in more than one place on your return, you may choose where to report the deduction, but you cannot deduct the same amount more than once. For example, if you deducted some or all of the interest on Schedule C, Schedule E, or Schedule F, then you can't deduct that same interest as QPVLI on Schedule 1-A.

Line 28. Enter the VIN(s) of the APV(s) on line 28, column (i).

Next, for each entered VIN, enter the QPVLI paid or accrued on the loan originated for the purchase of that APV. In column (ii) of line 28, enter the amount of the QPVLI, if any, that was deducted elsewhere on your return (for example, on Schedule C, Schedule E, or Schedule F). In column (iii) of line 28, enter the total amount of the QPVLI paid or accrued on the loan during the tax year minus the amount in column (ii) of line 28. If you have more than two vehicles on which you paid or accrued QPVLI, complete line 28 of additional Schedule(s) 1-A for the additional vehicles and include the amounts of the additional line 28, column (iii) in the total on line 29. Attach the additional Schedule(s) 1-A to your return.

Original use. If original use started with you or your spouse (see *Determining original use*, earlier), check the "Yes" box under the corresponding VIN. Also, check the "Yes" box if you or your spouse is an obligor of the loan by reason of the death of a previous obligor of the loan. If none of these conditions apply, check the "No" box; you can't claim the QPVLI deduction for this vehicle.

Final assembly. If final assembly of this vehicle occurred within the United States (see *Final assembly in the United States*, earlier), check the "Yes" box under the corresponding VIN. If final assembly of this vehicle did not occur within the United States, check the "No" box; you can't claim the QPVLI deduction for this vehicle.

Line 30. The amount on line 30 cannot be more than $10,000, the maximum amount of deductible QPVLI.

Line 33. If the amount on line 33 is zero or less, the amount of your QPVLI reported on line 30 is not reduced. In this case, skip lines 34 and 35 and enter the amount from Schedule 1-A, line 30, on Schedule 1-A, line 36.

Part V Enhanced Deduction for Seniors

You may be able to claim the enhanced deduction for seniors.

You can claim this deduction whether you claim the standard deduction or itemize deductions on Schedule A or Schedule A (Form 1040-NR).



If you are married, you must file a joint return with your spouse to claim this deduction.



The special rules that apply to U.S. nationals; residents of Canada, Mexico, and South Korea; and residents of India who were students or business apprentices don't apply to the enhanced deduction for seniors. See Pub. 519 for more information.

Fill out Schedule 1-A, Part V, only if:

- You (and/or your spouse if filing a joint return) were born before January 2, 1962; and
- You have a valid social security number (SSN). If you are married fil-

ing jointly, the spouse who is claiming the enhanced deduction for seniors must have a valid SSN.

Death of a taxpayer in 2026. If a taxpayer was born before January 2, 1962, but died in 2026 before reaching age 65, then the taxpayer doesn't qualify for the enhanced deduction for seniors. A person is considered to reach age 65 on the day before the person's 65th birthday.

Example. Your spouse was born on February 14, 1961, and died on February 13, 2026. Your spouse is considered age 65 at the time of death and would qualify for the enhanced deduction for seniors. However, if your spouse died on February 12, 2026, your spouse isn't considered age 65 and wouldn't qualify for the enhanced deduction for seniors.

Maximum amount of deduction. The maximum amount of the enhanced deduction for seniors is $6,000 per person. If you are married filing jointly, and both you and your spouse were born before January 2, 1962, and you both have a valid SSN, the maximum amount of the enhanced deduction for seniors is $12,000. The $6,000 per person amount is reduced if your MAGI is more than the amount shown next for your filing status.

- Married filing jointly—$150,000.
- Single, Head of household, or Qualifying surviving spouse—$75,000.

Your MAGI is the amount on line 3 in Part I of Schedule 1-A.

Valid SSN. You and/or your spouse must have a valid SSN to take this deduction. A valid SSN for purposes of the enhanced deduction for seniors is one that is valid for employment and that is issued by the SSA before the due date of your 2026 return (including extensions). For more information, see *Valid SSN for No Tax on Tips*, earlier.

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Instructions for Schedule 2 Additional Taxes

General Instructions

Use Schedule 2 if you have additional taxes that can't be entered directly on Form 1040, 1040-SR, or 1040-NR.

Include the amount on Schedule 2, line 3, in the total on Form 1040, 1040-SR, or 1040-NR, line 17.

Enter the amount on Schedule 2, line 21, on Form 1040 or 1040-SR, line 23; or Form 1040-NR, line 23b.

Specific Instructions

Lines 1a Through 1z

Additions to Tax

Line 1a. Excess advance premium tax credit repayment. The premium tax credit helps pay premiums for health insurance purchased from the Marketplace. Eligible individuals may have advance payments of the premium tax credit paid on their behalf directly to the insurance company. If you, your spouse with whom you are filing a joint return, or your dependent was enrolled in coverage purchased from the Marketplace and advance payments of the premium tax credit were made for the coverage, complete Form 8962 to reconcile (compare) the advance payments with your premium tax credit. You (or whoever enrolled you) should have received Form 1095-A from the Marketplace with information about your coverage and any advance credit payments. If the advance credit payments were more than the premium tax credit you can claim, the amount you must repay will be shown on Form 8962, line 27. Enter that amount, if any, on line 1a.

You may have to repay excess advance payments of the premium tax credit even if someone else enrolled you, your spouse, or your dependent in Marketplace coverage. In that case, another individual may have received the Form 1095-A for the coverage. You may also have to repay excess advance payments of the premium tax credit if you enrolled an individual in coverage through the Marketplace, you don't claim the individual as a dependent on your return, and no one else claims that individual as a dependent. For more information, see the Instructions for Form 8962.

Line 1b. Repayment of new clean vehicle credit(s) transferred to a registered dealer from Schedule A (Form 8936), Part II. If you purchased a new clean vehicle from a registered dealer and reduced the amount you paid at the time of sale by transferring the credit to the dealer, you may have to repay the amount of the credit you transferred if you no longer qualify. If you completed Schedule A (Form 8936), Part II, and you:

- Checked the "Yes" box on Part II, line 8a or 8d; and
- Checked the "Yes" box on Part I, line 4a; then,

enter the amount from Part I, line 4a, on Schedule 2, line 1b.

If you completed more than one Schedule A (Form 8936), Part II, and you need to report an amount from more than one Schedule A (Form 8936), Part II, enter the total of those amounts on line 1b.

Line 1c. Repayment of previously owned clean vehicle credit(s) transferred to a registered dealer from Schedule A (Form 8936), Part IV. If you purchased a previously owned clean vehicle from a registered dealer and reduced the amount you paid at the time of sale by transferring the credit to the dealer, you may have to repay the amount of the credit you transferred if you no longer qualify. If you completed Schedule A (Form 8936), Part IV, and you:

- Checked the "Yes" box on Part IV, line 13a or 13c; and
- Checked the "Yes" box on Part I, line 4a; then,

enter the amount from Part I, line 4a, on Schedule 2, line 1c.

If you completed more than one Schedule A (Form 8936), Part IV, and you need to report an amount from more than one Schedule A (Form 8936), Part IV, enter the total of those amounts on line 1c.

Line 1d. Recapture of net EPE from Form 4255. Enter any amount of net elective payment election (EPE) recapture from Form 4255, line 2a, column (l).

Line 1e. Excessive payments (EPs) on gross EPE from Form 4255. If you reported an amount in column (n)(1) of line 1a, 1c, 1d, and/or 2a of Form 4255, check the applicable box and enter the amount on line 1e. If you checked more than one box, enter the total amount on line 1e.

Line 1f. 20% EP from Form 4255. If you reported an amount in column (n)(3) of line 1a, 1c, 1d, and/or 2a of Form 4255, check the applicable box and enter the amount on line 1f. If you checked more than one box, enter the total on line 1f.

Line 1y. Other additions to tax. Enter the following additions to tax.

1. Recapture of the alternative fuel vehicle refueling property credit (see Form 8911). Identify as "ARPCR."

2. Any EPE related to the credit applied against tax from Form 8933 reported in column (k) of line 2a of Form 4255. Identify as "EPE8933."

3. Recapture of any non-EPE credit from Form 8933 reported in column (j) of line 2a of Form 4255. Identify as "NEPE8933."

4. Any amount that was reported in column (n)(2) of line 1a, 1c, 1d, and/or 2a of Form 4255. Identify as "EPGEPE."

5. Any section 6418(g)(2) excessive credit transfer amount reported in column (m)(1) and (m)(2) of Form 4255. Identify as "6418(g)(2)."

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TIP *For more information about elective pay and credit transferability, go to IRS.gov/Credits-Deductions/Elective-Pay-and-Transferability-Frequently-Asked-Questions-Transferability.*

Line 2

Alternative Minimum Tax (AMT)

The AMT exemption amount is increased to $90,100 ($140,200 if married filing jointly or qualifying surviving spouse; $70,100 if married filing separately). The income levels at which the AMT exemption begins to phase out has decreased to $500,000 ($1,000,000 if married filing jointly or qualifying surviving spouse).

See the Instructions for Form 6251 to see if you must file the form and then use Form 6251 to figure the amount, if any, of your AMT. Enter the amount from Form 6251, line 11, on line 2.

For help with the alternative minimum tax, go to IRS.gov/AMT.

Section A—Additional Income Taxes

Line 4

Self-Employment Tax

On line 4, enter the amount of the tax due on net earnings from self-employment from Schedule SE, line 12.

If you filed Form 4361, received IRS approval, and had no other income subject to self-employment tax, check box 1 on line 4.

If you filed Form 4029 and received IRS approval, check box 2 on line 4. See Pub. 517 for details.

If you are a U.S. citizen or resident alien living outside the United States and your self-employment income is exempt from self-employment tax, you should get a statement from the appropriate agency of the foreign country verifying that your self-employment income is subject to social security in that country. Attach a copy of the statement, check box 3, and enter "EAS" on the entry space next to box 3.

If you have income from a business (including farming) and the income is community income, but you aren't the spouse who carried on the business and you had no other income subject to self-employment tax, check box 3 and enter "ECI" on the entry space next to box 3.

If you received fees for services performed as a notary public and you had no other income subject to self-employment tax, check box 3 and enter "EN" on the entry space next to box 3. If you did have other earnings of $400 or more subject to self-employment tax, check box 3 and enter "EN" and the amount of your net profit as a notary public from Schedule C on the entry space next to box 3.

For more information, see the Instructions for Schedule SE.

Line 5

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

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

1. You received an early distribution from (a) an IRA, a Trump account after the growth period, or other qualified retirement plan, (b) an annuity, or (c) a modified endowment contract entered into after June 20, 1988, and the total distribution wasn't rolled over.

2. You received a taxable distribution from a Coverdell ESA, qualified tuition program, or ABLE account.

3. You had earnings attributable to excess contributions made during the growth period that are distributed from your Trump account.

Also see instructions for Schedule 2, line 18, for other situations that would require you to file Form 5329.

Exception. If only item (1) applies and distribution code 1 is correctly shown in box 7a of all your Forms 1099-R, you don't have to file Form 5329. Instead, multiply the taxable amount of the distribution by 10% (0.10) and enter the result on line 5. The taxable amount of the distribution is the part of the distribution you reported on Form 1040, 1040-SR, or 1040-NR, line 4b or 5b, or on Form 4972. Also check the box on line 5 to indicate that you don't have to file Form 5329. But you must file Form 5329 if distribution code 1 is incorrectly shown in box 7a of Form 1099-R or you qualify for an exception, such as the exceptions for qualified medical expenses, qualified higher education expenses, qualified first-time homebuyer distributions, or a qualified reservist distribution.

Line 6

Net Investment Income Tax

See Form 8960 and its instructions if the amount on Form 1040, 1040-SR, or 1040-NR, line 11b, is more than:

- $125,000 if married filing separately,
- $250,000 if married filing jointly or qualifying surviving spouse, or
- $200,000 if single or head of household.

If you file Form 2555, see Form 8960 and its instructions if the amount on Form 1040, 1040-SR, or 1040-NR, line 11b, is more than:

- $0 if married filing separately,
- $117,100 if married filing jointly or qualifying surviving spouse, or
- $67,100 if single or head of household.

Line 7

Interest on Tax Due on Installment Income From the Sale of Certain Residential Lots and Timeshares

Enter interest on tax due on installment income from the sale of certain residential lots and timeshares under section 453(l)(3).

Line 8

Interest on the Deferred Tax on Gain From Certain Installment Sales With a Sales Price Over $150,000

Enter interest on the deferred tax on gain from certain installment sales with a sales price over $150,000 under section 453A(c).

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Line 9

Recapture of Low-Income Housing Credit

Enter the amount from Form 8611, line 14.

Line 10

Recapture of Net EPE From Form 4255

Enter the recapture amount of the net EPE reported in column (l) of line 1d of Form 4255, related to the credit from Form 3468, Part IV.

Line 11

Additional Medicare Tax on Self-Employment Income

See Form 8959 and its instructions if the total of your 2026 wages and any self-employment income was more than:

- $125,000 if married filing separately;
- $250,000 if married filing jointly; or
- $200,000 if single, head of household, or qualifying surviving spouse.

Enter on line 11 the amount from Form 8959, line 18.

Lines 13a Through 13z

Other Additional Income Taxes

Line 13a. Recapture of the following credits.

1. Amounts from Form 4255, column (j), lines 1b, 1j, 1l, and 1m. Identify as "3468."

2. Non-EPE recapture applied against tax from Form 3468, Part IV, reported in column (j) of line 1d of Form 4255. Identify as "NEPE3468."

3. New markets credit (see Form 8874). Identify as "NMCR."

4. Employer-provided childcare credit (see Form 8882). Identify as "ECCFR."

5. Any section 6418(g)(3) amounts attributable to recapture from Form 4255, column (m)(3). Identify as "6418(g)(3)."

Line 13b. If you sold your home in 2026 and it was financed (in whole or in part) from the proceeds of any tax-exempt qualified mortgage bond or you claimed the mortgage interest credit, you may owe a recapture tax on the mortgage subsidy. See Form 8828.

Line 13c. Enter any additional tax on health savings account (HSA) distributions you received from Form 8889, line 17b. See Form 8889, Part II.

Line 13d. Enter any additional tax for failure to remain an eligible individual during the testing period from Form 8889, line 21. See Form 8889, Part III.

Line 13e. Enter any additional tax on Archer MSA distributions from Form 8853, line 9b. See Form 8853.

Line 13f. Enter any additional tax on Medicare Advantage MSA distributions from Form 8853, line 13b. See Form 8853.

Line 13g. Enter any additional tax on recapture of a charitable contribution deduction relating to a fractional interest in tangible personal property. See Pub. 526 for more information.

Line 13h. Enter any additional tax on income you received from a nonqualified deferred compensation plan that fails to meet the requirements of section 409A. This income should be shown in box 12 of Form W-2 with code Z, or in box 15 of Form 1099-MISC. The tax is 20% of the amount required to be included in income plus an interest amount determined under section 409A(a)(1)(B)(ii). See section 409A(a)(1)(B) for details.

Line 13i. Enter any additional tax on compensation you received from a nonqualified deferred compensation plan described in section 457A if the compensation would have been includible in your income in an earlier year except that the amount wasn't determinable until 2026. The tax is 20% of the amount required to be included in income plus an interest amount determined under section 457A(c)(2). See section 457A for details.

Line 13j. Enter any section 72(m)(5) excess benefits tax. See Pub. 560 for more information.

Line 13k. If you received an excess parachute payment (EPP), you must pay a 20% tax on it. This tax should be shown in box 12 of Form W-2 with code K. If you received a Form 1099-NEC, the tax is 20% of the EPP shown in box 3. Enter this amount on line 13k.

Line 13l. Enter any tax on accumulation distribution of trusts. See Form 4970 for more information.

Line 13m. Enter any excise tax on insider stock compensation from an expatriated corporation. See section 4985.

Line 13n. Enter any look-back interest under section 167(g) or 460(b). See Form 8697 or 8866 for more information.

Line 13o. Enter any tax on non-effectively connected income for any part of the year you were a nonresident alien. See the Instructions for Form 1040-NR for more information.

Line 13z. Use line 13z to report any taxes not reported elsewhere on your return or other schedules. List the type and amount of tax.

Other taxes to be listed include the following.

- The prevailing wage and apprenticeship penalties (PWA) from Form 4255 for the following:

1. Form 7210/Form 4255, line 1c, columns (o)(1), (o)(2), (p)(1), and/or (p)(2). If you entered an amount in more than one column, enter the total on line 13z. Identify as "PWA7210."

2. Form 8933/Form 4255, line 2a, columns (o)(1), (o)(2), (p)(1), and/or (p)(2). If you entered an amount in more than one column, enter the total on line 13z. Identify as "PWA8933."

3. Any amount from Form 4255, columns (o)(1), (o)(2), (p)(1), and/or (p)(2) not reported elsewhere. If you entered an amount in more than one column, enter the total on line 13z. Identify as "NPWA."

- Form 8978 adjustment. Complete the Negative Form 8978 Adjustment Worksheet—Schedule 2 (Line 13z) if you are filing Form 8978 and completed the worksheet in the Schedule 3, line 6l, instructions and the amount on line 3 of that worksheet is negative.



If you file Form 8621, don't enter the amount from line 9c on line 13z. Instead, see the Instructions for Form 8621 for how to report this amount.

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Negative Form 8978 Adjustment Worksheet—Schedule 2 (Line 13z)

Complete this worksheet if you completed line 3 on the Negative Form 8978 Adjustment Worksheet in the Schedule 3, line 6l, instructions.

1. Enter the sum of any chapter 1 taxes* (other than your negative Form 8978 adjustment) reported under Section A in Part II of Schedule 2 . . . . . 1. _____
2. Enter as a positive number the negative amount from line 3 of the Negative Form 8978 Adjustment Worksheet in the Schedule 3, line 6l, instructions . . . . . 2. _____
3. Is the amount on line 1 more than the amount on line 2?

☐ **Yes.** List the type (Form 8978 ADJ) and the amount from line 2 as a negative number (in parentheses) on line 13z.

☐ **No.** List the type (Form 8978 ADJ) and the amount from line 1 as a negative number (in parentheses) on line 13z.

Combine this amount with any other amounts reported on line 13z to complete the line 13z entry space.

** Chapter 1 taxes include taxes from sections 1 through 1400Z-2 of the Code, as well as certain amounts the Code treats as chapter 1 taxes.*

Section B—Additional Employment and Other Taxes

Lines 16a Through 16c

Additional Social Security and Medicare Taxes

Line 16a. Social security and Medicare tax on unreported tip income. Enter the total of any taxes from Form 4137.

If you received tips of $20 or more in any month and you didn't report the full amount to your employer, you must pay the social security and Medicare or railroad retirement (RRTA) tax on the unreported tips.

Don't include the value of any noncash tips, such as tickets or passes. You don't pay social security and Medicare taxes or RRTA tax on these noncash tips.

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

CAUTION *You may be charged a penalty equal to 50% of the social security and Medicare or RRTA tax due on tips you received but didn't report to your employer.*

Line 16b. Uncollected social security and Medicare tax on wages. Enter the total of any taxes from Form 8919.

If you are an employee who received wages from an employer who didn't withhold social security and Medicare tax from your wages, use Form 8919 to figure your share of the unreported tax. Include on line 16b the amount from line 13 of Form 8919. Include the amount from line 6 of Form 8919 on Form 1040 or 1040-SR, line 1g.

Lines 17a Through 17d

Other Employment Taxes

Line 17a. Household employment taxes. Enter the household employment taxes you owe for having a household employee. If any of the following apply, see Schedule H and its instructions to find out if you owe these taxes.

1. You paid any one household employee (defined below) cash wages of $3,000 or more in 2026. Cash wages include wages paid by check, money order, etc. But don't count amounts paid to an employee who was under age 18 at any time in 2026 and was a student.

2. You withheld federal income tax during 2026 at the request of any household employee.

3. You paid total cash wages of $1,000 or more in any calendar quarter of 2025 or 2026 to household employees.

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, housekeepers, yard workers, and similar domestic workers.

Line 17b. Additional Medicare Tax on Medicare wages and RRTA compensation. See Form 8959 and its instructions if the total of your 2026 wages and any self-employment income was more than:

- $125,000 if married filing separately;
- $250,000 if married filing jointly; or
- $200,000 if single, head of household, or qualifying surviving spouse.

Enter on line 17b the amount from Form 8959, line 12.

See the instructions for Schedule 2, line 11, and Form 8959 if you had self-employment income.

Also see Form 8959 if you had railroad retirement (RRTA) compensation that was more than the amount just listed that applies to you.

If you are married filing jointly and either you or your spouse had wages or RRTA compensation of more than $200,000, your employer may have withheld Additional Medicare Tax even if you don't owe the tax. In that case, you may be able to get a refund of the tax withheld. See the Instructions for Form 8959 to find out how to report the withheld tax on Form 8959.

Line 17c. Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance from Form W-2, box 12. This tax should be shown in box 12 of Form W-2 with codes A and B or M and N.

Line 18

Additional Tax on Excess Contributions or Accumulations in IRAs or Other Tax-Favored Accounts

If either of the following apply, see Form 5329 and its instructions to find

out if you owe this tax and if you must file Form 5329. Also see Form 5329 and its instructions for definitions of the terms used here.

1. Excess contributions were made to your IRA, Coverdell education savings account (ESA), Archer MSA, health savings account (HSA), ABLE account, or Trump account during the growth period.

2. You didn't take the minimum required distribution from your IRA or other qualified retirement plan.

Line 19a

Interest from Form 8621, Line 16f

Enter any interest amount from Form 8621, line 16f, relating to distributions from, and dispositions of, stock of a section 1291 fund.

Line 19b

Interest from Form 8621, Line 24

Enter any interest amount from Form 8621, line 24.

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Instructions for Schedule 3 Additional Credits and Payments

General Instructions

Use Schedule 3 if you have nonrefundable credits, other than the child tax credit or the credit for other dependents, or other payments and refundable credits.

Include the amount on Schedule 3, line 8, in the amount entered on Form 1040, 1040-SR, or 1040-NR, line 20.

Enter the amount on Schedule 3, line 15, on Form 1040, 1040-SR, or 1040-NR, line 31.

Specific Instructions

Line 1

Foreign Tax Credit

TIP *If you are a shareholder in a controlled foreign corporation and made a section 962 election, see the instructions for Forms 1040 and 1040-SR, line 16, for the foreign tax credit you figured on Form 1118.*

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

Exception. You don't have to complete Form 1116 to take this credit if all of the following apply.

1. All of your foreign source gross income was qualified passive income (which includes most interest and dividends) and all of that income and the foreign tax paid on it were reported to you on Form 1099-INT, Form 1099-DIV, Schedule K-1 (Form 1041), or Schedule K-3 (or substitute statement).

2. The total of your foreign taxes wasn't more than $300 (not more than $600 if married filing jointly).

3. You held the stock or bonds on which the dividends or interest were paid for at least 16 days and weren't obligated to pay these amounts to someone else.

4. You aren't filing Form 4563 or excluding income from sources within Puerto Rico.

5. All of your foreign taxes were:

a. Legally owed and not eligible for a refund or reduced tax rate under a tax treaty, and

b. Paid to countries that are recognized by the United States and don't support terrorism.

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

Do you meet all five requirements just listed?

☐ **Yes.** Enter on line 1 the smaller of (a) your total foreign taxes, or (b) the total of the amounts on Form 1040 or 1040-SR, line 16, and Schedule 2, line 1a.

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

Line 2

Credit for Child and Dependent Care Expenses

You may be able to take this credit if, in order to work or look for work, you paid someone to care for:

- Your qualifying child under age 13 whom you claim as your dependent,
- Your disabled spouse or any other disabled person who couldn't care for themselves, or
- Your child whom you couldn't claim as a dependent because of the rules for *Children of divorced or separated parents* under *Who Qualifies as Your Dependent*, earlier.

For details, use *Tax Topic 602* or see Form 2441.

Line 3

Education Credits

CAUTION *You can claim the education credits in Part II of Form 8863 only if you, or your spouse if filing jointly, have a valid SSN. If you, or your spouse if filing jointly, are not the student, the student must also have a valid SSN. A valid SSN means it is valid for employment and was issued before the due date of your return (including extensions).*

If you (or your dependent) paid qualified expenses in 2026 for yourself, your spouse, or your dependent to enroll in or attend an eligible educational institution, you may be able to take an education credit. See Form 8863 for details. However, you can't take an education credit if any of the following applies.

- You, or your spouse if filing jointly, are claimed as a dependent on someone else's (such as your parent's) 2026 tax return.
- Your filing status is married filing separately.
- The amount on Form 1040 or 1040-SR, line 11b, is $90,000 or more ($180,000 or more if married filing jointly). If you are filing Form 2555 or 4563, or you're excluding income from Puerto Rico, see Form 8863.
- You, or your spouse, were a nonresident alien for any part of 2026 unless your filing status is married filing jointly. See *Nonresident aliens and dual-status aliens* and *Election To Treat Nonresident Alien or Dual-Status Alien Spouse as a U.S. Resident*, earlier.

You may be able to increase an education credit if the student chooses to include all or part of a Pell grant or certain other scholarships or fellowships in income.

For more information, see Pub. 970; the instructions for Form 1040 or 1040-SR, line 29; and *IRS.gov/EdCredit*.

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Line 4

Retirement Savings Contributions Credit (Saver's Credit)

You may be able to take this credit if you, or your spouse if filing jointly, made (a) contributions, other than rollover contributions, to a traditional or Roth IRA; (b) elective deferrals to a 401(k) or 403(b) plan (including designated Roth contributions) or to a governmental section 457(b) plan, SIMPLE IRA, or a SEP; (c) voluntary employee contributions to a qualified retirement plan (including the federal Thrift Savings Plan); (d) contributions to a 501(c)(18)(D) plan; or (e) contributions to an ABLE account by the designated beneficiary, as defined in section 529A.

However, you can't take the credit if either of the following applies.

1. The amount on Form 1040, 1040-SR, or 1040-NR, line 11b, is more than $40,250 ($60,375 if head of household; $80,500 if married filing jointly).

2. The person(s) who made the qualified contribution or elective deferral (a) was born after January 1, 2009, (b) is claimed as a dependent on someone else's 2026 tax return, or (c) was a student (defined next).

You were a student if during any part of 5 calendar months of 2026, you:

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

A school includes a technical, trade, or mechanical school. It doesn't include an on-the-job training course, correspondence school, or school offering courses only through the Internet.

For more details, use *Tax Topic 610* or see Form 8880.

Saver's Match to replace Saver's Credit starting in 2027 (except for ABLE contributions). Beginning in tax year 2027, Saver's Match contributions will replace the Saver's Credit. However, the Saver's Credit continues to be available after December 31, 2026, with respect to contributions made to ABLE accounts. See *Notice 2026-48* for more information.

In addition, the federal government will provide a Saver's Match of up to 50% (up to $1,000 per year) of money you save for retirement. If you are not able to contribute to an eligible retirement plan and do not have either a traditional or Roth IRA, you can open a new IRA. *TrumpIRA.gov* will list financial institutions that offer IRAs, accept Saver's Match contributions, and satisfy other criteria. For more information about Saver's Match, visit *IRS.gov/SaversMatch*.

Line 5

Residential Energy Credits

Line 5a—residential clean energy credit. You can't claim the residential clean energy credit in 2026. You can claim it only if you have a credit carryforward from 2025. See Form 5695 and its instructions.

Line 5b. Line 5b has been reserved for future use.

Lines 6a Through 6z

Other Nonrefundable Credits

Line 6a. The general business credit consists of a number of credits that usually apply only to individuals who are partners, shareholders in an S corporation, self-employed, or who have rental property. See Form 3800 or Pub. 334.

CAUTION *The net elective payment election amount from Form 3800, Part III, line 6, column (j), is reported on Schedule 3, line 13c.*

Line 6b. Enter any credit for prior-year minimum tax. See Form 8801.

Line 6c. You may be able to take the adoption credit if you paid expenses to adopt a child or you adopted a child with special needs and the adoption became final in 2026. See the Instructions for Form 8839.

Line 6d. Enter any credit for the elderly or the disabled. See Schedule R.

Line 6e. Line 6e has been reserved for future use.

Line 6f. Enter the personal use part of any credit for new clean vehicles. See Form 8936, Part III.

CAUTION *Only taxpayers who had a binding contract for a clean vehicle by September 30, 2025, but whose vehicle was not delivered until after December 31, 2025, can claim a credit on line 6f.*

Line 6g. Enter any mortgage interest credit if a state or local government gave you a mortgage credit certificate. See Form 8396.

Line 6h. You can't claim the District of Columbia first-time homebuyer credit for a home you bought after 2011. You can claim it only if you have a credit carryforward from 2025. See Form 8859.

Line 6i. Enter any qualified electric vehicle credit. You can't claim this credit for a vehicle placed in service after 2006. You can claim this credit only if you have an electric vehicle passive activity credit carried forward from a prior year. See Form 8834.

Line 6j. Enter any alternative fuel vehicle refueling property credit. See Form 8911.

CAUTION *The alternative fuel vehicle refueling property credit expires in 2026 for property acquired and placed in service after June 30, 2026.*

Line 6k. Enter any credit to holders of tax credit bonds. See Form 8912.

Line 6l. Enter the amount from Form 8978, line 14 (relating to partner's audit liability under section 6226). If the amount on Form 8978, line 14, is negative, complete the following worksheet to figure the amount to enter on line 6l. If the amount on Form 8978, line 14, is positive, see the instructions for Form 1040 or 1040-SR, line 16.

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Line 6m. Enter any credit for previously owned clean vehicles. See Form 8936, Part IV.



Only taxpayers who had a binding contract for a clean vehicle by September 30, 2025, but whose vehicle was not delivered until after December 31, 2025, can claim a credit on line 6m.

Line 6z. Leave line 6z blank.

Line 9

Net Premium Tax Credit

The premium tax credit helps pay for health insurance purchased through the Marketplace. You may be eligible to claim the premium tax credit if you, your spouse, or a dependent enrolled in health insurance through the Marketplace. Eligible individuals may have advance payments of the premium tax credit made on their behalf directly to the insurance company. You (or whoever enrolled you) should have received Form 1095-A from the Marketplace with information about your coverage and any advance credit payments. Complete Form 8962 to determine the amount of your premium tax credit, if any. If the premium tax credit you can claim exceeds your advance credit payments, your net premium tax credit will be shown on Form 8962, line 26. Enter that amount, if any, on line 9. For more information, see the Instructions for Form 8962.

Line 10

Amount Paid With Request for Extension To File

If you got an automatic extension of time to file Form 1040, 1040-SR, or 1040-NR by filing Form 4868 or by making a payment, enter the amount of the payment or any amount you paid with Form 4868. If you paid a fee when making your payment, don't include on line 10 the fee you were charged. Also, include any amounts paid with Form 2350.

Line 11

Excess Social Security and Tier 1 RRTA Tax Withheld

If you, or your spouse if filing a joint return, had more than one employer for 2026 and total wages of more than $184,500, too much social security or tier 1 railroad retirement (RRTA) tax may have been withheld. You can take a credit on this line for the amount withheld in excess of $11,439.00. But if any one employer withheld more than $11,439.00, you can't claim the excess on your return. The employer should adjust the tax for you. If the employer doesn't adjust the overcollection, you can file a claim for refund using Form 843. Figure this amount separately for you and your spouse.

You can't claim a refund for excess tier 2 RRTA tax on Form 1040, 1040-SR, or 1040-NR. Instead, use Form 843.

Line 12

Credit for Federal Tax on Fuels

Enter any credit for federal excise taxes paid on fuels that are ultimately used for a nontaxable purpose (for example, an off-highway business use). Attach Form 4136.

Lines 13a Through 13z Other Payments or Refundable Credits

Line 13b

If you are claiming a credit for repayment of amounts you included in your income in an earlier year because it appeared you had a right to the income, enter the amount on line 13b. See *Repayments* in Pub. 525 for details about this credit.

Line 13c

Enter any net elective payment election amount from Form 3800, Part III, line 6, column (j).

Line 13d

If you elected to pay your net 965 tax liability in installments, report the deferred amount on line 13d. Enter the amount of net 965 tax liability remaining to be paid in future years.

Line 13e

Enter your total section 1062 applicable net tax liability from Form 1062, line 14.

Line 13z

Other refundable credits. Use line 13z to report the credit under section 960(c) with respect to an excess limitation account. If an increase in the limitation under section 960(c) is more than your U.S. income tax reported on Form 1116, Part III, line 20, the amount of the excess is deemed an overpayment of tax and can be claimed on line 13z as a refundable credit. See section 960(c)(5). Enter "960(c)" and the amount of the

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Negative Form 8978 Adjustment Worksheet—Schedule 3 (Line 6l)

Note: *Complete this worksheet if Form 8978, line 14, is negative.*

1.	Enter the amount from Form 1040 or 1040-SR, line 18	**1.**
2.	Enter as a positive number the negative amount from Form 8978, line 14	**2.**
3.	Is the amount on line 1 equal to or more than the amount on line 2?	
	☐ **Yes.** Enter the amount from line 2 on line 6l.	
	☐ **No.** Enter the amount from line 1 on line 6l, and subtract line 2 from line 1*	**3.** ( )

* *Use this amount to complete the Negative Form 8978 Adjustment Worksheet in the Schedule 2, line 13z, instructions.*

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credit. See section 960(c) for more information about the circumstances under which an excess in limitation arises. Also, see the instructions for Form 1116, Part III, line 22, for your increase in limitation.

Also use line 13z to report the amount of U.S. tax allocable to the U.S. Virgin Islands. Enter "Form 8689" and the amount paid.

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Instructions for Schedule 3-A Federal Public Benefit

General Instructions

Use Schedule 3-A to figure the amount of your federal public benefit (the refunded portion of certain refundable credits) and whether you are eligible to receive it. You can also use Schedule 3-A if you are eligible to receive your federal public benefit but do not want to receive it.

If you do not qualify to receive the federal public benefit, you may still claim any portion of the affected refundable credits (see *Affected Refundable Credits*, later) for which you otherwise qualify that generally offsets your income tax liability. That is, you may still claim the non-refunded portion of the affected credits. However, if you plan to claim the non-refunded portion of an affected credit in a year when you do not qualify to receive a federal public benefit, see the discussion under *Timing of Determination of Eligibility*, later.

CAUTION *Complete Schedule 3-A only if you have on Form 1040 amounts entered on line 27a for the earned income credit (EIC), line 28 for the additional child tax credit (ACTC), line 29 for refundable American opportunity credit (AOTC), or line 30 for the refundable adoption credit.*

What is a Federal Public Benefit?

Under the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA), a "federal public benefit" includes any retirement, welfare, health, disability, public or assisted housing, postsecondary education, food assistance, unemployment benefit, and any other similar benefit for which payments or assistance are provided to an individual, household, or family eligibility unit by a federal agency or with federal funds.

Affected Refundable Credits

The affected refundable credits for purposes of PRWORA are the adoption credit, the child tax credit (CTC), AOTC, and EIC. Only the refunded portion of the affected refundable credits is treated as a federal public benefit under PRWORA.

To calculate the federal public benefit, you first add the credit amounts for the refundable adoption credit, ACTC, refundable AOTC, and EIC. In general, if this total amount is greater than your income tax liability (the amount shown on Schedule 3-A, line 5), then the difference between the total amount of these credits and your income tax liability is the federal public benefit. Schedule 3-A figures this amount for you.

Who Is Eligible To Receive a Federal Public Benefit?

You are eligible under PRWORA to receive a federal public benefit if you (or your spouse if filing jointly) are a U.S. citizen, U.S. national, or qualified alien on the date you file a return first claiming the credit (EIC, CTC, AOTC, or adoption credit) for the tax year. See *Married Filing Joint Returns* and *Timing of Determination of Eligibility*, later. Aliens who are not "qualified aliens" are not eligible to receive a federal public benefit. An alien who is not a qualified alien is not necessarily an undocumented individual. An alien can be lawfully present in the United States but still not be a qualified alien for purposes of PRWORA.

The categories of individuals who are generally eligible to receive a federal public benefit are shown in the following chart. The information in this chart does not include every type of immigration status, and it may change. You are responsible for knowing what your immigration status is.

Citizenship, National, or Immigration Status	(Reserved)
U.S. citizen	(Reserved)
U.S. national	(Reserved)
Lawful permanent resident	(Reserved)
Refugee	(Reserved)
Asylee (asylum granted)	(Reserved)
Withholding of removal granted	(Reserved)
Certain qualifying parolees	(Reserved)
Certain battered immigrants	(Reserved)

A "U.S. national" is an individual who, although not a U.S. citizen, owes their allegiance to the United States. U.S. nationals include American Samoans and Northern Mariana Islanders who chose to become U.S. nationals instead of U.S. citizens. It can also include an individual born abroad whose parents

are U.S. noncitizen nationals. See Pub. 519 for more information.

An "alien" is an individual who is not a U.S. citizen or U.S. national.

A "qualified alien" for purposes of PRWORA includes:

- An alien who is lawfully admitted for permanent residence under the Immigration and Nationality Act (8 U.S.C. 1101 et seq.),
- An alien who is granted asylum under section 208 of the Immigration and Nationality Act (8 U.S.C. 1158),
- A refugee who is admitted to the United States under section 207 of the Immigration and Nationality Act (8 U.S.C. 1157),
- An alien who is paroled into the United States under section 212(d)(5) of the Immigration and Nationality Act (8 U.S.C. 1182(d)(5)) for a period of at least 1 year,
- An alien whose deportation is being withheld under section 243(h) of the Immigration and Nationality Act (8 U.S.C. 1253) (as in effect immediately before the effective date of section 307 of division C of Public Law 104-208) or section 241(b)(3) of such Act (8 U.S.C. 1231(b)(3)) (as amended by section 305(a) of division C of Public Law 104-208),
- An alien who is granted conditional entry pursuant to section 203(a)(7) of the Immigration and Nationality Act (8 U.S.C. 1153(a)(7)) as in effect prior to April 1, 1980,
- An alien who is a Cuban and Haitian entrant as defined in section 501(e) of the Refugee Education Assistance Act of 1980,
- An individual who lawfully resides in the United States in accordance with a Compact of Free Association referred to in 8 U.S.C. 1612(b)(2)(G), and
- Certain aliens who have been battered or subject to extreme cruelty in the United States provided they meet certain requirements, including a substantial connection between such battery or cruelty and the need for the benefits to be provided, as described in section 431(c) of PRWORA (8 U.S.C. 1641(c)).



If you are lawfully present in the United States or are authorized to work in the United States, you may or may not be a qualified alien for purposes of PRWORA. The specifics about your immigration status will determine whether you are a qualified alien for purposes of PRWORA.

Married Filing Joint Returns

If you are filing a joint return, at least one spouse must be a U.S. citizen, U.S. national, or qualified alien for you to receive the federal public benefit. If only one spouse is a U.S. citizen, U.S. national, or qualified alien, the other spouse on the joint return will be treated as a qualified alien for this purpose.

Timing of Determination of Eligibility

To be eligible to receive a federal public benefit, you must be a U.S. citizen, U.S. national, or qualified alien on the date you file an original or amended return first claiming any amount of the EIC, CTC, AOTC, and/or the adoption credit for the tax year. This may be on a timely filed tax return (for example, Form 1040 filed on or before April 15 or Form 1040 filed before October 15 if an extension of time to file were requested), a late-filed tax return (for example, Form 1040 filed after April 15 if an extension of time to file were not requested), or an amended tax return (Form 1040-X). See *Example 1* through *Example 4*, later.



You first claimed the credit when you filed a return claiming any part of the credit, whether refundable or nonrefundable, even if none of it resulted in a refund. For this purpose, the child tax credit includes the additional child tax credit.



If you are claiming a nonrefundable credit carryforward of the adoption credit from a previous year, it is not considered as claiming the adoption credit for the current tax year for purposes of PRWORA.

Beginning in tax year 2026, if you first claim any amount of the EIC, CTC, AOTC, and/or the adoption credit and you are not a U.S. citizen, U.S. national, or qualified alien, you are not eligible to receive a federal public benefit for the tax year. If you later become a U.S. citizen, U.S. national, or qualified alien and file an amended return for that tax year, you are still not eligible to receive a federal public benefit from the credit(s) you first claimed on the previously filed return, but you will be eligible to receive a federal public benefit from the credit(s) you first claim on the amended return. If your status in future tax years continues to be a U.S. citizen, U.S. national, or qualified alien, you may be able to receive a federal public benefit for future tax years.

If you do not claim on your original return for the tax year any amount of the EIC, CTC, AOTC, and/or the adoption credit because you are not a U.S. citizen, U.S. national, or qualified alien, but, after becoming a U.S. citizen, U.S. national, or qualified alien, you file an amended return to claim the EIC, CTC, AOTC, and/or the adoption credit, you are eligible to receive a federal public benefit for that tax year. If your status in future tax years continues to be a U.S. citizen, U.S. national, or qualified alien, you may be able to receive a federal public benefit for future tax years.

Example 1. You filed a timely tax return on or before April 15. You did not file a joint return. You are a U.S. citizen, U.S. national, or qualified alien on the date you file the return. You claim the CTC. You complete Schedule 8812. You determine that you qualify to claim the ACTC. You then complete Schedule 3-A. You determine the amount of the federal public benefit. Because of your status on the date you filed a tax return first claiming the CTC, you are eligible to receive the federal public benefit (the refunded portion of the ACTC).

Example 2. You filed a timely tax return on or before April 15. You did not file a joint return. You are not a U.S. citizen, U.S. national, or qualified alien on the date you file the return. You claim the CTC. You complete Schedule 8812. You determine that you qualify to claim the ACTC. You then complete Schedule 3-A. You determine the amount of the federal public benefit. Because of your status on the date you filed a tax return first claiming the CTC, you are not eligible to receive the federal public benefit (the refunded portion of the ACTC).

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On December 1, you become a qualified alien. You file an amended return on December 15. You amended Schedule 3-A to attempt to receive the federal public benefit (the refunded portion of the ACTC). However, because of your status on the date you filed a tax return first claiming the CTC (your original return), you are **not** eligible to receive the federal public benefit (the refunded portion) from the ACTC.

Example 3. You filed a timely tax return on or before April 15. You did not file a joint return. You are not a U.S. citizen, U.S. national, or qualified alien on the date you file the return and you do not claim the CTC on this original return.

On December 1, you become a qualified alien. You file an amended return on December 15. You amend your return to claim the CTC. You complete Schedule 8812. You determine that you qualify to claim the ACTC. You then complete Schedule 3-A. You determine the amount of the federal public benefit. Because of your status on the date you filed a tax return first claiming the CTC (your amended return), you are eligible to receive the federal public benefit (the refunded portion) from the ACTC.

Example 4. You filed a timely tax return on or before April 15. You are married and filed a joint return with your spouse. You are a U.S. citizen, U.S. national, or qualified alien on the date you file the return. Your spouse is not a U.S. citizen, U.S. national, or qualified alien on the date you file the return. You claim the CTC. You complete Schedule 8812. You determine that you qualify to claim the ACTC. You then complete Schedule 3-A. You determine the amount of the federal public benefit. Because of your status on the date you filed a tax return first claiming the CTC, your spouse is treated as a qualified alien for purposes of PRWORA, and you and your spouse are eligible to receive the federal public benefit (the refunded portion of the ACTC).

Specific Instructions

Part I—Federal Public Benefit (Refunded Portion of Certain Refundable Credits)

Line 7

If you want to receive your federal public benefit from line 6 (the refunded portion of the EIC, CTC, AOTC, or adoption credit), check "Yes." Then go to line 8.

If you **do not** want to receive your federal public benefit, check "No." Then enter the amount from line 6 on Form 1040, 1040-SR, or 1040-NR, line 32b. If you are filing Form 1040-SS, enter the amount from line 6 on Part I, line 12b. **Do not** complete Part II of this form.

CAUTION *Choosing "No" may reduce the amount that can be refunded to you, credited against tax you owe, or offset against certain other debts.*

Part II—Verification of Eligibility for Federal Public Benefit

Line 8

Unmarried Taxpayers and Married Taxpayers Filing a Separate Return

If you are a U.S. citizen, U.S. national, or qualified alien (defined earlier), check "Yes." Then enter -0- on line 8. Enter -0- on Form 1040, 1040-SR, or 1040-NR, line 32b, or on Form 1040-SS Part I, line 12b.

If you are not a U.S. citizen, U.S. national, or qualified alien, check "No." Then enter the amount from line 6 on line 8. Also enter the amount from line 6 on Form 1040, 1040-SR, or 1040-NR, line 32b, or on Form 1040-SS, Part I, line 12b.

Married Taxpayers Filing a Joint Return

If you are filing a joint return, at least one spouse must be a U.S. citizen, U.S. national, or qualified alien for you to receive the federal public benefit. If only one spouse is a U.S. citizen, U.S. national, or qualified alien, the other spouse on the joint return will be treated as a qualified alien for this purpose.

If you or your spouse are a U.S. citizen, U.S. national, or qualified alien (defined earlier), check "Yes." Then enter -0- on line 8. Enter -0- on Form 1040, 1040-SR, or 1040-NR, line 32b, or on Form 1040-SS, Part I, line 12b.

If neither you nor your spouse are a U.S. citizen, U.S. national, or qualified alien, check "No." Then enter the amount from line 6 on line 8. Also enter the amount from line 6 on Form 1040, 1040-SR, or 1040-NR, line 32b, or on Form 1040-SS, Part I, line 12b.

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Tax Topics

You can read these Tax Topics at *IRS.gov/TaxTopics*.

List of Tax Topics

All topics are also available in Spanish (and most topics are available in Chinese, Korean, Vietnamese, and Russian).

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	IRS help available
101	IRS services—Volunteer tax assistance, outreach programs, and identity theft
102	Tax assistance for individuals with disabilities
103	Tax help for small businesses and the self-employed
104	Taxpayer Advocate Service—Your voice at the IRS
105	Armed Forces tax information
107	Tax relief in disaster situations
	IRS procedures
151	Your appeal rights
154	Form W-2 and Form 1099-R (What to do if incorrect or not received)
155	Obtaining forms and publications
156	How to get a transcript or copy of your tax return
157	Change your address—How to notify the IRS
158	Paying your taxes and ensuring proper credit of payments
159	How to get a wage and income transcript or copy of Form W-2
161	Returning an erroneous refund—Paper check or direct deposit
	Collection
201	The collection process
202	Tax payment options
204	Offers in compromise
206	Dishonored payments
	Alternative filing methods
253	Substitute tax forms
254	How to choose a tax return preparer
255	Signing your return electronically
	General information
301	When, how, and where to file
303	Checklist of common errors when preparing your tax return
304	Extensions of time to file your tax return
305	Recordkeeping
306	Penalty for underpayment of estimated tax
307	Backup withholding
308	Amended returns
309	Roth IRA contributions
310	Coverdell education savings accounts
311	Power of attorney information
312	Disclosure authorizations
313	Qualified tuition programs (QTPs)
	Which forms to file
356	Decedents
	Types of income
401	Wages and salaries
403	Interest received
404	Dividends and other corporate distributions
407	Business income
409	Capital gains and losses
410	Pensions and annuities
411	Pensions—The general rule and the simplified method
412	Lump-sum distributions
413	Rollovers from retirement plans
414	Rental income and expenses
415	Renting residential and vacation property
416	Farming and fishing income
417	Earnings for clergy
418	Unemployment compensation
419	Gambling income and losses
420	Bartering income
421	Scholarships, fellowship grants, and other grants
423	Social Security and equivalent railroad retirement benefits
424	401(k) plans
425	Passive activities—Losses and credits
427	Stock options
429	Traders in securities (Information for Form 1040 or 1040-SR filers)
430	Receipt of stock in a demutualization
431	Canceled debt—Is it taxable or not?
432	Form 1099-A (Acquisition or Abandonment of Secured Property) and Form 1099-C (Cancellation of Debt)
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452	Alimony and separate maintenance
453	Bad debt deduction
455	Moving expenses for members of the Armed Forces and the Intelligence Community
456	Student loan interest deduction
458	Educator expense deduction
	Itemized deductions
501	Should I itemize?
502	Medical and dental expenses
503	Deductible taxes
504	Home mortgage points
505	Interest expense
506	Charitable contributions
509	Business use of home
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511	Business travel expenses
513	Work-related education expenses
515	Casualty, disaster, and theft losses
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551	Standard deduction
552	Tax and credits figured by the IRS
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554	Self-employment tax
556	Alternative minimum tax
557	Additional tax on early distributions from traditional and Roth IRAs
558	Additional tax on early distributions from retirement plans other than IRAs
559	Net investment income tax
560	Additional Medicare Tax
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601	Earned Income Credit
602	Child and Dependent Care Credit
608	Excess Social Security and RRTA tax withheld
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612	The Premium Tax Credit
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651	Notices—What to do
652	Notice of underreported income—CP2000
653	IRS notices and bills, penalties, and interest charges
654	Understanding your CP75 or CP75A notice, Request for Supporting Documentation
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703	Basis of assets
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751	Social Security and Medicare withholding rates
752	Filing Forms W-2 and W-3

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753	Form W-4—Employee's Withholding Certificate
756	Employment taxes for household employees
757	Forms 941 and 944—Deposit requirements
758	Form 941—Employer's Quarterly Federal Tax Return and Form 944—Employer's Annual Federal Tax Return
759	Form 940—Employer's Annual Federal Unemployment (FUTA) Tax Return—Filing and deposit requirements
760	Form 943—Reporting and deposit requirements for agricultural employers
761	Tips—Withholding and reporting
762	Independent contractor vs. employee
763	The Affordable Care Act
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801	Who must file information returns electronically
802	Applying to file information returns electronically
803	Electronic filing waivers or exemptions and filing extensions
804	IRIS Assurance Testing System and combined Federal/State Filing (CF/SF) program
	Tax information for U.S. resident aliens and citizens living abroad
851	Resident and nonresident aliens
856	Foreign tax credit
857	Individual taxpayer identification number (ITIN)
858	Alien tax clearance
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902	Credits and deductions for taxpayers with Puerto Rican source income exempt from U.S. tax
903	U.S. employment tax in Puerto Rico

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Disclosure, Privacy Act, and Paperwork Reduction Act Notice

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

This notice applies to all records and other material (in paper or electronic format) you file with us, including this tax return. It also applies to any questions we need to ask you so we can complete, correct, or process your return; figure your tax; and collect tax, interest, or penalties.

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

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

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

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

Generally, tax returns and return information are confidential, as stated in Code section 6103. However, Code section 6103 allows or requires the Internal Revenue Service to disclose or give the information shown on your tax return to others as described in the Code. For example, we may disclose your tax information to the Department of Justice to enforce the tax laws, both civil and criminal, and to cities, states, the District of Columbia, and U.S. commonwealths or territories to carry out their tax laws. We may disclose your tax information to the Department of the Treasury and contractors for tax administration purposes; and to other persons as necessary to obtain information needed to determine the amount of or to collect the tax you owe. We may disclose your tax information to the Comptroller General of the United States to permit the Comptroller General to review the Internal Revenue Service. We may disclose your tax information to committees of Congress; federal, state, and local child support agencies; and to other federal agencies for the purposes of determining entitlement for benefits or the eligibility for and the repayment of loans. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

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

We Welcome Comments on Forms

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

If you have suggestions for making these forms simpler, we would be happy to hear from you. You can send us comments through *IRS.gov/FormsComments*. Or you can send your comments to Internal Revenue Service, Tax Forms and Publications Division, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Don't send your return to this address. Instead, see the addresses at the end of these instructions.

Although we can't respond individually to each comment received, we do appreciate your feedback and will consider your comments as we revise our tax forms and instructions.

Estimates of Taxpayer Burden

The following table shows burden estimates based upon current statutory requirements as of November 1, 2026, for taxpayers filing a 2026 Form 1040 or 1040-SR tax return. Time spent and out-of-pocket costs are presented separately. Time burden is broken out by taxpayer activity, with recordkeeping representing the largest component. Out-of-pocket costs include any expenses incurred by taxpayers to prepare and submit their tax returns. Examples include tax return preparation and submission fees, postage and photocopying costs, and tax return preparation software costs. While these estimates don't include burden associated with post-filing activities, IRS operational data indicate that electronically prepared and filed returns have fewer arithmetic errors, implying lower post-filing burden.

Reported time and cost burdens are national averages and don't necessarily reflect a "typical" case. Most taxpayers experience lower than average burden, with taxpayer burden varying considerably by taxpayer type. For instance, the estimated average time burden for all taxpayers filing a Form 1040 or 1040-SR is 12 hours, with an average cost of $310 per return. This average includes all associated forms and schedules, across all tax return preparation methods and taxpayer activities.

Within this estimate, there is significant variation in taxpayer activity. For example, nonbusiness taxpayers are expec-

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ted to have an average burden of about 8.2 hours and $170, while business taxpayers are expected to have an average burden of about 21 hours and $630. Similarly, tax return preparation fees and other out-of-pocket costs vary extensively depending on the tax situation of the taxpayer, the type of software or professional preparer used, and the geographic location.

For more information on taxpayer burden, see Pub. 5743. If you have comments concerning the time and cost estimates below, you can contact us at either one of the addresses shown under *We Welcome Comments on Forms*.

Estimated Average Taxpayer Burden for Individuals by Activity

Type of Taxpayer	Percentage of Returns	Average Burden							
		Average Time (Hours)					Average Total Monetized Time	Average Out-of-Pocket Cost (Dollars)**	Average Total Monetized Burden
		Total Time*	Record-keeping	Tax Planning	Form Completion and Submission	All Other			
All taxpayers	100%	12	4.7	2.4	3.4	1.5	$260	$310	$570
Type of taxpayer									
Nonbusiness*** . .	70%	8.2	2.7	1.5	2.9	1.1	160	170	330
Business***	30%	21	9.5	4.3	4.8	2.4	500	630	1,130

* Detail may not add to total time due to rounding.

** Dollars rounded to the nearest $10.

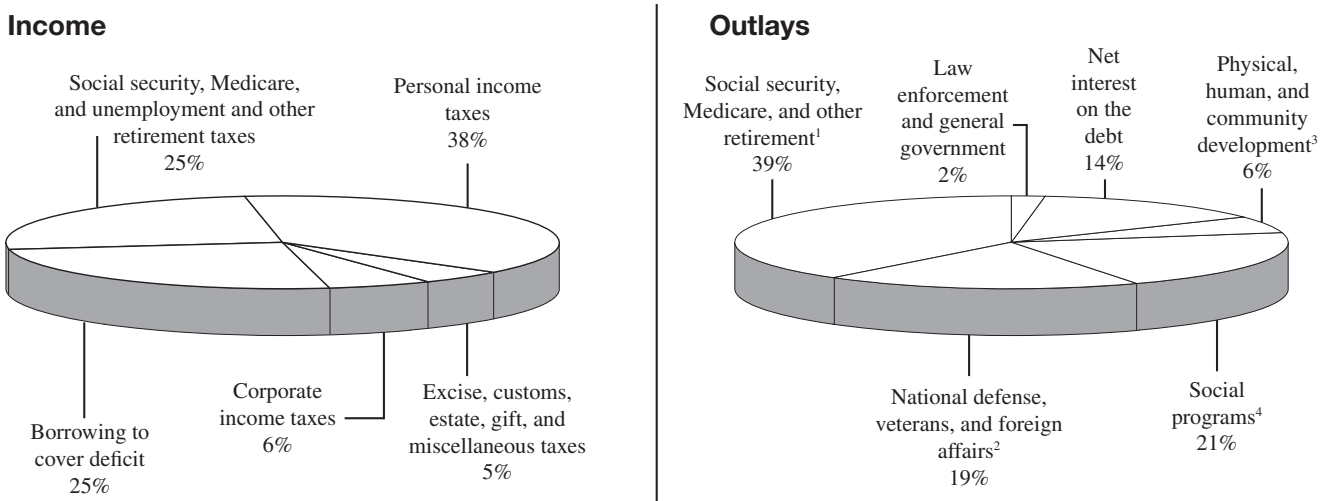
*** You are considered a "business" filer if you file one or more of the following with Form 1040 or 1040-SR: Schedule C, E, or F or Form 2106. You are considered a "nonbusiness" filer if you don't file any of those schedules or forms with Form 1040 or 1040-SR.

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Major Categories of Federal Income and Outlays for Fiscal Year 2025

Income and Outlays. These pie charts show the relative sizes of the major categories of federal income and outlays for fiscal year 2025.*



*Numbers may not total to 100% due to rounding.

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On or before the first Monday in February of each year, the President is required by law to submit to the Congress a budget proposal for the fiscal year that begins the following October. The budget plan sets forth the President's proposed receipts, spending, and the surplus or deficit for the federal government. The plan includes recommendations for new legislation as well as recommendations to change, eliminate, and add programs. After 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 surplus or deficit. Next, individual spending and revenue bills that are consistent with the goals of the budget resolution are enacted.

In fiscal year 2025 (which began on October 1, 2024, and ended on September 30, 2025), federal income was $5.236 trillion and outlays were $7.011 trillion, leaving a deficit of $1.775 trillion.

Footnotes for Certain Federal Outlays

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

2. **National defense, veterans, and foreign affairs:** About 13% of outlays were to equip, modernize, and pay our Armed Forces and to fund national defense activities; 5% were for veterans benefits and services; and about 1% were for international activities, including military and economic assistance to foreign countries and the maintenance of U.S. embassies abroad.

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

4. **Social programs:** About 15% of total outlays were for Medicaid, Supplemental Nutrition Assistance Program (formerly food stamps), Temporary Assistance for Needy Families, Supplemental Security Income, and related programs; and 6% for health research and public health programs, unemployment compensation, assisted housing, and social services.

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Note: The percentages shown here exclude undistributed offsetting receipts, which were $150 billion in fiscal year 2025. In the budget, these receipts are offset against spending in figuring the outlay totals shown above. These receipts are for the U.S. Government's share of its employee retirement programs, rents and royalties on the Outer Continental Shelf, and proceeds from the sale of assets.

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Your Rights as a Taxpayer

The Taxpayer Bill of Rights

1. The Right to Be Informed

Taxpayers have the right to know what they need to do to comply with the tax laws. They are entitled to clear explanations of the laws and IRS procedures in all tax forms, instructions, publications, notices, and correspondence. They have the right to be informed of IRS decisions about their tax accounts and to receive clear explanations of the outcomes.

2. The Right to Quality Service

Taxpayers have the right to receive prompt, courteous, and professional assistance in their dealings with the IRS, to be spoken to in a way they can easily understand, to receive clear and easily understandable communications from the IRS, and to speak to a supervisor about inadequate service.

3. The Right to Pay No More than the Correct Amount of Tax

Taxpayers have the right to pay only the amount of tax legally due, including interest and penalties, and to have the IRS apply all tax payments properly.

4. The Right to Challenge the IRS's Position and Be Heard

Taxpayers have the right to raise objections and provide additional documentation in response to formal IRS actions or proposed actions, to expect that the IRS will consider their timely objections and documentation promptly and fairly, and to receive a response if the IRS does not agree with their position.

5. The Right to Appeal an IRS Decision in an Independent Forum

Taxpayers are entitled to a fair and impartial administrative appeal of most IRS decisions, including many penalties, and have the right to receive a written response regarding the IRS Independent Office of Appeals' decision. Taxpayers generally have the right to take their cases to court.

6. The Right to Finality

Taxpayers have the right to know the maximum amount of time they have to challenge the IRS's position as well as the maximum amount of time the IRS has to audit a particular tax year or collect a tax debt. Taxpayers have the right to know when the IRS has finished an audit.

7. The Right to Privacy

Taxpayers have the right to expect that any IRS inquiry, examination, or enforcement action will comply with the law and be no more intrusive than necessary, and will respect all due process rights, including search and seizure protections, and will provide, where applicable, a collection due process hearing.

8. The Right to Confidentiality

Taxpayers have the right to expect that any information they provide to the IRS will not be disclosed unless authorized by the taxpayer or by law. Taxpayers have the right to expect appropriate action will be taken against employees, return preparers, and others who wrongfully use or disclose taxpayer return information.

9. The Right to Retain Representation

Taxpayers have the right to retain an authorized representative of their choice to represent them in their dealings with the IRS. Taxpayers have the right to seek assistance from a Low Income Taxpayer Clinic if they cannot afford representation.

10. The Right to a Fair and Just Tax System

Taxpayers have the right to expect the tax system to consider facts and circumstances that might affect their underlying liabilities, ability to pay, or ability to provide information timely. Taxpayers have the right to receive assistance from the Taxpayer Advocate Service if they are experiencing financial difficulty or if the IRS has not resolved their tax issues properly and timely through its normal channels.

Learn more at *IRS.gov/TaxpayerRights*

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Where Do You File? Mail your return to the address shown below that applies to you. If you want to use a private delivery service, see *Private Delivery Services* under *Filing Requirements*, earlier.

Envelopes without enough postage will be returned to you by the post office. Your envelope may need additional postage if it contains more than five pages or is oversized (for example, it is over 1/4" thick). Also include your complete return address.

CAUTION *Only the U.S. Postal Service can deliver to P.O. boxes. You can't use a private delivery service to make tax payments required to be sent to a P.O. box.*

IF you live in...	THEN use this address if you: Are requesting a refund or are not enclosing a check or money order...	THEN use this address if you: Are enclosing a check or money order...
Alabama, Arizona, Florida, Georgia, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee, Texas	Department of the Treasury Internal Revenue Service Austin, TX 73301-0002	Internal Revenue Service P.O. Box 1214 Charlotte, NC 28201-1214
Alaska, California, Hawaii, Idaho, Illinois, Indiana, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, North Dakota, Ohio, South Dakota, Utah, Wisconsin, Wyoming	Department of the Treasury Internal Revenue Service Ogden, UT 84201-0002	Internal Revenue Service P.O. Box 931000 Louisville, KY 40293-1000
Arkansas, New Mexico, Oklahoma	Department of the Treasury Internal Revenue Service Austin, TX 73301-0002	Internal Revenue Service P.O. Box 931000 Louisville, KY 40293-1000
Colorado, Oregon, Washington	Department of the Treasury Internal Revenue Service Ogden, UT 84201-0002	Internal Revenue Service P.O. Box 1214 Charlotte, NC 28201-1214
Connecticut, Delaware, District of Columbia, Iowa, Kentucky, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, Rhode Island, Vermont, Virginia, West Virginia	Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0002	Internal Revenue Service P.O. Box 931000 Louisville, KY 40293-1000
Pennsylvania	Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0002	Internal Revenue Service P.O. Box 1214 Charlotte, NC 28201-1214
A foreign country, U.S. territory*, or use an APO or FPO address, or file Form 2555 or 4563, or are a dual-status alien	Department of the Treasury Internal Revenue Service Austin, TX 73301-0215	Internal Revenue Service P.O. Box 1303 Charlotte, NC 28201-1303

* If you live in American Samoa, Puerto Rico, Guam, the U.S. Virgin Islands, or the Northern Mariana Islands, see Pub. 570.

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