

## **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 as a courtesy. **Do not file draft forms.** Also, do not rely on draft instructions and publications for filing. We generally do not release drafts of forms until we believe we have incorporated all changes. However, unexpected issues sometimes arise, or legislation is passed, necessitating a change to a draft form. In addition, forms generally are subject to OMB approval before they can be officially released. Drafts of instructions and publications usually have at least some changes before being officially released.

Early releases of draft forms and instructions are at [IRS.gov/draftforms](https://www.irs.gov/draftforms). Please note that drafts may remain on IRS.gov even after the final release is posted at [IRS.gov/downloadforms](https://www.irs.gov/downloadforms), and thus may not be removed until there is a new draft for the subsequent revision. All information about all revisions of all forms, instructions, and publications is at [IRS.gov/formspubs](https://www.irs.gov/formspubs).

Almost every form and publication also has its own easily accessible information page on IRS.gov. For example, the Form 1040 page is at [IRS.gov/form1040](https://www.irs.gov/form1040); the Form W-2 page is at [IRS.gov/w2](https://www.irs.gov/w2); the Publication 17 page is at [IRS.gov/pub17](https://www.irs.gov/pub17); the Form W-4 page is at [IRS.gov/w4](https://www.irs.gov/w4); the Form 8863 page is at [IRS.gov/form8863](https://www.irs.gov/form8863); and the Schedule A (Form 1040) page is at [IRS.gov/schedulea](https://www.irs.gov/schedulea). If typing in the links above instead of clicking on them: type the link into the address bar of your browser, not in a Search box; the text after the slash must be lowercase; and your browser may require the link to begin with “www.”. Note that these are shortcut links that will automatically go to the actual link for the page.

If you wish, you can submit comments about draft or final forms, instructions, or publications on the [Comment on Tax Forms and Publications](#) page on IRS.gov. We cannot respond to all comments due to the high volume we receive, but we will carefully consider each one. Please note that we may not be able to consider many suggestions until the subsequent revision of the product.

DRAFT AS OF

September 15, 2015

# 1040

THIS BOOKLET DOES NOT CONTAIN INSTRUCTIONS FOR ANY FORM 1040 SCHEDULES

## INSTRUCTIONS

# 2015



makes doing your taxes faster and easier.



is the fast, safe, and free way to prepare and e-file your taxes. See [www.irs.gov/freefile](http://www.irs.gov/freefile).

Get a faster refund, reduce errors, and save paper. For more information on **IRS e-file** and Free File, see *Options for e-filing your returns* in these instructions or click on **IRS e-file** at [IRS.gov](http://IRS.gov).

### 2015 TAX CHANGES

See *What's New* in these instructions.

### FUTURE DEVELOPMENTS

For the latest information about developments related to Form 1040 and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/form1040](http://www.irs.gov/form1040).



Department of the Treasury **Internal Revenue Service** [IRS.gov](http://IRS.gov)

# DRAFT AS OF

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### 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. Our job is to ensure that every taxpayer is treated fairly and that you know and understand your rights under the [Taxpayer Bill of Rights](#).

### What can the Taxpayer Advocate Service do for you?

We can help you resolve problems that you can't resolve with the IRS. And our service is free. If you qualify for our assistance, your advocate will be with you at every turn and do everything possible. TAS can help you if:

- Your problem is causing 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 repeatedly to contact the IRS but no one has responded, or the IRS hasn't responded by the date promised.

### How can you reach us?

We have offices in *every state, the District of Columbia, and Puerto Rico*. Your local advocate's number is at [www.TaxpayerAdvocate.irs.gov](http://www.TaxpayerAdvocate.irs.gov), at [www.irs.gov/advocate](http://www.irs.gov/advocate), and in your local directory. You can also call us at 1-877-777-4778.

### How can you learn about your taxpayer rights?

The Taxpayer Bill of Rights describes ten basic rights that all taxpayers have when dealing with the IRS. Our Tax Toolkit at [www.TaxpayerAdvocate.irs.gov](http://www.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 the Taxpayer Advocate Service 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 us at [www.irs.gov/sams](http://www.irs.gov/sams).

## Low Income Taxpayer Clinics Help Taxpayers

Low Income Taxpayer Clinics (LITCs) are independent from the IRS. Some serve individuals whose income is below a certain level and who need to resolve a tax problem. These clinics provide professional representation before the IRS or in court on audits, appeals, tax collection disputes, and other issues for free or for a small fee. Some clinics provide information about taxpayer rights and responsibilities in many different languages for individuals who speak English as a second language. For more information, and to find a clinic near you, read the LITC page on [www.irs.gov/litc](http://www.irs.gov/litc) or IRS [Publication 4134, Low Income Taxpayer Clinic List](#). You can also get this publication at your local IRS office or by calling 1-800-829-3676.

## Suggestions for Improving the IRS

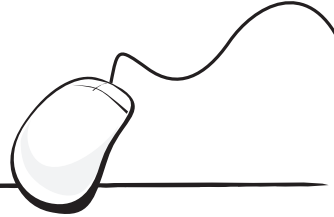
### Taxpayer Advocacy Panel

Have a suggestion for improving the IRS and do not know who to contact? The Taxpayer Advocacy Panel (TAP) is a diverse group of citizen volunteers who listen to taxpayers, identify taxpayers' issues, and make suggestions for improving IRS service and customer satisfaction. The panel is demographically and geographically diverse, with at least one member from each state, the District of Columbia, and Puerto Rico. Contact TAP at [www.improveirs.org](http://www.improveirs.org) or 1-888-912-1227 (toll-free).

**Options for e-filing your returns—safely, quickly, and easily.**

**Why do 80% of Americans file their taxes electronically?**

- *Security*—The IRS uses the latest encryption technology to safeguard your information.
- *Flexible Payments*—File early; pay by the due date of your return (not counting extensions)—April 18, 2016, for most people.
- *Greater Accuracy*—Fewer errors mean faster processing.
- *Quick Receipt*—Get an acknowledgment that your return was received and accepted.
- *Go Green*—Reduce the amount of paper used.
- *It's Free*—through Free File.
- *Faster Refunds*—Get your refund faster by *e-filing* using direct deposit.



**IRS e-file: It's Safe. It's Easy. It's Time.**

Joining the more than 120 million Americans who already are using *e-file* is easy. Just ask your paid or volunteer tax preparer, use commercial software, or use Free File. IRS *e-file* is the safest, most secure way to transmit your tax return to the IRS. Since 1990, the IRS has processed more than 1 billion *e-filed* tax returns safely and securely. There's no paper return to be lost or stolen.

Most tax return preparers are now required to use IRS *e-file*. If you are asked if you want to *e-file*, just give it a try. IRS *e-file* is now the norm, not the exception. Most states also use electronic filing.

**Free e-file Help Available Nationwide**

Volunteers are available in communities nationwide providing free tax assistance to low to moderate income (generally under \$53,000 in adjusted gross income) and elderly taxpayers (age 60 and older). At selected sites, taxpayers can input and electronically file their own tax return with the assistance of an IRS-certified volunteer.

See *How To Get Tax Help* near the end of these instructions for additional information or visit IRS.gov (Keyword: VITA) for a VITA/TCE site near you!

**Do Your Taxes for Free**

If your adjusted gross income was \$60,000 or less in 2015, you can use free tax software to prepare and *e-file* your tax return. Earned more? Use Free File Fillable Forms.

**Free File.** This public-private partnership, between the IRS and tax software providers, makes approximately 15 brand name commercial software products and *e-file* available for free. Seventy percent of the nation's taxpayers are eligible.

Just visit [www.irs.gov/freefile](http://www.irs.gov/freefile) for details. Free File combines all the benefits of *e-file* and easy-to-use software at no cost. Guided questions will help ensure you get all the tax credits and deductions you are due. It's fast, safe, and free.

You can review each of the 15 software provider's criteria for free usage or use an online tool to find which free software products match your situation. Some software providers offer state tax return preparation for free. Free File is available in English and Spanish.

**Free File Fillable Forms.** The IRS offers electronic versions of IRS paper forms that also can be *e-filed* for free. Free File Fillable Forms is best for people experienced in preparing their own tax returns. There are no income limitations. Free File Fillable Forms does basic math calculations. It supports only federal tax forms.

IRS.gov is the gateway to all electronic services offered by the IRS, as well as the spot to download forms at [www.irs.gov/formspubs](http://www.irs.gov/formspubs).

**Make your tax payments electronically—it's easy.**

You can make electronic payments online, by phone, or from a mobile device. Paying electronically is safe and secure. The IRS uses the latest encryption technology and does not store banking information. When you use any of the IRS electronic payment options, it puts you in control of paying your tax bill and gives you peace of mind. You determine the payment date, and you will receive an immediate confirmation from the IRS. It's easy, secure, and much quicker than mailing in a check or money order. Go to [www.irs.gov/payments](http://www.irs.gov/payments) to see all your electronic payment options.

## What's New

For information about any additional changes to the 2015 tax law or any other developments affecting Form 1040 or its instructions, go to [www.irs.gov/form1040](http://www.irs.gov/form1040).

**Information reporting about health coverage.** If you or someone in your family had health coverage in 2015, the provider of that coverage is required to send a Form 1095-A, 1095-B, or 1095-C (with Part III completed) by January 31, 2016, that lists individuals in your family who were enrolled in the coverage and shows their months of coverage. Use this information to help complete line 61. You do not need to attach these forms to your return. You may have had health care coverage for some or all of 2015 even if you didn't receive a form with this information. For more information, see the instructions for Forms 1095-A, 1095-B, and 1095-C.

**Information reporting about employer offer of coverage.** If you or someone in your family was an employee in 2015, the employer may have sent you a Form 1095-C. Part II of Form 1095-C will show whether your employer offered you health insurance coverage and information about the offer. If you purchased health insurance coverage for 2015 through the Health Insurance Marketplace and wish to claim the premium tax credit, this information will help you see if you are eligible for the credit. You do not need to attach Form 1095-C to your return. If you do not wish to claim the premium tax credit for 2015, you do not need the information in Part II. For more information on who is eligible for the premium tax credit, see the instructions for Form 8962. Form 1095-C may include information in Part III if you, or others in your family enrolled in an employer's health plan.

**Achieving a Better Life Experience (ABLE) account.** This is a new type of savings account for individuals with disabilities and their families. For 2015, you can contribute up to \$14,000. Distributions are tax-free if used to pay the beneficiary's qualified disability expenses. Do not deduct your contributions on your tax return. For details, see Pub. 907 and the instructions for lines 21 and 59.

**Due date of return.** File Form 1040 by April 18, 2016. The due date is April 18,

instead of April 15, because of the Emancipation Day holiday in the District of Columbia—even if you do not live in the District of Columbia. If you live in Maine or Massachusetts, you have until April 19, 2016. That is because of the Patriots' Day holiday in those states.

**Public safety officers.** Certain amounts received because of the death of a public safety officer are nontaxable. See Pub. 525 for details.

**Certain charitable contributions.** A special rule applies to cash contributions made between January 1, 2015, and April 15, 2015, to benefit the families of slain New York detectives Wenjian Liu or Rafael Ramos. See Pub. 526 for details.

**Direct deposits of refund to a myRA® account.** You now can have your refund directly deposited to a new retirement savings program called myRA®. This is a starter retirement account offered by the Department of the Treasury. See the instructions for lines 76a through 76d. For more information and to open a myRA account online, visit [www.myRA.gov](http://www.myRA.gov).

**Health coverage tax credit.** The health coverage tax credit, which expired at the end of 2013, has been reinstated retroactive to January 1, 2014. To see if you are eligible for the credit, and to see how to claim the credit for 2014 and 2015, visit [www.irs.gov/HCTC](http://www.irs.gov/HCTC), or see Form 8885 and its instructions.

**Additional child tax credit.** You can't claim the additional child tax credit on line 67 if you file Form 2555, Foreign Earned Income, or Form 2555-EZ, Foreign Earned Income Exclusion. See Schedule 8812 and its instructions.

**Expired tax benefits.** At the time these instructions were prepared for printing, certain tax benefits had expired. These include the deduction for educator expenses (line 23) and the tuition and fees deduction (line 34). Those lines are now shown as "Reserved" in case Congress extends these tax benefits for 2015. You

can find out whether legislation extended these and other tax benefits to allow you to claim them on your 2015 return at [www.irs.gov/form1040](http://www.irs.gov/form1040).

**Health care individual responsibility payment increased.** If you or someone in your household didn't have qualifying health care coverage or qualify for a coverage exemption for one or more months of 2015, the amount of your shared responsibility payment may be much more this year than it was last year. Like last year, you must either:

- Indicate on line 61 that you, your spouse (if filing jointly), and anyone you can or do claim as a dependent had qualifying health care coverage throughout 2015,
- Attach Form 8965 to claim an exemption from the health care coverage requirement for some or all of 2015, or
- Make a shared responsibility payment if, for any month in 2015, you, your spouse (if filing jointly), or anyone you can or do claim as a dependent didn't have coverage and do not qualify for a coverage exemption.


For more information, see the instructions for line 61 and Form 8965.

**Requirement to reconcile advance payments of the premium tax credit.** 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, which you figure on Form 8962. The Marketplace is required to send Form 1095-A by January 31, 2016, listing the advance payments and other information you need to figure your premium tax credit. Use Form 1095-A to complete Form 8962. Attach Form 8962 to your return. Do not attach Form 1095-A to your return.

## Filing Requirements

### Do You Have To File?

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

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

- *Earned income credit.*
- *Additional child tax credit.*
- *American opportunity credit.*
- *Credit for federal tax on fuels.*
- *Premium tax credit.*
- *Health coverage tax credit.*

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

**Premium tax credit.** If advance payments of the premium tax credit were made for you, your spouse with whom you are filing a joint return, or a dependent who enrolled in coverage through the Marketplace, you must file a 2015 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 2015 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 2015 or was a full-time student under age 24 at the end of 2015. 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.

 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.


A child born on January 1, 1992, is considered to be age 24 at the end of 2015. Do not use Form 8814 for such a child.

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

**Nonresident aliens and dual-status aliens.** These rules also apply if you were a 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 2015.
- You elected to be taxed as a resident alien.

See Pub. 519 for details.

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

### When and Where Should You File?

File Form 1040 by **April 18, 2016**. (The due date is April 18, instead of April 15, because of the Emancipation Day holiday in the District of Columbia – even if you do not live in the District of Columbia. If you live in Maine or Massachusetts, you have until April 19, 2016, because of the Patriots' Day holiday in those states.) 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. See the *e-file* page, earlier, or [IRS.gov](#) for more information. However, if you choose to mail it, filing instructions and addresses are at the end of these instructions.

### 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. For details, see Form 4868. Instead of filing Form 4868, you can apply for an automatic extension by making an electronic payment by the due date of your return.

 *An automatic 6-month extension to file doesn't extend the time to pay your tax. If you do not 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 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, 2016, you file Form 4868. This 4-month extension of time to file doesn't extend the time to pay your tax. See Form 4868.

### 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.
- UPS Next Day Air Early AM, 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.

For more information, go to IRS.gov and enter "private delivery service" in the search box. The search results will direct you to the IRS mailing address to use if you are using a private delivery service. You will also find any updates to the list of designated private delivery services.

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

### Chart A—For Most People

IF your filing status is . . .	AND at the end of 2015 you were* . . .	THEN file a return if your gross income** was at least . . .
Single (see the instructions for line 1)	under 65 65 or older	\$10,300 11,850
Married filing jointly*** (see the instructions for line 2)	under 65 (both spouses) 65 or older (one spouse) 65 or older (both spouses)	\$20,600 21,850 23,100
Married filing separately (see the instructions for line 3)	any age	\$4,000
Head of household (see the instructions for line 4)	under 65 65 or older	\$13,250 14,800
Qualifying widow(er) with dependent child (see the instructions for line 5)	under 65 65 or older	\$16,600 17,850

\*If you were born on January 1, 1951, you are considered to be age 65 at the end of 2015. (If your spouse died in 2015 or if you are preparing a return for someone who died in 2015, 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). Do not include any social security benefits unless (a) you are married filing a separate return and you lived with your spouse at any time in 2015 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 20a and 20b 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, do not 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 2015 (or on the date your spouse died) and your gross income was at least \$4,000, you must file a return regardless of your age.



## Chart B—For Children and Other Dependents (See the instructions for line 6c to find out if someone can claim you as a dependent.)

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

In this chart, **unearned income** includes taxable interest, ordinary dividends, and capital gain distributions. 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 \$1,050.
  - Your earned income was over \$6,300.
  - Your gross income was more than the **larger** of—
    - \$1,050, or
    - Your earned income (up to \$5,950) plus \$350.
- Yes.** You must file a return if **any** of the following apply.
  - Your unearned income was over \$2,600 (\$4,150 if 65 or older **and** blind).
  - Your earned income was over \$7,850 (\$9,400 if 65 or older **and** blind).
  - Your gross income was more than the **larger** of—
    - \$2,600 (\$4,150 if 65 or older **and** blind), or
    - Your earned income (up to \$5,950) plus \$1,900 (\$3,450 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 \$1,050.
  - Your earned income was over \$6,300.
  - 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—
    - \$1,050, or
    - Your earned income (up to \$5,950) plus \$350.
- Yes.** You must file a return if **any** of the following apply.
  - Your unearned income was over \$2,300 (\$3,550 if 65 or older **and** blind).
  - Your earned income was over \$7,550 (\$8,800 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—
    - \$2,300 (\$3,550 if 65 or older **and** blind), or
    - Your earned income (up to \$5,950) plus \$1,600 (\$2,850 if 65 or older **and** blind).

## Chart C—Other Situations When You Must File

You must file a return if any of the five conditions below apply for 2015.

1. You owe any special taxes, including any of the following.
  - a. Alternative minimum tax.
  - b. Additional tax on a qualified plan, including an individual retirement arrangement (IRA), or other tax-favored account. But if you are filing a return only because you owe this tax, you can file **Form 5329** by itself.
  - c. Household employment taxes. But if you are filing a return only because you owe this tax, you can file **Schedule H** by itself.
  - 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. Recapture of first-time homebuyer credit. See the instructions for line 60b.
  - f. Write-in taxes, including uncollected social security and Medicare or RRTA tax on tips you reported to your employer or on group-term life insurance and additional taxes on health savings accounts. See the instructions for line 62.
  - g. Recapture taxes. See the instructions for lines 44, 60b, and line 62.
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.

# DRAFT AS OF

## Where To Report Certain Items From 2015 Forms W-2, 1097, 1098, and 1099

File electronically. You may be eligible for free tax software that will take the guesswork out of preparing your return. Free File makes available free brand-name software and free *e-file*. Visit [www.irs.gov/efile](http://www.irs.gov/efile) for details.

If any federal income tax withheld is shown on these forms, include the tax withheld on Form 1040, line 64. If any state or local income tax withheld is shown on these forms and you deduct state and local income taxes on Schedule A, line 5, include the tax withheld in your deduction on that line.

Form	Item and Box in Which It Should Appear	Where To Report
W-2	Wages, tips, other compensation (box 1)	Form 1040, line 7
	Allocated tips (box 8)	See <i>Wages, Salaries, Tips, etc.</i>
	Dependent care benefits (box 10)	Form 2441, Part III
	Adoption benefits (box 12, code T)	Form 8839, line 20
	Employer contributions to an Archer MSA (box 12, code R)	Form 8853, line 1
	Employer contributions to a health savings account (box 12, code W)	Form 8889, line 9
	Uncollected social security and Medicare or RRTA tax (box 12, code A, B, M, or N)	See the instructions for Form 1040, line 62
W-2G	Gambling winnings (box 1)	Form 1040, line 21 (Schedule C or C-EZ for professional gamblers)
1097-BTC	Bond tax credit	See Form 8912 and its instructions
1098	Mortgage interest (box 1)	} Schedule A, line 10, but first see the instructions on Form 1098*
	Points (box 2)	
	Refund of overpaid interest (box 3)	
1098-C	Contributions of motor vehicles, boats, and airplanes	Schedule A, line 17
1098-E	Student loan interest (box 1)	See the instructions for Form 1040, line 33*
1098-MA	Homeowner mortgage payments (box 3)	Schedule A, but first see the instructions on Form 1098-MA
1098-T	Qualified tuition and related expenses (box 1)	See the instructions for Form 1040, line 34, or Form 1040, line 50; but first see the instructions on Form 1098-T*
1099-A	Acquisition or abandonment of secured property	See Pub. 4681
1099-B	Sales price of stocks, bonds, etc. (box 1d), cost or other basis (box 1e), and adjustments (box 1g)	Form 8949 or Schedule D, whichever applies; see the Instructions for Form 8949
	Aggregate profit or (loss) on contracts (box 11)	Form 6781, line 1
	Bartering (box 13)	See Pub. 525
1099-C	Canceled debt (box 2)	See Pub. 4681
1099-DIV	Total ordinary dividends (box 1a)	Form 1040, line 9a
	Qualified dividends (box 1b)	See the instructions for Form 1040, line 9b
	Total capital gain distributions (box 2a)	Form 1040, line 13, or, if required, Schedule D, line 13
	Unrecaptured section 1250 gain (box 2b)	See the instructions for Schedule D, line 19
	Section 1202 gain (box 2c)	See <i>Exclusion of Gain on Qualified Small Business (QSB) Stock</i> in the instructions for Schedule D
	Collectibles (28%) gain (box 2d)	See the instructions for Schedule D, line 18
	Nondividend distributions (box 3)	See the instructions for Form 1040, line 9a
	Investment expenses (box 5)	Schedule A, line 23
	Foreign tax paid (box 6)	Form 1040, line 48, or Schedule A, line 8; but first see the instructions for line 48
	Exempt-interest dividends (box 10)	Form 1040, line 8b
	Specified private activity bond interest dividends (box 11)	Form 6251, line 12
1099-G	Unemployment compensation (box 1)	See the instructions for Form 1040, line 19
	State or local income tax refunds, credits, or offsets (box 2)	See the instructions for Form 1040, line 10, and if box 8 on Form 1099-G is checked, see the box 8 instructions
	RTAA payments (box 5)	Form 1040, line 21
	Taxable grants (box 6)	Form 1040, line 21*
	Agriculture payments (box 7)	See the Instructions for Schedule F or Pub. 225*
	Market gain (box 9)	See the Instructions for Schedule F

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

Form	Item and Box in Which It Should Appear	Where To Report
1099-INT	Interest income (box 1) Early withdrawal penalty (box 2) Interest on U.S. savings bonds and Treasury obligations (box 3) Investment expenses (box 5) Foreign tax paid (box 6) Tax-exempt interest (box 8) Specified private activity bond interest (box 9) Market discount (box 10) Bond premium (box 11), and bond premium on tax-exempt bond (box 13)	See the instructions on Form 1099-INT Form 1040, line 30 See the instructions on Form 1099-INT and the instructions for Form 1040, line 8a Schedule A, line 23 Form 1040, line 48, or Schedule A, line 8; but first see the instructions for line 48 Form 1040, line 8b Form 6251, line 12 Form 1040, line 8a See the instructions on Form 1099-INT and Pub. 550
1099-K	Payment card and third party network transactions	Schedule C, C-EZ, E, or F
1099-LTC	Long-term care and accelerated death benefits	See Pub. 525 and the Instructions for Form 8853
1099-MISC	Rents (box 1) Royalties (box 2)  Other income (box 3) Nonemployee compensation (box 7)  Excess golden parachute payments (box 13) Other (boxes 5, 6, 8, 9, 10, 14, and 15b)	See the Instructions for Schedule E* See the Instructions for Schedule E* (for timber, coal, and iron ore royalties, see Pub. 544)* Form 1040, line 21* Schedule C, C-EZ, or F; but if you were not self-employed, see the instructions on Form 1099-MISC See the instructions for Form 1040, line 62 See the instructions on Form 1099-MISC
1099-OID	Original issue discount (box 1) Other periodic interest (box 2) } Early withdrawal penalty (box 3) Market discount (box 5) Acquisition premium (box 6) Original issue discount on U.S. Treasury obligations (box 8) Investment expenses (box 9)	See the instructions on Form 1099-OID Form 1040, line 30 Form 1040, line 8a See the instructions on Form 1099-OID and Pub. 550 See the instructions on Form 1099-OID Schedule A, line 23
1099-PATR	Patronage dividends and other distributions from a cooperative (boxes 1, 2, 3, and 5) Domestic production activities deduction (box 6) Credits and other deductions (boxes 7, 8, and 10) Patron's AMT adjustment (box 9)	Schedule C, C-EZ, or F or Form 4835; but first see the instructions on Form 1099-PATR Form 8903, line 23 See the instructions on Form 1099-PATR Form 6251, line 27
1099-Q	Qualified education program payments	See the instructions for Form 1040, line 21
1099-QA	Distributions from ABLE accounts	See the instructions for line 21, Form 5329, and Pub. 907
1099-R	Distributions from IRAs** Distributions from pensions, annuities, etc. Capital gain (box 3) Disability income with code 3 in box 7	See the instructions for Form 1040, lines 15a and 15b See the instructions for Form 1040, lines 16a and 16b See the instructions on Form 1099-R See the instructions for Form 1040, line 7
1099-S	Gross proceeds from real estate transactions (box 2) Buyer's part of real estate tax (box 5)	Form 4797, Form 6252, Form 8824, or Form 8949 See the instructions for Schedule A, line 6*
1099-SA	Distributions from health savings accounts (HSAs) Distributions from MSAs***	Form 8889, line 14a Form 8853
SSA-1099	Social security benefits	See the instructions for lines 20a and 20b
RRB-1099	Railroad retirement benefits	See the instructions for lines 20a and 20b
<p><i>*If the item relates to an activity for which you are required to file Schedule C, C-EZ, E, or F or Form 4835, report the taxable or deductible amount allocable to the activity on that schedule or form instead.</i></p> <p><i>**This includes distributions from Roth, SEP, and SIMPLE IRAs.</i></p> <p><i>***This includes distributions from Archer and Medicare Advantage MSAs.</i></p>		

## Line Instructions for Form 1040

You may be eligible for free tax software that will take the guesswork out of preparing your return. Free File makes available free brand-name software and free *e-file*. Visit [www.irs.gov/freefile](http://www.irs.gov/freefile) for details.

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 on line 3 instead of below your name.



*If you filed a joint return for 2014 and you are filing a joint return for 2015 with the same spouse, be sure to enter your names and SSNs in the same order as on your 2014 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. Do not enter any other information on that line, but also complete the spaces below that line. Do not abbreviate the country name. Follow the country's practice for entering the postal code and the name of the province, county, or state.

### Death of a Taxpayer

See *Death of a Taxpayer* under *General Information*, later.

### 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 [www.socialsecurity.gov](http://www.socialsecurity.gov), from your local SSA office, or by calling the SSA at 1-800-772-1213. It usually takes about 2 weeks to get an SSN once the SSA has all the evidence and information it needs.

Check that both the name and SSN on your Forms 1040, W-2, and 1099 agree with your social security card. If they do not, certain deductions and credits on your Form 1040 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.

### IRS Individual Taxpayer Identification Numbers (ITINs) for Aliens

If you are a nonresident or resident alien and you do not have and are not eligible to get an SSN, you must apply for an ITIN. For details on how to do so, see Form W-7 and its instructions. It takes about 7 weeks to get an ITIN.

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

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.

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 [www.irs.gov/Individuals/Additional-ITIN-Information](http://www.irs.gov/Individuals/Additional-ITIN-Information).

### Nonresident Alien Spouse

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

- You file a joint return,
- You file a separate return and claim an exemption for your spouse, or
- Your spouse is filing a separate return.

### 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 widow(er) with dependent child.

For information about marital status, see Pub. 501.



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

## Line 1

### Single

You can check the box on line 1 if any of the following was true on December 31, 2015.

- 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 2015, your divorce wasn't final (an interlocutory decree), you are considered married and can't check the box on line 1.

- You were widowed before January 1, 2015, and didn't remarry before the end of 2015. But if you have a dependent child, you may be able to use the qualifying widow(er) filing status. See the instructions for line 5.

## Line 2

### Married Filing Jointly

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

- You were married at the end of 2015, even if you didn't live with your spouse at the end of 2015.
- Your spouse died in 2015 and you didn't remarry in 2015.
- You were married at the end of 2015, and your spouse died in 2016 before filing a 2015 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 his or her income, or
- You do not 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 line 3. Also see *Innocent Spouse Relief* under *General Information*, later.

**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, if you were a nonresident alien or a dual-status alien and were married to a U.S. citizen or resident alien at the end of 2015, you can elect to be treated as a resident alien and file a joint return. See Pub. 519 for details.

## Line 3

### Married Filing Separately

If you are married and file a separate return, you generally report only your own income, exemptions, 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 student loan interest deduction, the education credits, or the earned income credit. You also can't take the standard deduction if your spouse itemizes deductions.

Be sure to enter your spouse's SSN or ITIN on Form 1040. If your spouse doesn't have and isn't required to have an SSN or ITIN, enter "NRA."



*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 2015. See Married persons who live apart.*

## Line 4

### Head of Household

This filing status is for unmarried individuals who 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 2015. But if, at the end of 2015, 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 2015 and you meet the other rules under *Married persons who live apart*.

- You are married to a nonresident alien at any time during the year and you do not choose to treat him or her as a resident alien.

Check the box on line 4 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 2015 of your parent whom you can claim as a dependent on line 6c, except under a multiple support agreement (see the line 6c instructions). 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*).

1. Any person whom you can claim as a dependent on line 6c. But do not include:

a. Your child whom you claim as your dependent because of the rule for *Children of divorced or separated parents* in the line 6c instructions,

b. Any person who is your dependent only because he or she lived with you for all of 2015, or

c. Any person you claimed as a dependent under a multiple support agreement. See the line 6c instructions.

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 line 6c of someone else's 2015 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* in the line 6c instructions.

If the child isn't claimed as your dependent on line 6c, enter the child's name on line 4. If you do not 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 of the line 6c instructions.

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

**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* in the line 6c instructions, if applicable.

If the person for whom you kept up a home was born or died in 2015, 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 he or she was alive. If the person is anyone else, see Pub. 501.

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

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

**Married persons who live apart.** Even if you were not divorced or legally separated at the end of 2015, you are considered unmarried if all of the following apply.

- You lived apart from your spouse for the last 6 months of 2015. 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 2015.

- Your home was the main home of your child, stepchild, or foster child for more than half of 2015 (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 him or her under the rule for *Children of divorced or separated parents* in the line 6c instructions.

**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.

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## Line 5

### Qualifying Widow(er) With Dependent Child

You can check the box on line 5 and use joint return tax rates for 2015 if all of the following apply.

1. Your spouse died in 2013 or 2014 and you didn't remarry before the end of 2015.

2. You have a child or stepchild you can claim as a dependent on line 6c. This doesn't include a foster child.

3. This child lived in your home for all of 2015. 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 he or she died, even if you didn't actually do so.

If your spouse died in 2015, you can't file as qualifying widow(er) with dependent child. Instead, see the instructions for line 2.

**Adopted child.** An adopted child is always treated as your own child. An

adopted child includes a child lawfully placed with you for legal adoption.

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

**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* in the line 6c instructions, if applicable.

A child is considered to have lived with you for all of 2015 if the child was born or died in 2015 and your home was the child's home for the entire time he or she was alive.

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

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

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## Exemptions

You usually can deduct \$4,000 on line 42 for each exemption you can take.

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## Line 6b

### Spouse

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

1. Your filing status is married filing jointly and your spouse can't be claimed as a dependent on another person's return.

2. You were married at the end of 2015, your filing status is married filing separately or head of household, and both of the following apply.

- a. Your spouse had no income and isn't filing a return.

- b. Your spouse can't be claimed as a dependent on another person's return.

If your filing status is head of household and you check the box on line 6b,

enter the name of your spouse on the dotted line next to line 6b. Also, enter your spouse's social security number in the space provided at the top of your return. If you became divorced or legally separated during 2015, you can't take an exemption for your former spouse.

**Death of your spouse.** If your spouse died in 2015 and you didn't remarry by the end of 2015, check the box on line 6b if you could have taken an exemption for your spouse on the date of death. For other filing instructions, see

*Death of a Taxpayer* under *General Information*, later.



**Line 6c—Dependents****Dependents and Qualifying Child for Child Tax Credit**

Follow the steps below to find out if a person qualifies as your dependent, qualifies you to take the child tax credit, or both. If you have more than four dependents, check the box to the left of line 6c and include a statement showing the information required in columns (1) through (4).

**Step 1 Do You Have a Qualifying Child?**

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

Son, daughter, stepchild, foster child, brother, sister, stepbrother, stepsister, 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 2015 and younger than you  
(or your spouse, if filing jointly)

or

Under age 24 at the end of 2015, a student (defined later), and younger than you  
(or your spouse, if filing jointly)

or

Any age and permanently and totally disabled (defined later)

**AND**

Who didn't provide over half of his or her own support for 2015 (see Pub. 501)

**AND**

Who isn't filing a joint return for 2015  
or is filing a joint return for 2015 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 2015. If the child didn't live with you for the required time, see *Exception to time lived with you*, later.



If the child meets the conditions to be a qualifying child of any other person (other than your spouse if filing jointly) for 2015, 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.

**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.** 

You can't claim this child as a dependent.

2. Was the child married?

**Yes.** See *Married person*, later.  **No.** Continue 

3. Could you, or your spouse if filing jointly, be claimed as a dependent on someone else's 2015 tax return? See Steps 1, 2, and 4.

**Yes.** You can't claim any dependents. Go to Form 1040, line 7.  **No.** You can claim this child as a dependent. Complete Form 1040, line 6c, columns (1) through (3) for this child. Then, go to Step 3.


**Step 3 Does Your Qualifying Child Qualify You for the Child Tax Credit?**

1. Was the child under age 17 at the end of 2015?

**Yes.** Continue   **No.** 

This child isn't a qualifying child for the child tax credit.

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.** This child is a qualifying child for the child tax credit. Check the box on Form 1040, line 6c, column (4).  **No.** 

This child isn't a qualifying child for the child tax credit.

## Step 4 Is Your Qualifying Relative Your Dependent?

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

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

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 2015. For this purpose, a person isn't a taxpayer if he or she 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 \$4,000 in 2015. If the person was permanently and totally disabled, see *Exception to gross income test*, later

AND

For whom you provided over half of his or her support in 2015. 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.** 

Go to Form 1040, line 7.

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.** 

You can't claim this person as a dependent.

3. Was your qualifying relative married?

**Yes.** See *Married person*, later.

**No.** Continue

4. Could you, or your spouse if filing jointly, be claimed as a dependent on someone else's 2015 tax return? See Steps 1, 2, and 4.

**Yes.** 

You can't claim any dependents. Go to Form 1040, line 7.

**No.** You can claim this person as a dependent. Complete Form 1040, line 6c, columns (1) through (3). Do not check the box on Form 1040, line 6c, column (4).

## Definitions and Special Rules

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

**Adoption taxpayer identification numbers (ATINs).** If you have a dependent who was placed with you for legal adoption and you do not know his or her SSN, you must get an ATIN for the dependent from the IRS. See Form W-7A for details. 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 his or her 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 2015 (whether or not they are or were married).

2. The child received over half of his or her support for 2015 from the parents (and the rules on *Multiple support agreements*, later, do not 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 2015.

4. Either of the following applies.

a. The custodial parent signs Form 8332 or a substantially similar statement that he or she won't claim the child as a dependent for 2015, and the noncustodial parent includes a copy of the form or statement with his or her 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 2015.

If conditions (1) through (4) apply, only the noncustodial parent can claim the child for purposes of the dependency exemption (line 6c) and the child tax credits (lines 52 and 67). However, this special rule doesn't apply to head of household filing status, the credit for child and dependent care expenses, the exclusion for dependent care benefits, the earned income credit, or the health coverage tax credit. See Pub. 501 for details.

**Example.** Even if conditions (1) through (4) are met and the custodial parent signs Form 8332 or a substantially similar statement that he or she will not claim the child as a dependent for 2015, the noncustodial parent can't claim the earned income credit unless he or she has another child who enables the noncustodial parent to qualify for the credit.

**Custodial and noncustodial parents.** The custodial parent is the parent with whom the child lived for the greater number of nights in 2015. 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.



*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 in-

stead 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 an exemption for a child, and the noncustodial parent must include a copy with his or her 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 exemption revoked.** A custodial parent who has revoked his or her previous release of a claim to exemption for a child must include a copy of the revocation with his or her 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; and Step 4, question 2.

**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.

**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 2015, the person is considered to have lived with you for more than half of 2015 if your home was this person's home for more than half the time he or she was alive in 2015.

Any other person is considered to have lived with you for all of 2015 if the person was born or died in 2015 and your home was this person's home for the entire time he or she was alive in 2015.

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

**Kidnapped child.** If your child is presumed by law enforcement authorities to have been kidnapped by someone who 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 widow(er) filing status, the dependency exemption, the child tax credit, 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 him or her 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 2015, 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.

**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. Dependency exemption (line 6c).
2. Child tax credits (lines 52 and 67).
3. Head of household filing status (line 4).
4. Credit for child and dependent care expenses (line 49).
5. Exclusion for dependent care benefits (Form 2441, Part III).
6. Earned income credit (lines 66a and 66b).

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

- 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 do not 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 2015. 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 2015.
- 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 2015.

- 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 2015, but only if that person's AGI is higher than the highest AGI of any parent of the child who can claim the child.

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

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 disallow the exemption claimed for the dependent and reduce or disallow any other tax benefits (such as the child tax credit) based on that dependent. If the name or SSN on the dependent's social security card isn't correct or you need to get an SSN for your dependent, contact the Social Security Administration. 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.

If your dependent child was born and died in 2015 and you do not have an SSN for the child, enter "Died" in column (2) and include a copy of the child's birth certificate, death certificate, or hospital records. The document must show the child was born alive.

**Student.** A student is a child who during any part of 5 calendar months of 2015 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.

## Income

Generally, you must report all income except income that is exempt from tax by law. For details, see the following instructions, especially the instructions for lines 7 through 21. Also 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 or 2555-EZ.

**Foreign retirement plans.** If you were a beneficiary of a foreign retirement plan, you may have to report the undistributed income earned in your plan. However, if you were the beneficiary of a Canadian registered retirement plan, see Revenue Procedure 2014-55, 2014-44 I.R.B. 753, available at [www.irs.gov/irb/2014-44\\_IRB/ar10.html](http://www.irs.gov/irb/2014-44_IRB/ar10.html), to find out if you can elect to defer tax on the undistributed income.

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

**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.

**Foreign financial assets.** If you had foreign financial assets in 2015, 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, do not 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 [www.irs.gov/irb/2006-40\\_IRB/ar12.html](http://www.irs.gov/irb/2006-40_IRB/ar12.html).

### Community Property States

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

**Nevada, Washington, and California domestic partners.** A registered domestic partner in Nevada, Washington, or California generally must report half the combined community income of the individual and his or her 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.

## Line 7

### Wages, Salaries, Tips, etc.

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

- All wages received as a household employee for which you didn't receive a Form W-2 because an employer paid you less than \$1,900 in 2015. Also, enter "HSH" and the total amount not reported on Form(s) W-2 on the dotted line next to line 7.

- Tip income you didn't report to your employer. This should include 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 do not report these noncash tips to your employer, you must report them on line 7.



*You may owe social security and Medicare or railroad retirement (RRTA) tax on unreported tips. See the instructions for line 58.*

- Dependent care benefits, which 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.

- Employer-provided adoption benefits, which 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 2015.

- Scholarship and fellowship grants not reported on Form W-2. Also, enter “SCH” and the amount on the dotted line next to line 7. However, if you were a degree candidate, include on line 7 only the amounts you used for expenses other than tuition and course-related expenses. For example, amounts used for room, board, and travel must be reported on line 7.

- Excess salary deferrals. The amount deferred should be shown in 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 2015 under all plans was more than \$18,000 (excluding catch-up contributions as explained later), include the excess on line 7. This limit is (a) \$12,500 if you have only SIMPLE plans, or (b) \$21,000 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, do not include the excess attributable to such contributions on line 7. They are already included as income in box 1 of your Form W-2.

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

If you were age 50 or older at the end of 2015, your employer may have allowed an additional deferral (catch-up contributions) of up to \$6,000 (\$3,000 for section 401(k)(11) and SIMPLE plans). This additional deferral amount isn't subject to the overall limit on elective deferrals.



*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 have not reached the minimum retirement age set by your employer. But see *Insurance Premiums for Retired Public Safety Officers* in the instructions for lines 16a and 16b. 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 16a and 16b. Payments from an IRA are reported on lines 15a and 15b.

- Corrective distributions from a retirement plan shown on Form 1099-R of excess salary deferrals and excess contributions (plus earnings). But do not include distributions from an IRA\* on line 7. Instead, report distributions from an IRA on lines 15a and 15b.

- Wages from Form 8919, line 6.

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

### Were You a Statutory Employee?

If you were, 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, traveling salespeople, and homeworkers. If you have related business expenses to deduct, report the amount shown in box 1 of your Form W-2 on Schedule C or C-EZ along with your expenses.

### Missing or Incorrect Form W-2?

Your employer is required to provide or send Form W-2 to you no later than February 1, 2016. If you do not receive it by early February, use [Tax Topic 154](#) to find out what to do. Even if you do not get a Form W-2, you must still report your earnings on line 7. If you lose your Form W-2 or it is incorrect, ask your employer for a new one.

## Line 8a

### Taxable Interest

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

For more details about reporting taxable interest, including market discount on bonds, see Pub. 550.

Interest credited in 2015 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 2015 income. For details, see Pub. 550.



*If you get a 2015 Form 1099-INT for U.S. savings bond interest that includes amounts you reported before 2015, see Pub. 550.*

## Line 8b

### Tax-Exempt Interest

If you received any tax-exempt interest, such as from municipal bonds, each payer should send you a Form 1099-INT. Your tax-exempt interest should be shown in box 8 of Form 1099-INT. Enter the total on line 8b. Also include on line 8b any exempt-interest dividends from a mutual fund or other regulated investment company. This amount should be shown in box 10 of Form 1099-DIV.

Do not include interest earned on your IRA, health savings account, Archer or Medicare Advantage MSA, or Coverdell education savings account.

## Line 9a

### Ordinary Dividends

Each payer should send you a Form 1099-DIV. Enter your total ordinary dividends on line 9a. This amount should be shown in box 1a of Form(s) 1099-DIV.

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. Do not report them as dividends. Include them in income on line 21 only if they exceed the total of all net premiums you paid for the contract.

## Line 9b

### Qualified Dividends

Enter your total qualified dividends on line 9b. Qualified dividends are also included in the ordinary dividend total required to be shown on line 9a. 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. 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:

- 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 sub-

ject 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.

**Example 1.** You bought 5,000 shares of XYZ Corp. common stock on July 8, 2015. XYZ Corp. paid a cash dividend of 10 cents per share. The ex-dividend date was July 16, 2015. 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, 2015. You held your shares of XYZ Corp. for only 34 days of the 121-day period (from July 9, 2015, through August 11, 2015). The 121-day period began on May 17, 2015 (60 days before the ex-dividend date), and ended on September 14, 2015. 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, 2015 (the day before the ex-dividend date), and you sold the stock on September 16, 2015. You held the stock for 63 days (from July 16, 2015, through September 16, 2015). 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, 2015, through September 14, 2015).

**Example 3.** You bought 10,000 shares of ABC Mutual Fund common stock on July 8, 2015. ABC Mutual Fund paid a cash dividend of 10 cents a share. The ex-dividend date was July 16, 2015. 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, 2015. 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 44 for details.

## Line 10

### 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 2015, 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 2015 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 2015 estimated state or local income tax, the amount applied is treated as received in 2015. If the refund was for a tax you paid in 2014 and you deducted state and local income taxes on line 5 of your 2014 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.

1. You received a refund in 2015 that is for a tax year other than 2014.
2. You received a refund other than an income tax refund, such as a general sales tax or real property tax refund, in

**State and Local Income Tax Refund Worksheet—Line 10**

Keep for Your Records



**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 **do not** enter more than the amount of your state and local income taxes shown on your 2014 Schedule A, line 5 ..... 1.

2. Enter your total itemized deductions from your 2014 Schedule A, line 29 ..... 2.

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**Note.** If the filing status on your 2014 Form 1040 was married filing separately and your spouse itemized deductions in 2014, skip lines 3 through 5, enter the amount from line 2 on line 6, and go to line 7.

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3. Enter the amount shown below for the filing status claimed on your **2014 Form 1040**.

- Single or married filing separately—\$6,200
- Married filing jointly or qualifying widow(er)—\$12,400
- Head of household—\$9,100

} 3.

4. Did you fill in line 39a on your 2014 Form 1040?

**No.** Enter -0-.

**Yes.** Multiply the number in the box on line 39a of your 2014 Form 1040 by \$1,200 (\$1,550 if your 2014 filing status was single or head of household).

} 4.

5. Add lines 3 and 4 ..... 5.

6. Is the amount on line 5 less than the amount on line 2?

**No.** None of your refund is taxable.

**Yes.** Subtract line 5 from line 2 ..... 6.

7. **Taxable part of your refund.** Enter the **smaller** of line 1 or line 6 here and on Form 1040, line 10 ..... 7.

2015 of an amount deducted or credit claimed in an earlier year.

3. The amount on your 2014 Form 1040, line 42, was more than the amount on your 2014 Form 1040, line 41.

4. You had taxable income on your 2014 Form 1040, line 43, but no tax on your Form 1040, line 44, because of the 0% tax rate on net capital gain and qualified dividends in certain situations.

5. Your 2014 state and local income tax refund is more than your 2014 state and local income tax deduction minus the amount you could have deducted as your 2014 state and local general sales taxes.

6. You made your last payment of 2014 estimated state or local income tax in 2015.

7. You owed alternative minimum tax in 2014.

8. You couldn't use the full amount of credits you were entitled to in 2014 because the total credits were more than the amount shown on your 2014 Form 1040, line 47.

9. You could be claimed as a dependent by someone else in 2014.

10. You received a refund because of a jointly filed state or local income tax return, but you aren't filing a joint 2015 Form 1040 with the same person.

11. You had to use the Itemized Deductions Worksheet in the 2014 Instructions for Schedule A and both of the following apply.

a. You couldn't deduct all of the amount on the 2014 Itemized Deductions Worksheet, line 1.

b. The amount on line 8 of that 2014 worksheet would be more than the amount on line 4 of that worksheet if the amount on line 4 were reduced by 80% of the refund you received in 2015.

**Line 11**

**Alimony Received**

Enter amounts received as alimony or separate maintenance. You must let the person who made the payments know your social security number. If you do not, you may have to pay a penalty. For more details, see Pub. 504.

**Line 12**

**Business Income or (Loss)**

If you operated a business or practiced your profession as a sole proprietor, re-



port your income and expenses on Schedule C or C-EZ.

## Line 13

### Capital Gain or (Loss)

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

**Exception 1.** You do not have to file Form 8949 or Schedule D if both of the following apply.

1. You have no capital losses, and your only capital gains are capital gain distributions from Form(s) 1099-DIV, box 2a (or substitute statements).

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 do not have to file Form 8949, if *Exception 1* doesn't apply and your only capital gains and losses are:

- Capital gain distributions,
- A capital loss carryover from 2014,
- 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 substitute statement) that shows basis was reported to the IRS and for which you do not 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 13 and check the box on that line. If you received capital gain distributions as a nominee (that is, they were paid to you but actually belong to someone else), report on line 13 only the amount that belongs to you. 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 do not have to file Schedule D, use the *Qualified Dividends and Capital Gain Tax Worksheet* in the line 44 instructions to figure your tax.

## Line 14

### Other Gains or (Losses)

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

## Lines 15a and 15b

### IRA Distributions

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 amount should be shown in box 1 of Form 1099-R. Unless otherwise noted in the line 15a and 15b instructions, an IRA includes a traditional IRA, Roth IRA (including *amyRA*), simplified employee pension (SEP) IRA, and a savings incentive match plan for employees (SIMPLE) IRA. Except as provided next, leave line 15a blank and enter the total distribution (from Form 1099-R, box 1) on line 15b.

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

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

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

If you rolled over the distribution into a qualified plan other than an IRA or you made the rollover in 2016, include a statement explaining what you did.

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

1. You received a distribution from an IRA (other than a Roth IRA) and you made nondeductible contributions to any of your traditional or SEP IRAs for 2015 or an earlier year. If you made nondeductible contributions to these IRAs for 2015, 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 15b; you do not have to see Form 8606 or its instructions.

a. Distribution code T is shown in box 7 of Form 1099-R and you made a contribution (including a conversion) to a Roth IRA for 2010 or an earlier year.

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

3. You converted part or all of a traditional, SEP, or SIMPLE IRA to a Roth IRA in 2015.

4. You had a 2014 or 2015 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 2015.

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

**Exception 3.** If the distribution is a health savings account (HSA) funding distribution (HFD), enter the total distribution on line 15a. If the total amount distributed is an HFD and you elect to exclude it from income, enter -0- on line 15b. 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 15b unless *Exception 2* applies to that part. Enter "HFD" next to line 15b.

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 generally can 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.*



*At the time these instructions went to print, Congress was considering legislation that would reinstate the exception for qualified charitable distributions made after 2014, making them nontaxable. To find out if this legislation was enacted, and for more details, go to [www.irs.gov/form1040](http://www.irs.gov/form1040).*

**More than one exception applies.** If more than one exception applies, include a statement showing the amount of each exception, instead of making an entry next to line 15b. For example: “Line 15b – \$1,000 Rollover and \$500 HFD.” But you do not need to attach a statement if only *Exception 2* and one other exception apply.

**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 15b. Enter the total amount of those distributions on line 15a.



*You may have to pay an additional tax if (a) you received an early distribution from your IRA and the total wasn't rolled over, or (b) you were born before July 1, 1944, and received less than the minimum required distribution from your traditional, SEP, and SIMPLE IRAs. See the instructions for line 59 for details.*

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

## Lines 16a and 16b

### 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. Do not include the following payments on lines 16a and 16b. Instead, report them on line 7.

- Disability pensions received before you reach the minimum retirement age set by your employer.
- Corrective distributions (including any earnings) of excess salary deferrals or 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 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 2015. 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 16b; do not make an entry on line 16a.

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 16a. 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 16b. 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 16b. 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), 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. You can do this only if you retired because of disability or because you reached normal retirement age. The premiums can be for coverage for you, your spouse, or dependents. The distribution must be from a plan maintained by the employer from which you retired as a public safety officer. Also, the distribution must be made directly from the plan 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 or \$3,000. You can make this election only for amounts that would otherwise be included in your income.

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

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 16a and the taxable amount on line 16b. Enter “PSO” next to line 16b.



**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, line 16b. Enter the total pension or annuity payments received in 2015 on Form 1040, line 16a.

1. Enter the total pension or annuity payments from Form 1099-R, box 1. Also, enter this amount on Form 1040, line 16a . . . . . **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, line 16b. 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 16b . . . . . **9.** \_\_\_\_\_
10. Was your annuity starting date before 1987?  
 **Yes.** Do not complete the rest of this worksheet.  
 **No.** Add lines 6 and 8. This is the **amount you have recovered tax free** through 2015. 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—**

<u>IF the age at annuity starting date was . . .</u>	<u>before</u> November 19, 1996, enter on line 3 . . .	<u>after</u> 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**

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

If you are retired on disability and reporting your disability pension on line 7, include only the taxable amount on that line and enter "PSO" and the amount excluded on the dotted line next to line 7.

### 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 his or her annuity starting date. But if your annuity starting date was after 1997 and the payments are for your life and that of your beneficiary, use your combined ages on the annuity starting date.

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

### Cost

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

### Rollovers

Generally, a qualified rollover is a tax-free distribution of cash or other assets from one retirement plan that is contributed to another plan within 60 days of receiving the distribution. However, a qualified rollover to a Roth IRA or a designated Roth account is generally not a tax-free distribution. Use lines 16a and 16b to report a qualified rollover, including a direct rollover, from one qualified employer's plan to another or to an IRA or SEP.

Enter on line 16a the 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 qualified rollover. Enter the remaining amount on line 16b. If the remaining amount is zero and you have no other distribution to report on line 16b, enter zero on line 16b. Also, enter "Rollover" next to line 16b.

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 in a qualified rollover. For details, see the instructions for line 59.

Enter the total distribution on line 16a and the taxable part on line 16b. For details, see Pub 575.



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

## Line 19

### Unemployment Compensation

You should receive a Form 1099-G showing in box 1 the total unemployment compensation paid to you in 2015. Report this amount on line 19. However, if you made contributions to a governmental unemployment compensation program or to a governmental paid family leave program and you aren't itemizing deductions, reduce the amount you report on line 19 by those contributions. If you are itemizing deductions, see the instructions on Form 1099-G.

If you received an overpayment of unemployment compensation in 2015 and you repaid any of it in 2015, subtract the amount you repaid from the total amount you received. Enter the result on line 19. Also, enter "Repaid" and the amount you repaid on the dotted line next to line 19. If, in 2015, you repaid unemployment compensation that you included in gross income in an earlier year, you can deduct the amount repaid on Schedule A, line 23. But if you repaid more than \$3,000, see *Repayments* in Pub. 525 for details on how to report the repayment.

## Lines 20a and 20b

### Social Security Benefits

You should receive a Form SSA-1099 showing in box 3 the total social security benefits paid to you. Box 4 will show the amount of any benefits you repaid in 2015. 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 2015 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 2015 and your total repayments (box 4) were more than your total benefits for 2015 (box 3). None of your benefits are taxable for 2015. Also, you may be able to take an itemized deduction or a credit for part of the excess repayments if they were for benefits you included in gross income in an earlier year. For more details, see Pub. 915.

- You file Form 2555, 2555-EZ, 4563, or 8815, or you exclude employer-provided adoption benefits or income from sources within Puerto Rico. Instead, use the worksheet in Pub. 915.

**TIP** *Benefits for earlier year received in 2015? If any of your benefits are taxable for 2015 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.*

**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 [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

## Line 21

### Other Income

**CAUTION** *Do not report on this line any income from self-employment or fees received as a notary public. Instead, you must use Schedule C, C-EZ, or F, even if you do not have any business expenses. Also, do not report on line 21 any nonemployee compensation shown on Form 1099-MISC (unless it isn't self-employment income, such as income from a hobby or a*

*sporadic activity). Instead, see the instructions on Form 1099-MISC to find out where to report that income.*

**Taxable income.** Use line 21 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 21 include the following.

- Most prizes and awards.
- Jury duty pay. Also see the instructions for line 36.
- Alaska Permanent Fund dividends.
- Reimbursements or other amounts received for items deducted in an earlier year, such as medical expenses, real estate taxes, general sales taxes, or home mortgage interest. See *Recoveries* in Pub. 525 for details on how to figure the amount to report.
- Income from the rental of personal property if you engaged in the rental for profit but were not in the business of renting such property. Also see the instructions for line 36.
- Income from an activity not engaged in for profit. See Pub. 535.
- Amounts deemed to be income from a health savings account (HSA) because you didn't remain an eligible individual during the testing period. See Form 8889, Part III.
- Gambling winnings, including lotteries, raffles, a lump-sum payment from the sale of a right to receive future lottery payments, etc. For details on gambling losses, see the instructions for Schedule A, line 28.

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

- 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.

- 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 line 62.

- 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.

- Canceled debts. These amounts may be shown in box 2 of Form 1099-C. However, part or all of your income from the cancellation of debt may be nontaxable. See Pub. 4681 or go to [IRS.gov](http://IRS.gov) and enter "canceled debt" or "foreclosure" in the search box.

- Taxable part of disaster relief payments. See Pub. 525 to figure the taxable part, if any. If any of your disaster 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) they are more than the qualified higher education expenses of the designated beneficiary in 2015, and (b) they were not included in a qualified rollover. See Pub. 970. Nontaxable distributions from these accounts, including rollovers, do not have to be reported on Form 1040.

**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.*

- Taxable distributions from a health savings account (HSA) or an Archer MSA. Distributions from these accounts may be taxable if (a) they are more than the unreimbursed qualified medical expenses of the account beneficiary or account holder in 2015, and (b) they were not included in a qualified rollover. See Pub. 969.

# DRAFT AS OF

## Social Security Benefits Worksheet—Lines 20a and 20b

Keep for Your Records



**Before you begin:**

- ✓ Complete Form 1040, lines 21 and 23 through 32, if they apply to you.
- ✓ Figure any write-in adjustments to be entered on the dotted line next to line 36 (see the instructions for line 36).
- ✓ If you are married filing separately and you lived apart from your spouse for all of 2015, enter “D” to the right of the word “benefits” on line 20a. If you do not, you may get a math error notice from the IRS.
- ✓ Be sure you have read the **Exception** in the line 20a and 20b 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 **Forms RRB-1099**. Also, enter this amount on Form 1040, line 20a ..... 1.
2. Multiply line 1 by 50% (0.50) ..... 2.
3. Combine the amounts from Form 1040, lines 7, 8a, 9a, 10 through 14, 15b, 16b, 17 through 19, and 21 ..... 3.
4. Enter the amount, if any, from Form 1040, line 8b ..... 4.
5. Combine lines 2, 3, and 4 ..... 5.
6. Enter the total of the amounts from Form 1040, lines 23 through 32, plus any write-in adjustments you entered on the dotted line next to line 36 ..... 6.
7. Is the amount on line 6 less than the amount on line 5?
  - No.** None of your social security benefits are taxable. Enter -0- on Form 1040, line 20b.
  - Yes.** Subtract line 6 from line 5 ..... 7.
8. If you are:
  - Married filing jointly, enter \$32,000
  - Single, head of household, qualifying widow(er), or married filing separately and you **lived apart** from your spouse for all of 2015, enter \$25,000
  - Married filing separately and you lived with your spouse at any time in 2015, 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.** None of your social security benefits are taxable. Enter -0- on Form 1040, line 20b. If you are married filing separately and you **lived apart** from your spouse for all of 2015, be sure you entered “D” to the right of the word “benefits” on line 20a.
  - Yes.** Subtract line 8 from line 7 ..... 9.
10. Enter: \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying widow(er), or married filing separately and you **lived apart** from your spouse for all of 2015 ..... 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, line 20b ..... 18.



*If any of your benefits are taxable for 2015 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.*



*You may have to pay an additional tax if you received a taxable distribution from an HSA or an Archer MSA. See the Instructions for Form 8889 for HSAs or the Instructions for Form 8853 for Archer MSAs.*

- Taxable distributions from an ABLER 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. Enter "ABLE" and the taxable amount on the dotted line next to line 21. See Pub. 907 for more information.



*You may have to pay an additional tax if you received a taxable distribution from an ABLER account. See the Instructions for Form 5329.*

**Nontaxable income.** Do not report any nontaxable income on line 21. Examples of nontaxable income include the following.

- Child support.
- Payments you received to help you pay your mortgage loan under the HFA Hardest Hit Fund or the Emergency Homeowners' Loan Program or similar state program.
- Any Pay-for-Performance Success Payments that reduce the principal balance of your home mortgage under the Home Affordable Modification Program.
- Life insurance proceeds received because of someone's death (other than from certain employer-owned life insurance contracts).
- Gifts and bequests. However, if you received a gift or bequest from a foreign person of more than \$15,601, you may have to report information about it on Form 3520, Part IV. See the Instructions for Form 3520.

**Net operating loss (NOL) deduction.** Include on line 21 any NOL deduction from an earlier year. Subtract it from any income on line 21 and enter the result. If the result is less than zero, enter it in parentheses. On the dotted line next to line 21, enter "NOL" and show the amount of the deduction in parentheses. See Pub. 536 for details.

**Medicaid waiver payments to care provider.** Certain Medicaid waiver payments you received for caring for someone living in your home with you may be nontaxable. If these payments were incorrectly reported to you in box 1 of Form(s) W-2, and you can't get a corrected Form W-2, include the amount on line 7. On line 21, subtract the nontaxable amount of the payments from any income on line 21 and enter the result. If the result is less than zero, enter it in parentheses. Enter "Notice 2014-7" and the nontaxable amount on the dotted line next to line 21. For more information about these payments, see Pub. 525.

- Performing-arts-related expenses as a qualified performing artist.
- Business expenses of fee-basis state or local government officials.

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

## Line 25

### Health Savings Account (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 2015. See Form 8889.

## Line 26

### Moving Expenses

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

## Line 27

### 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. If you completed Section A of Schedule SE, the deductible part of your self-employment tax is on line 6. If you completed Section B of Schedule SE, it is on line 13.

## Line 28

### Self-Employed SEP, SIMPLE, and Qualified Plans

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

## Adjusted Gross Income

### Line 23

#### Reserved



*At the time these instructions went to print, the deduction for educator expenses formerly claimed on line 23 had expired. You can't claim a deduction on line 23 for expenses paid or incurred after 2014. Line 23 is now shown as "Reserved" in case Congress extends the deduction for 2015. To find out if legislation extended the deduction so you can claim it on your 2015 return, go to [www.irs.gov/formspubs](http://www.irs.gov/formspubs) or [www.irs.gov/form1040](http://www.irs.gov/form1040).*

*If legislation doesn't extend the deduction for 2015, treat the amount on line 23 as zero when any form, worksheet, or instruction refers to line 23.*

## Line 24

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

Include the following deductions on line 24.

- Certain business expenses of National Guard and reserve members who traveled more than 100 miles from home to perform services as a National Guard or reserve member.

# DRAFT AS OF

## Self-Employed Health Insurance Deduction Worksheet—Line 29

Keep for Your Records



**Before you begin:** ✓ If, during 2015, you were an eligible trade adjustment assistance (TAA) recipient, alternative TAA (ATAA) recipient, reemployment TAA (RTAA) recipient, or Pension Benefit Guaranty Corporation pension recipient, do not include on line 1 of this worksheet any amounts you included on Form 8885, line 4.  
 ✓ Be sure you have read the **Exceptions** in the instructions for this line to see if you can use this worksheet instead of Pub. 535 to figure your deduction.

<p>1. Enter the total amount paid in 2015 for health insurance coverage established under your business (or the S corporation in which you were a more-than-2% shareholder) for 2015 for you, your spouse, and your dependents. Your insurance can also cover your child who was under age 27 at the end of 2015, even if the child wasn't your dependent. But do not 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 .....</p>	1.	
<p>2. Enter your net profit* and any other earned income** from the business under which the insurance plan is established, minus any deductions on Form 1040, lines 27 and 28. Do not include Conservation Reserve Program payments exempt from self-employment tax .....</p>	2.	
<p>3. <b>Self-employed health insurance deduction.</b> Enter the <b>smaller</b> of line 1 or line 2 here and on Form 1040, line 29. <b>Do not</b> include this amount in figuring any medical expense deduction on Schedule A .....</p>	3.	

\*If you used either optional method to figure your net earnings from self-employment, do not enter your net profit. Instead, enter the amount from Schedule SE, Section B, 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.

### Line 29

#### Self-Employed Health Insurance Deduction

You may be able to deduct the amount you paid for health insurance for yourself, your spouse, and your dependents. The insurance can also cover your child who was under age 27 at the end of 2015, even if the child wasn't your dependent. A child includes your son, daughter, stepchild, adopted child, or foster child (defined in the line 6c instructions).

One of the following statements must be true.

- You were self-employed and had a net profit for the year reported on Schedule C, C-EZ, 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 2015 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, C-EZ, 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 2015 and you also report the premium payments or reimbursements as wages on Form 1040, line 7.

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 2015, 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 2015, do not use amounts paid for coverage for that month to figure the deduction.

**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 Pub. 535.

If you qualify to take the deduction, use the Self-Employed Health Insurance Deduction Worksheet to figure the amount you can deduct.

**Exceptions.** Use Pub. 535 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 or 2555-EZ.
- 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 established, or considered to be established, under your business was obtained through the Marketplace and you are claiming the premium tax credit.

## Line 30

### Penalty on Early Withdrawal of Savings

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

## Lines 31a and 31b

### Alimony Paid

If you made payments to or for your spouse or former spouse under a divorce or separation instrument, you may be able to take this deduction. Use [Tax Topic 452](#) or see Pub. 504.

## Line 32

### IRA Deduction

**TIP** *If you made any nondeductible contributions to a traditional individual retirement arrangement (IRA) for 2015, you must report them on Form 8606.*

If you made contributions to a traditional IRA for 2015, you may be able to take an IRA deduction. But you, or your spouse if filing a joint return, must have had earned income to do so. For IRA purposes, earned income includes alimony and separate maintenance payments reported on line 11. If you were 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 May 31, 2016, that shows all contributions to your traditional IRA for 2015.

Use the IRA Deduction Worksheet to figure the amount, if any, of your IRA deduction. But read the following 11-item list before you fill in the worksheet.

1. If you were age 70½ or older at the end of 2015, you can't deduct any contributions made to your traditional IRA for 2015 or treat them as nondeductible contributions.
2. 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 line 51.
3. If you are filing a joint return and you or your spouse made contributions to both a traditional IRA and a Roth IRA for 2015, do not use the IRA Deduction Worksheet in these instructions. Instead, see Pub. 590-A to figure the amount, if any, of your IRA deduction.
4. You can't deduct elective deferrals to a 401(k) plan, 403(b) plan, section 457 plan, SIMPLE plan, or the federal Thrift Savings Plan. These amounts aren't included as income in box 1 of your Form W-2. But you may be able to

take the retirement savings contributions credit. See the instructions for line 51.

5. If you made contributions to your IRA in 2015 that you deducted for 2014, do not include them in the worksheet.

6. 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 7 of Form 1099-MISC, do not 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 15b of Form 1099-MISC. If it isn't, contact your employer or the payer for the amount of the income.

7. You must file a joint return to deduct contributions to your spouse's IRA. Enter the total IRA deduction for you and your spouse on line 32.

8. Do not include qualified rollover contributions in figuring your deduction. Instead, see the instructions for lines 15a and 15b.

9. Do not include trustees' fees that were billed separately and paid by you for your IRA. These fees can be deducted only as an itemized deduction on Schedule A.

10. Do not 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.

11. If the total of your IRA deduction on line 32 plus any nondeductible contribution to your traditional IRAs shown on Form 8606 is less than your total traditional IRA contributions for 2015, see Pub. 590-A for special rules.

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

### 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 were not vested in the plan. You are also covered by a plan if you were self-employed and had a SEP, SIMPLE, or qualified retirement plan.

If you were covered by a retirement plan and you file Form 2555, 2555-EZ, or 8815, or you exclude employer-provided adoption benefits, see Pub. 590-A to

figure the amount, if any, of your IRA deduction.


**Married persons filing separately.** If you were not covered by a retirement plan but your spouse was, you are considered covered by a plan unless you lived apart from your spouse for all of 2015.



*You may be able to take the retirement savings contributions credit. See the line 51 instructions.*

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## IRA Deduction Worksheet—Line 32


Keep for Your Records 



If you were age 70½ or older at the end of 2015, you can't deduct any contributions made to your traditional IRA or treat them as nondeductible contributions. **Do not** complete this worksheet for anyone age 70½ or older at the end of 2015. If you are married filing jointly and only one spouse was under age 70½ at the end of 2015, complete this worksheet only for that spouse.

**Before you begin:**

- ✓ Be sure you have read the 11-item list in the instructions for this line. You may not be able to use this worksheet.
- ✓ Figure any write-in adjustments to be entered on the dotted line next to line 36 (see the instructions for line 36).
- ✓ If you are married filing separately and you lived apart from your spouse for all of 2015, enter "D" on the dotted line next to Form 1040, line 32. If you do not, you may get a math error notice from the IRS.

	Your IRA	Spouse's IRA
1a. Were you covered by a retirement plan (see <i>Were You Covered by a Retirement Plan?</i> )? .....	1a. <input type="checkbox"/> Yes <input type="checkbox"/> No	
b. If married filing jointly, was your spouse covered by a retirement plan? .....		1b. <input type="checkbox"/> Yes <input type="checkbox"/> No
<p><b>Next.</b> 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.</p> <ul style="list-style-type: none"> <li>• \$5,500, if under age 50 at the end of 2015.</li> <li>• \$6,500, if age 50 or older but under age 70½ at the end of 2015.</li> </ul> <p>Otherwise, go to line 2.</p>		
2. Enter the amount shown below that applies to you.		
<ul style="list-style-type: none"> <li>• Single, head of household, or married filing separately and you <b>lived apart</b> from your spouse for all of 2015, enter \$71,000.</li> <li>• Qualifying widow(er), enter \$118,000.</li> <li>• Married filing jointly, enter \$118,000 in both columns. But if you checked "No" on either line 1a or 1b, enter \$193,000 for the person who wasn't covered by a plan.</li> <li>• Married filing separately and you lived with your spouse at any time in 2015, enter \$10,000.</li> </ul>	2a. _____	2b. _____
3. Enter the amount from Form 1040, line 22 .....	3. _____	
4. Enter the total of the amounts from Form 1040, lines 23 through 31a, plus any write-in adjustments you entered on the dotted line next to line 36 .....	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?		
<input type="checkbox"/> <b>No.</b>  None of your IRA contributions are deductible. For details on nondeductible IRA contributions, see Form 8606.		
<input type="checkbox"/> <b>Yes.</b> Subtract line 5 from line 2 in each column. Follow the instruction below that applies to you.		
<ul style="list-style-type: none"> <li>• 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.                             <ul style="list-style-type: none"> <li>i. \$5,500, if under age 50 at the end of 2015.</li> <li>ii. \$6,500, if age 50 or older but under age 70½ at the end of 2015.</li> </ul>                             If the result is less than \$10,000, go to line 7.                         </li> <li>• If married filing jointly or qualifying widow(er), 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.                             <ul style="list-style-type: none"> <li>i. \$5,500, if under age 50 at the end of 2015.</li> <li>ii. \$6,500 if age 50 or older but under age 70½ at the end of 2015.</li> </ul>                             Otherwise, go to line 7.                         </li> </ul>	6a. _____	6b. _____

**IRA Deduction Worksheet—Continued**

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	Your IRA	Spouse's IRA
<p>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.</p> <ul style="list-style-type: none"> <li>• Single, head of household, or married filing separately, multiply by 55% (0.55) (or by 65% (0.65) in the column for the IRA of a person who is age 50 or older at the end of 2015).</li> <li>• Married filing jointly or qualifying widow(er), multiply by 27.5% (0.275) (or by 32.5% (0.325) in the column for the IRA of a person who is age 50 or older at the end of 2015). 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 55% (0.55) (or by 65% (0.65) if age 50 or older at the end of 2015).</li> </ul>	7a.	7b.
<p>8. Enter the total of your (and your spouse's if filing jointly):</p> <ul style="list-style-type: none"> <li>• 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 32.</li> <li>• Alimony and separate maintenance payments reported on Form 1040, line 11.</li> <li>• Nontaxable combat pay. This amount should be reported in box 12 of Form W-2 with code Q.</li> </ul>	8.	
<p>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 Form 1040, lines 27 and 28. If zero or less, enter -0-. For more details, see Pub. 590-A</p>	9.	
<p>10. Add lines 8 and 9</p>	10.	
<div style="display: flex; align-items: center;"> <p><i>If married filing jointly and line 10 is less than \$11,000 (\$12,000 if one spouse is age 50 or older at the end of 2015; \$13,000 if both spouses are age 50 or older at the end of 2015), stop here and use the worksheet in Pub. 590-A to figure your IRA deduction.</i></p> </div>		
<p>11. Enter traditional IRA contributions made, or that will be made by the due date of your 2015 return not counting extensions (April 18, 2016, for most people), for 2015 to your IRA on line 11a and to your spouse's IRA on line 11b</p>	11a.	11b.
<p>12. On line 12a, enter the <b>smallest</b> of line 7a, 10, or 11a. On line 12b, enter the <b>smallest</b> 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 Form 1040, line 32. Or, if you want, you can deduct a smaller amount and treat the rest as a nondeductible contribution (see Form 8606)</p>	12a.	12b.

**Line 33**

**Student Loan Interest Deduction**

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

- You paid interest in 2015 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: \$80,000 if single, head of household, or qualifying

widow(er); \$160,000 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) 2015 tax return.

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, 2555-EZ, or 4563, or you exclude income from sources within Puerto Rico.

**Qualified student loan.** A qualified student loan is any loan you took out to pay the qualified higher education expenses for any of the following individuals who was an eligible student.

1. Yourself or your spouse.
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 (\$4,000 for 2015), 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.

## Student Loan Interest Deduction Worksheet—Line 33

Keep for Your Records 

**Before you begin:** ✓ Figure any write-in adjustments to be entered on the dotted line next to line 36 (see the instructions for line 36).  
 ✓ 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.

<p>1. Enter the total interest you paid in 2015 on qualified student loans (see the instructions for line 33). <b>Do not</b> enter more than \$2,500 .....</p> <p>2. Enter the amount from Form 1040, line 22 .....</p> <p>3. Enter the total of the amounts from Form 1040, lines 23 through 32, plus any write-in adjustments you entered on the dotted line next to line 36 .....</p> <p>4. Subtract line 3 from line 2 .....</p> <p>5. Enter the amount shown below for your filing status.</p> <ul style="list-style-type: none"> <li>• Single, head of household, or qualifying widow(er)—\$65,000</li> <li>• Married filing jointly—\$130,000</li> </ul> <p>6. Is the amount on line 4 more than the amount on line 5?  <input type="checkbox"/> <b>No.</b> Skip lines 6 and 7, enter -0- on line 8, and go to line 9.  <input type="checkbox"/> <b>Yes.</b> Subtract line 5 from line 4 .....</p> <p>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 .....</p> <p>8. Multiply line 1 by line 7 .....</p> <p>9. <b>Student loan interest deduction.</b> Subtract line 8 from line 1. Enter the result here and on Form 1040, line 33. <b>Do not</b> include this amount in figuring any other deduction on your return (such as on Schedule A, C, E, etc.) .....</p>	<p>1.</p> <p>2.</p> <p>3.</p> <p>4.</p> <p>5.</p> <p>6.</p> <p>7.</p> <p>8.</p> <p>9.</p>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>
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### Line 34

**Reserved**



At the time these instructions went to print, the tuition and fees deduction formerly claimed on line 34 had expired. You can't claim a deduction on line 34 for expenses paid or incurred after 2014. Line 34 is now shown as "Reserved" in case Congress extends the deduction for 2015. To find out if legislation extended

the deduction so you can claim it on your 2015 return, go to [www.irs.gov/formspubs](http://www.irs.gov/formspubs) or [www.irs.gov/form1040](http://www.irs.gov/form1040).

If legislation doesn't extend the deduction for 2015, treat the amount on line 34 as zero when any form, worksheet, or instruction refers to line 34.

### Line 35

**Domestic Production Activities Deduction**

You may be able to deduct up to 9% of your qualified production activities income from the following activities.

- 1. Construction of real property performed in the United States.
- 2. Engineering or architectural services performed in the United States for

construction of real property in the United States.

3. Any lease, rental, license, sale, exchange, or other disposition of:

a. Tangible personal property, computer software, and sound recordings that you manufactured, produced, grew, or extracted in whole or in significant part in the United States,

b. Any qualified film you produced, or

c. Electricity, natural gas, or potable water you produced in the United States.

Your deduction may be reduced if you had oil-related qualified production activities income.

The deduction doesn't apply to income derived from:

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

For details, see Form 8903 and its instructions.

## Line 36

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

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

- Contributions to section 501(c)(18)(D) pension plans (see Pub. 525). Identify as "501(c)(18)(D)."

- Contributions by certain chaplains to section 403(b) plans (see Pub. 517). Identify as "403(b)."

- Attorney fees and court costs for actions involving certain unlawful discrimination claims, but only to the extent of gross income from such actions (see Pub. 525). Identify as "UDC."

- 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. Identify as "WBF."

## Line 37

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

## Tax and Credits

### Line 39a

If you were born before January 2, 1951, or were blind at the end of 2015, check the appropriate box(es) on line 39a. If you were married and checked the box on Form 1040, line 6b, and your spouse was born before January 2, 1951, or was blind at the end of 2015, also check the appropriate box(es) for your spouse. Be sure to enter the total number of boxes checked. Do not check any box(es) for your spouse if your filing status is head of household.

**Death of spouse in 2015.** If your spouse was born before January 2, 1951, but died in 2015 before reaching age 65, do not check the box that says "Spouse was born before January 2, 1951."

A person is considered to reach age 65 on the day before his or her 65th birthday.

**Example.** Your spouse was born on February 14, 1950, and died on February 13, 2015. Your spouse is considered age 65 at the time of death. Check the appropriate box for your spouse on line 39a. However, if your spouse died on Febru-

ary 12, 2015, your spouse isn't considered age 65. Do not check the box.

**Death of taxpayer in 2015.** If you are preparing a return for someone who died in 2015, see Pub. 501 before completing line 39a.

### Blindness

If you were not totally blind as of December 31, 2015, 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 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.

### Line 39b

If your filing status is married filing separately (box 3 is checked), and your spouse itemizes deductions on his or her return, check the box on line 39b. Also check that box if you were a dual-status alien. But if you were a dual-status alien and you file a joint return with your spouse who was a U.S. citizen or resident alien at the end of 2015 and you and your spouse agree to be taxed on your combined worldwide income, do not check the box.

## Line 40

### Itemized Deductions or Standard Deduction

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

#### Itemized Deductions

To figure your itemized deductions, fill in Schedule A.

#### Standard Deduction

Most people can find their standard deduction by looking at the amounts listed under "All others" to the left of line 40.

**Exception 1 – dependent.** If you, or your spouse if filing jointly, can be claimed as a dependent on someone else's 2015 return, use the Standard Deduction Worksheet for Dependents to figure your standard deduction.

**Exception 2 – box on line 39a checked.** If you checked any box on line 39a, figure your standard deduction using the

Standard Deduction Chart for People Who Were Born Before January 2, 1951, or Were Blind.

**Exception 3 – box on line 39b checked.** If you checked the box on line 39b, your standard deduction is zero, even if you were born before January 2, 1951, or were blind.

**Line 42**

**Exemptions**

If the amount on line 38 is over \$154,950, use the Deduction for Exemptions Worksheet to figure your deduction for exemptions.

**Standard Deduction Worksheet for Dependents—Line 40**



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

1.	Is your <b>earned income</b> * more than \$700?		
	<input type="checkbox"/> <b>Yes.</b> Add \$350 to your earned income. Enter the total	}	..... 1.
	<input type="checkbox"/> <b>No.</b> Enter \$1,050		
2.	Enter the amount shown below for your filing status.		
	• Single or married filing separately—\$6,300	}	..... 2.
	• Married filing jointly—\$12,600		
	• Head of household—\$9,250		
3.	<b>Standard deduction.</b>		
a.	Enter the <b>smaller</b> of line 1 or line 2. If born after January 1, 1951, and not blind, <b>stop here</b> and enter this amount on Form 1040, line 40. Otherwise, go to line 3b		..... 3a.
b.	If born before January 2, 1951, or blind, multiply the number on Form 1040, line 39a, by \$1,250 (\$1,550 if single or head of household)		..... 3b.
c.	Add lines 3a and 3b. Enter the total here and on Form 1040, line 40		..... 3c.

\* **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, lines 7, 12, and 18, minus the amount, if any, on line 27.

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**Standard Deduction Chart for People Who Were Born Before January 2, 1951, or Were Blind**

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

Enter the number from the box on Form 1040, line 39a .....

▶



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

<b>IF your filing status is . . .</b>	<b>AND the number in the box above is . . .</b>	<b>THEN your standard deduction is . . .</b>
Single	1	\$7,850
	2	9,400
Married filing jointly or Qualifying widow(er)	1	\$13,850
	2	15,100
	3	16,350
	4	17,600
Married filing separately	1	\$7,550
	2	8,800
	3	10,050
	4	11,300
Head of household	1	\$10,800
	2	12,350



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## Deduction for Exemptions Worksheet—Line 42

Keep for Your Records



<p>1. Is the amount on Form 1040, line 38, more than the amount shown on line 4 below for your filing status?</p> <p><input type="checkbox"/> <b>No.</b>  Multiply \$4,000 by the total number of exemptions claimed on Form 1040, line 6d, and enter the result on line 42.</p> <p><input type="checkbox"/> <b>Yes. Continue.</b></p> <p>2. Multiply \$4,000 by the total number of exemptions claimed on Form 1040, line 6d ..... 2. <input style="width: 100px;" type="text"/></p> <p>3. Enter the amount from Form 1040, line 38 ..... 3. <input style="width: 100px;" type="text"/></p> <p>4. Enter the amount shown below for your filing status.</p> <ul style="list-style-type: none"> <li>• Single—\$258,250</li> <li>• Married filing jointly or qualifying widow(er)—\$309,900</li> <li>• Married filing separately—\$154,950</li> <li>• Head of household—\$284,050</li> </ul> <p style="text-align: right; margin-right: 20px;">} ..... 4. <input style="width: 100px;" type="text"/></p> <p>5. Subtract line 4 from line 3. If the result is more than \$122,500 (\$61,250 if married filing separately),  Enter -0- on line 42 ..... 5. <input style="width: 100px;" type="text"/></p> <p>6. Divide line 5 by \$2,500 (\$1,250 if married filing separately). If the result isn't a whole number, increase it to the next higher whole number (for example, increase .00004 to 1) ..... 6. <input style="width: 100px;" type="text"/></p> <p>7. Multiply line 6 by 2% (0.02) and enter the result as a decimal (rounded to at least three places) ..... 7. <input style="width: 100px;" type="text"/></p> <p>8. Multiply line 2 by line 7 ..... 8. <input style="width: 100px;" type="text"/></p> <p>9. <b>Deduction for exemptions.</b> Subtract line 8 from line 2. Enter the result here and on Form 1040, line 42 ..... 9. <input style="width: 100px;" type="text"/></p>
--

### Line 44

#### Tax

Include in the total on line 44 all of the following taxes that apply.

- Tax on your taxable income. Figure the tax using one of the methods described here.
- 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 due to making a section 962 election (the election made by a domestic shareholder of a controlled foreign corporation to be taxed at corporate rates). See section 962 for details. Check box c 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 2015 for the student. See Form 8863 for more details. Check box c 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 c and enter the amount of the tax and "1291TAX" in the space next to that box.

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

- Yes.** See chapter 30 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, do not use the Tax Table or Tax Computation Worksheet to figure your tax if any of the following applies.

**Form 8615.** Form 8615 generally must be used to figure the tax for any child who had more than \$2,100 of unearned income, such as taxable interest, ordinary dividends, or capital gains (including capital gain distributions), and who either:

1. Was under age 18 at the end of 2015,

2. Was age 18 at the end of 2015 and didn't have earned income that was more than half of the child's support, or

3. Was a full-time student at least age 19 but under age 24 at the end of 2015 and didn't have earned income that was more than half of the child's support.

But if the child files a joint return for 2015 or if neither of the child's parents was alive at the end of 2015, do not use Form 8615 to figure the child's tax.

A child born on January 1, 1998, is considered to be age 18 at the end of 2015; a child born on January 1, 1997, is considered to be age 19 at the end of 2015; a child born on January 1, 1992, is considered to be age 24 at the end of 2015.

**Schedule D Tax Worksheet.** If you have to file Schedule D, and line 18 or 19 of Schedule D is more than zero, use the Schedule D Tax Worksheet in the Instructions for Schedule D to figure the amount to enter on Form 1040, line 44. But if you are filing Form 2555 or 2555-EZ, 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 do not have to use the Schedule D Tax Worksheet and if any of the following applies.

- You reported qualified dividends on Form 1040, line 9b.
- You do not have to file Schedule D and you reported capital gain distributions on Form 1040, line 13.

- You are filing Schedule D and Schedule D, lines 15 and 16, are both more than zero.

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

**Schedule J.** If you had income from farming or fishing (including certain amounts received in connection with the Exxon Valdez litigation), 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 or 2555-EZ, you must figure your tax using the Foreign Earned Income Tax Worksheet.

# DRAFT AS OF

## Foreign Earned Income Tax Worksheet—Line 44

Keep for Your Records



If Form 1040, line 43, is zero, do not complete this worksheet.

- |   |     |       |
|---|-----|-------|
| 1. Enter the amount from Form 1040, line 43 .....   | 1.  | _____ |
| 2a. Enter the amount from your (and your spouse's, if filing jointly) Form 2555, lines 45 and 50, or Form 2555-EZ, line 18 .....  | 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. <b>Figure the tax on the amount on line 3.</b> 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 line 44 to see which tax computation method applies. (Do not use a second Foreign Earned Income Tax Worksheet to figure the tax on this line) ..... | 4.  | _____ |
| 5. <b>Figure the tax on the amount on line 2c.</b> 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 Form 1040, line 44 .....  | 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 6 (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, line 43, from line 6 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 do not 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 (Form 1040), 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 (Form 1040).

# DRAFT AS OF

## Qualified Dividends and Capital Gain Tax Worksheet—Line 44

Keep for Your Records



**Before you begin:**

- ✓ See the earlier instructions for line 44 to see if you can use this worksheet to figure your tax.
- ✓ Before completing this worksheet, complete Form 1040 through line 43.
- ✓ If you do not have to file Schedule D and you received capital gain distributions, be sure you checked the box on line 13 of Form 1040.

<p>1. Enter the amount from Form 1040, line 43. However, if you are filing Form 2555 or 2555-EZ (relating to foreign earned income), enter the amount from line 3 of the Foreign Earned Income Tax Worksheet ..... <b>1.</b></p> <p>2. Enter the amount from Form 1040, line 9b* ..... <b>2.</b></p> <p>3. Are you filing Schedule D?*</p> <p style="margin-left: 20px;"> <input type="checkbox"/> <b>Yes.</b> Enter the <b>smaller</b> of line 15 or 16 of Schedule D. If either line 15 or line 16 is blank or a loss, enter -0-         </p> <p style="margin-left: 20px;"> <input type="checkbox"/> <b>No.</b> Enter the amount from Form 1040, line 13         </p> <p>4. Add lines 2 and 3 ..... <b>4.</b></p> <p>5. If filing Form 4952 (used to figure investment interest expense deduction), enter any amount from line 4g of that form. Otherwise, enter -0- ..... <b>5.</b></p> <p>6. Subtract line 5 from line 4. If zero or less, enter -0- ..... <b>6.</b></p> <p>7. Subtract line 6 from line 1. If zero or less, enter -0- ..... <b>7.</b></p> <p>8. Enter:</p> <p style="margin-left: 20px;">           \$37,450 if single or married filing separately,            \$74,900 if married filing jointly or qualifying widow(er),            \$50,200 if head of household.         </p> <p>9. Enter the smaller of line 1 or line 8 ..... <b>9.</b></p> <p>10. Enter the smaller of line 7 or line 9 ..... <b>10.</b></p> <p>11. Subtract line 10 from line 9. This amount is taxed at 0% ..... <b>11.</b></p> <p>12. Enter the smaller of line 1 or line 6 ..... <b>12.</b></p> <p>13. Enter the amount from line 11 ..... <b>13.</b></p> <p>14. Subtract line 13 from line 12 ..... <b>14.</b></p> <p>15. Enter:</p> <p style="margin-left: 20px;">           \$413,200 if single,            \$232,425 if married filing separately,            \$464,850 if married filing jointly or qualifying widow(er),            \$439,000 if head of household.         </p> <p>16. Enter the smaller of line 1 or line 15 ..... <b>16.</b></p> <p>17. Add lines 7 and 11 ..... <b>17.</b></p> <p>18. Subtract line 17 from line 16. If zero or less, enter -0- ..... <b>18.</b></p> <p>19. Enter the smaller of line 14 or line 18 ..... <b>19.</b></p> <p>20. Multiply line 19 by 15% (0.15) ..... <b>20.</b></p> <p>21. Add lines 11 and 19 ..... <b>21.</b></p> <p>22. Subtract line 21 from line 12 ..... <b>22.</b></p> <p>23. Multiply line 22 by 20% (0.20) ..... <b>23.</b></p> <p>24. Figure the tax on the amount on line 7. If the amount on line 7 is less than \$100,000, use the Tax Table to figure the tax. If the amount on line 7 is \$100,000 or more, use the Tax Computation Worksheet ..... <b>24.</b></p> <p>25. Add lines 20, 23, and 24 ..... <b>25.</b></p> <p>26. 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 ..... <b>26.</b></p> <p>27. <b>Tax on all taxable income.</b> Enter the <b>smaller</b> of line 25 or line 26. Also include this amount on Form 1040, line 44. If you are filing Form 2555 or 2555-EZ, do not enter this amount on Form 1040, line 44. Instead, enter it on line 4 of the Foreign Earned Income Tax Worksheet ..... <b>27.</b></p>	<div style="border: 1px solid black; width: 100%; height: 100%; position: relative;"> <!-- Line 1 --> <div style="position: absolute; top: 0; right: 0; width: 100%; height: 30px;"></div> <!-- Line 2 --> <div style="position: absolute; top: 30px; right: 0; width: 100%; height: 30px;"></div> <!-- Line 3 --> <div style="position: absolute; top: 60px; right: 0; width: 100%; height: 30px;"></div> <!-- Line 4 --> <div style="position: absolute; top: 90px; right: 0; width: 100%; height: 30px;"></div> <!-- Line 5 --> <div style="position: absolute; top: 120px; right: 0; width: 100%; height: 30px;"></div> <!-- Line 6 --> <div style="position: absolute; top: 150px; right: 0; width: 100%; height: 30px;"></div> <!-- Line 7 --> <div style="position: absolute; top: 180px; right: 0; width: 100%; height: 30px;"></div> <!-- Line 8 --> <div style="position: absolute; top: 210px; right: 0; width: 100%; height: 30px;"></div> <!-- Line 9 --> <div style="position: absolute; top: 240px; right: 0; width: 100%; height: 30px;"></div> <!-- Line 10 --> <div style="position: absolute; top: 270px; right: 0; width: 100%; height: 30px;"></div> <!-- Line 11 --> <div style="position: absolute; top: 300px; right: 0; width: 100%; height: 30px;"></div> <!-- Line 12 --> <div style="position: absolute; top: 330px; right: 0; width: 100%; height: 30px;"></div> <!-- Line 13 --> <div style="position: absolute; top: 360px; right: 0; width: 100%; height: 30px;"></div> <!-- Line 14 --> <div style="position: absolute; top: 390px; right: 0; width: 100%; height: 30px;"></div> <!-- Line 15 --> <div style="position: absolute; top: 420px; right: 0; width: 100%; height: 30px;"></div> <!-- Line 16 --> <div style="position: absolute; top: 450px; right: 0; width: 100%; height: 30px;"></div> <!-- Line 17 --> <div style="position: absolute; top: 480px; right: 0; width: 100%; height: 30px;"></div> <!-- Line 18 --> <div style="position: absolute; top: 510px; right: 0; width: 100%; height: 30px;"></div> <!-- Line 19 --> <div style="position: absolute; top: 540px; right: 0; width: 100%; height: 30px;"></div> <!-- Line 20 --> <div style="position: absolute; top: 570px; right: 0; width: 100%; height: 30px;"></div> <!-- Line 21 --> <div style="position: absolute; top: 600px; right: 0; width: 100%; height: 30px;"></div> <!-- Line 22 --> <div style="position: absolute; top: 630px; right: 0; width: 100%; height: 30px;"></div> <!-- Line 23 --> <div style="position: absolute; top: 660px; right: 0; width: 100%; height: 30px;"></div> <!-- Line 24 --> <div style="position: absolute; top: 690px; right: 0; width: 100%; height: 30px;"></div> <!-- Line 25 --> <div style="position: absolute; top: 720px; right: 0; width: 100%; height: 30px;"></div> <!-- Line 26 --> <div style="position: absolute; top: 750px; right: 0; width: 100%; height: 30px;"></div> <!-- Line 27 --> <div style="position: absolute; top: 780px; right: 0; width: 100%; height: 30px;"></div> </div>
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\*If you are filing Form 2555 or 2555-EZ, see the footnote in the Foreign Earned Income Tax Worksheet before completing this line.

**Line 45****Alternative Minimum Tax (AMT)**

If you aren't sure whether you owe the AMT, complete the Worksheet To See if You Should Fill in Form 6251.

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

- Accelerated depreciation.
- Tax-exempt interest from private activity bonds.
- Intangible drilling, circulation, research, experimental, or mining costs.
- Amortization of pollution-control facilities or depletion.
- Income or (loss) from tax-shelter farm activities, passive activities, partnerships, S corporations, or activities for which you aren't at risk.
- Income from long-term contracts not figured using the percentage-of-completion method.
- Interest paid on a home mortgage not used to buy, build, or substantially improve your home.
- Investment interest expense reported on Form 4952.
- Net operating loss deduction.
- Alternative minimum tax adjustments from an estate, trust, electing large partnership, or cooperative.
- Section 1202 exclusion.
- Stock by exercising an incentive stock option and you didn't dispose of the stock in the same year.
- Any general business credit claimed on Form 3800 if either line 6 (in Part I) or line 25 of Form 3800 is more than zero.
- Qualified electric vehicle credit.
- Alternative fuel vehicle refueling property tax.
- Credit for prior year minimum tax.
- Foreign tax credit.



*Form 6251 should be filled in for certain children who are under age 24 at the end of 2015. See the Instructions for Form 6251 for more information.*

**Line 46****Excess Advance Premium Tax Credit Repayment**

The premium tax credit helps pay premiums for health insurance purchased from the Marketplace. If advance payments were made for coverage for you, your spouse, or your dependent, complete Form 8962. If the advance payments were more than the premium tax credit you can claim, enter the amount from Form 8962, line 29.

You may have to repay excess advance premium tax credit payments even if someone else enrolled you, your spouse, or your dependent. You may also have to repay excess advance premium tax credit payments if you enrolled someone in coverage through the Marketplace whom you do not claim as a dependent on your return. For more information, see the instructions for Form 8962.

**Line 48****Foreign Tax Credit**

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

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

1. All of your foreign source gross income was from interest and dividends and all of that income and the foreign tax paid on it were reported to you on Form 1099-INT, Form 1099-DIV, or Schedule K-1 (or substitute statement).
2. 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 were not obligated to pay these amounts to someone else.
4. You are not 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 do not 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 48 the smaller of (a) your total foreign taxes, or (b) the total of the amounts on Form 1040, lines 44 and 46.
- 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 49****Credit for Child and Dependent Care Expenses**

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

- Your qualifying child under age 13 whom you claim as your dependent,
- Your disabled spouse or any other disabled person who couldn't care for himself or herself, or
- Your child whom you couldn't claim as a dependent because of the rules for *Children of divorced or separated parents* in the instructions for line 6c.

For details, use [Tax Topic 602](#) or see Form 2441.

**Line 50****Education Credits**

If you (or your dependent) paid qualified expenses in 2015 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) 2015 tax return.
- Your filing status is married filing separately.



**Before you begin:** ✓ Be sure you have read the **Exception** in the instructions for this line to see if you must fill in Form 6251 instead of using this worksheet.

1. Are you filing **Schedule A**?
  - No.** Skip lines 1 through 3; enter on line 4 the amount from Form 1040, line 38, and go to line 5
  - Yes.** Enter the amount from Form 1040, line 41 ..... 1.
2. If you or your spouse was age 65 or older, enter the **smaller** of the amount on Schedule A, line 4, or 2.5% (0.025) of the amount on Form 1040, line 38. If zero or less, enter -0- ..... 2.
3. Enter the total of the amounts from Schedule A, lines 9 and 27 ..... 3.
4. Add lines 1 through 3 ..... 4.
5. Enter any tax refund from Form 1040, lines 10 and 21 ..... 5.
6. If you completed the Itemized Deductions Worksheet in the Instructions for Schedule A, enter the amount from line 9 of that worksheet ..... 6.
7. Add lines 5 and 6 ..... 7.
8. Subtract line 7 from line 4 ..... 8.
9. Enter the amount shown below for your filing status
  - Single or head of household—\$53,600
  - Married filing jointly or qualifying widow(er)—\$83,400
  - Married filing separately—\$41,700
 } ..... 9.
10. Is the amount on line 8 more than the amount on line 9?
  - No.** You do not need to fill in Form 6251. Do not complete the rest of this worksheet.
  - Yes.** Subtract line 9 from line 8 ..... 10.
11. Enter the amount shown below for your filing status.
  - Single or head of household—\$119,200
  - Married filing jointly or qualifying widow(er)—\$158,900
  - Married filing separately—\$79,450
 } ..... 11.
12. Is the amount on line 8 more than the amount on line 11?
  - No.** Enter -0-. Skip line 13. Enter on line 14 the amount from line 10, and go to line 15.
  - Yes.** Subtract line 11 from line 8 ..... 12.
13. Multiply line 12 by 25% (0.25) and enter the **smaller** of the result or line 9 ..... 13.
14. Add lines 10 and 13 ..... 14.
15. Is the amount on line 14 more than \$185,400 (\$92,700 if married filing separately)?
  - Yes.** Fill in Form 6251 to see if you owe the alternative minimum tax.
  - No.** Multiply line 14 by 26% (0.26) ..... 15.
16. Add Form 1040, line 44 (minus any tax from Form 4972), and Form 1040, line 46. (If you used Schedule J to figure your tax on Form 1040, line 44, refigure that tax without using Schedule J before including it in this calculation) ..... 16.

**Next.** Is the amount on line 15 more than the amount on line 16?

- Yes.** Fill in Form 6251 to see if you owe the alternative minimum tax.
- No.** You do not owe alternative minimum tax and do not need to fill out Form 6251. Leave line 45 blank.

• The amount on Form 1040, line 38, is \$90,000 or more (\$180,000 or more if married filing jointly).

• You, or your spouse, were a non-resident alien for any part of 2015 unless your filing status is married filing jointly.

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 line 68, and [www.irs.gov/uac/Am-I-Eligible-to-Claim-an-Education-Credit%3F](http://www.irs.gov/uac/Am-I-Eligible-to-Claim-an-Education-Credit%3F).

## Line 51

### 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 roll-over contributions, to a traditional or Roth IRA (including *myRA*); (b) elective deferrals to a 401(k) or 403(b) plan (including designated Roth contributions) or to a governmental 457, SEP, or SIMPLE plan; (c) voluntary employee contributions to a qualified retirement plan (including the federal Thrift Savings Plan); or (d) contributions to a 501(c)(18)(D) plan.

However, you can't take the credit if either of the following applies.

1. The amount on Form 1040, line 38, is more than \$30,500 (\$45,750 if head of household; \$61,000 if married filing jointly).

2. The person(s) who made the qualified contribution or elective deferral (a) was born after January 1, 1998, (b) is claimed as a dependent on someone else's 2015 tax return, or (c) was a student (defined next).

You were a student if during any part of 5 calendar months of 2015 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.

# DRAFT AS OF

## 2015 Child Tax Credit Worksheet—Line 52

Keep for Your Records 



1. To be a qualifying child for the child tax credit, the child must be your dependent, **under age 17** at the end of 2015, and meet all the conditions in Steps 1 through 3 in the instructions for line 6c. Make sure you checked the box on Form 1040, line 6c, column (4), for each qualifying child.
2. If you do not have a qualifying child, you cannot claim the child tax credit.
3. If your qualifying child has an ITIN instead of an SSN, file Schedule 8812.
4. Do **not** use this worksheet, but use Pub. 972 instead, if:
  - a. You are claiming the adoption credit, mortgage interest credit, District of Columbia first-time homebuyer credit, or a residential energy credit,
  - b. You are excluding income from Puerto Rico, or
  - c. You are filing Form 2555, 2555-EZ, or 4563.

### Part 1

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

1	
---	--

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

2	
---	--

3. Enter the amount shown below for your filing status.

- Married filing jointly — \$110,000
- Single, head of household, or qualifying widow(er) — \$75,000
- Married filing separately — \$55,000

3	
---	--

4. Is the amount on line 2 more than the amount on line 3?

**No.** Leave line 4 blank. Enter -0- on line 5, and go to line 6.

**Yes.** Subtract line 3 from line 2.


If the result is not a multiple of \$1,000, increase it to the next multiple of \$1,000.  
For example, increase \$425 to \$1,000, increase \$1,025 to \$2,000, etc.

4	
---	--

5. Multiply the amount on line 4 by 5% (0.05). Enter the result.

5	
---	--

6. Is the amount on line 1 more than the amount on line 5?

**No.**  You cannot take the child tax credit on Form 1040, line 52. You also cannot take the additional child tax credit on Form 1040, line 67. Complete the rest of your Form 1040.

**Yes.** Subtract line 5 from line 1. Enter the result.  
*Go to Part 2.*

6	
---	--



# DRAFT AS OF

## 2015 Child Tax Credit Worksheet—Continued

Keep for Your Records 

**Before you begin Part 2:** ✓ Figure the amount of any credits you are claiming on Form 8910, Form 8936, or Schedule R.

### Part 2

7. Enter the amount from Form 1040, line 47.

7

8. Add any amounts from:

Form 1040, line 48 \_\_\_\_\_

Form 1040, line 49 + \_\_\_\_\_

Form 1040, line 50 + \_\_\_\_\_

Form 1040, line 51 + \_\_\_\_\_

Form 5695, line 30\*+ \_\_\_\_\_

Form 8910, line 15 + \_\_\_\_\_

Form 8936, line 23 + \_\_\_\_\_

Schedule R, line 22 + \_\_\_\_\_

Enter the total.

8

9. Are the amounts on lines 7 and 8 the same?

**Yes.** 

You cannot take this credit because there is no tax to reduce. However, you may be able to take the **additional child tax credit**. See the **TIP** below.

**No.** Subtract line 8 from line 7.

9

10. Is the amount on line 6 more than the amount on line 9?

**Yes.** Enter the amount from line 9.

Also, you may be able to take the **additional child tax credit**. See the **TIP** below.

**This is your child tax credit.**

**No.** Enter the amount from line 6.

10

Enter this amount on Form 1040, line 52.



You may be able to take the **additional child tax credit** on Form 1040, line 67, if you answered “Yes” on line 9 or line 10 above.

- First, complete your Form 1040 through lines 66a and 66b.
- Then, use Schedule 8812 to figure any additional child tax credit.

\*See the Form 5695 instructions to see if line 30 (nonbusiness energy property credit) applies for 2015.

**Line 53****Residential Energy Credit**

**Residential energy efficient property credit.** You may be able to take this credit by completing and attaching Form 5695 if you paid for any of the following during 2015.

- Qualified solar electric property for use in your home located in the United States.
- Qualified solar water heating property for use in your home located in the United States.
- Qualified fuel cell property installed on or in connection with your main home located in the United States.
- Qualified small wind energy property for use in connection with your home located in the United States.
- Qualified geothermal heat pump property installed on or in connection with your home located in the United States.



*At the time these instructions went to print, the nonbusiness energy property credit had expired. You can't claim it for any property placed in service after 2014. However, Congress was considering legislation to extend it for 2015. To find out if legislation extended the credit so you can claim it on your 2015 return, go to [www.irs.gov/formspubs](http://www.irs.gov/formspubs) or [www.irs.gov/form1040](http://www.irs.gov/form1040).*

**Condos and co-ops.** If you are a member of a condominium management association for a condominium you own or a tenant-stockholder in a cooperative housing corporation, you are treated as having paid your proportionate share of any costs of such association or corporation for purposes of this credit.

**More details.** For details, see Form 5695.

**Line 54****Other Credits**

Enter the total of the following credits on line 54 and check the appropriate box(es). Check all boxes that apply. If box c is checked, also enter the applicable form number. To find out if you can take the credit, see the form or publication indicated.

• **General business credit.** This credit consists of a number of credits that usually apply only to individuals who are partners, shareholders in an S corporation, self-employed, or who have rental property. See Form 3800 or Pub. 334.

• **Credit for prior year minimum tax.** If you paid alternative minimum tax in a prior year, see Form 8801.

• **Mortgage interest credit.** If a state or local government gave you a mortgage credit certificate, see Form 8396.

• **Credit for the elderly or the disabled.** See Schedule R.

• **Adoption credit.** You may be able to take this credit if you paid expenses to adopt a child or you adopted a child with special needs and the adoption became final in 2015. See the Instructions for Form 8839.

• **District of Columbia first-time homebuyer credit.** You can't claim this credit for a home you bought after 2011. You can claim it only if you have a credit carryforward from 2014. See Form 8859.

• **Qualified plug-in electric drive motor vehicle credit.** See Form 8936.

• **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.

• **Alternative motor vehicle credit.** See Form 8910 if you placed a new fuel cell motor vehicle in service during 2015.

• **Credit to holders of tax credit bonds.** See Form 8912.

**Other Taxes****Line 58****Unreported Social Security and Medicare Tax from Forms 4137 and 8919**

Enter the total of any taxes from Form 4137 and Form 8919. Check the appropriate box(es).

**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.

Do not include the value of any non-cash tips, such as tickets or passes. You do not 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.



*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.*

**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 58 the amount from line 13 of Form 8919. Include the amount from line 6 of Form 8919 on Form 1040, line 7.

**Line 59****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 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 in a qualified rollover contribution.

2. Excess contributions were made to your IRA, Coverdell education savings account (ESA), Archer MSA, health savings account (HSA), or ABLE account.

3. You received a taxable distribution from a Coverdell ESA, qualified tuition program, or ABLE account.

4. You were born before July 1, 1944, and didn't take the minimum re-

quired distribution from your IRA or other qualified retirement plan.

**Exception.** If only item (1) applies and distribution code 1 is correctly shown in box 7 of all your Forms 1099-R, you do not have to file Form 5329. Instead, multiply the taxable amount of the distribution by 10% (0.10) and enter the result on line 59. The taxable amount of the distribution is the part of the distribution you reported on Form 1040, line 15b or line 16b, or on Form 4972. Also, enter “No” under the heading *Other Taxes* to the left of line 59 to indicate that you do not have to file Form 5329. But you must file Form 5329 if distribution code 1 is incorrectly shown in box 7 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 60a

### 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 \$1,900 or more in 2015. Cash wages include wages paid by check, money order, etc. But do not count amounts paid to an employee who was under age 18 at any time in 2015 and was a student.

2. You withheld federal income tax during 2015 at the request of any household employee.

3. You paid total cash wages of \$1,000 or more in any calendar quarter of 2014 or 2015 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 60b

### First-time Homebuyer Credit Repayment

Enter the first-time homebuyer credit you have to repay if:

- You bought the home in 2008, or
- The home you bought was destroyed, condemned, or sold under threat of condemnation within 36 months after buying it and you didn't buy a new home within 2 years of that event.

If you bought the home in 2008 and owned and used it as your main home for all of 2015, you can enter your 2015 repayment on this line without attaching Form 5405.

See the Form 5405 instructions for details and for exceptions to the repayment rule.

## Line 61

### Health Care: Individual Responsibility

You must either:

- Have qualifying health care coverage for every month of 2015 for yourself, your spouse (if filing jointly), and anyone you can or do claim as a dependent, (you are treated as having coverage for any month in which you have coverage for at least 1 day of the month),
- Qualify for an exemption from the requirement to have health care coverage, or
- Make a shared responsibility payment with your return and enter the amount on this line.

If you had qualifying health care coverage (called minimum essential coverage) for every month of 2015 for yourself, your spouse (if filing jointly), and anyone you can or do claim as a dependent, check the box on this line and leave the entry space blank.

You can check the box even if:

- A dependent child who was born or adopted during the year was not covered by your insurance during the month of or months before birth or adoption (but the child must have had minimum essential coverage every month of 2015 following the birth or adoption), or
- A spouse or dependent who died during the year was not covered by your

insurance during the month of death and months after death (but he or she must have had minimum essential coverage every month of 2015 he or she was alive).

Otherwise, do not check the box on this line. If you, your spouse (if filing jointly), or someone you can or do claim as a dependent didn't have coverage for each month of 2015 you must either claim a coverage exemption on Form 8965 or report a shared responsibility payment on line 61. See the instructions for Form 8965 for information on coverage exemptions and figuring the shared responsibility payment.

If you can be claimed as a dependent, do not check the box on this line. Leave the entry space blank. You do not need to attach Form 8965 or see its instructions.

If you or someone in your household had minimum essential coverage in 2015, the provider of that coverage is required to send you a Form 1095-A, 1095-B, or 1095-C (with Part III completed) that lists individuals in your family who were enrolled in the coverage and shows their months of coverage.

- Individuals enrolled in health insurance coverage through the Marketplace generally receive this information on Form 1095-A, Health Insurance Marketplace Statement.
- Individuals enrolled in health insurance coverage provided by their employer generally receive this information on either Form 1095-B, Health Coverage, or on Form 1095-C, Employer-Provided Health Insurance Offer and Coverage.
- Individuals enrolled in a government-sponsored health program or in other types of coverage generally receive this information on Form 1095-B, Health Coverage.

Even if you didn't receive a form with this information, you may have had minimum essential coverage for some or all of 2015.

**Minimum essential coverage.** Most health care coverage that people have is minimum essential coverage.

Minimum essential coverage includes:

- Most types of health care coverage provided by your employer,

• Many types of government-sponsored health care coverage including Medicare, most Medicaid coverage, and most health care coverage provided to veterans and active duty service members.

• Certain types of health care coverage you buy directly from an insurance company, and

• Health care coverage you buy through the Marketplace.

See the instructions for Form 8965 for more information on what qualifies as minimum essential coverage.

**Premium tax credit.** If you, your spouse, or a dependent enrolled in health insurance through the Marketplace, you may be able to claim the premium tax credit. See the instructions for line 69 and Form 8962.

## Line 62

### Other Taxes

Use line 62 to report any taxes not reported elsewhere on your return or other schedules. To find out if you owe the tax, see the form or publication indicated. Enter on line 62 the total of all of the following taxes you owe.

**Additional Medicare Tax.** See Form 8959 and its instructions if the total of your 2015 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 widow(er).

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 do not 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 and Form 1040.

Check box a if you owe the tax.

**Net Investment Income Tax.** See Form 8960 and its instructions if the amount on Form 1040, line 38, is more than:

- \$125,000 if married filing separately,
- \$250,000 if married filing jointly or qualifying widow(er), or
- \$200,000 if single or head of household.

If you file Form 2555 or 2555-EZ, see Form 8960 and its instructions if the amount on Form 1040, line 38, is more than:

- \$24,200 if married filing separately,
- \$149,200 if married filing jointly or qualifying widow(er), or
- \$99,200 if single or head of household.

Check box b if you owe the tax.

**Other taxes.** For the following taxes, check box c and, in the space next to that box, enter the amount of the tax and the code that identifies it. If you need more room, attach a statement listing the amount of each tax and the code.

1. Additional tax on health savings account (HSA) distributions (see Form 8889, Part II). Identify as "HSA."

2. Additional tax on an HSA because you didn't remain an eligible individual during the testing period (see Form 8889, Part III). Identify as "HDHP."

3. Additional tax on Archer MSA distributions (see Form 8853). Identify as "MSA."

4. Additional tax on Medicare Advantage MSA distributions (see Form 8853). Identify as "Med MSA."

5. Recapture of the following credits.

a. Investment credit (see Form 4255). Identify as "ICR."

b. Low-income housing credit (see Form 8611). Identify as "LIHCR."

c. Indian employment credit (see Form 8845). Identify as "IECR."

d. New markets credit (see Form 8874). Identify as "NMCR."

e. Credit for employer-provided child care facilities (see Form 8882). Identify as "ECCFR."

f. Alternative motor vehicle credit (see Form 8910). Identify as "AMVCR."

g. Alternative fuel vehicle refueling property credit (see Form 8911). Identify as "ARPCR."

h. Qualified plug-in electric drive motor vehicle credit (see Form 8936). Identify as "8936R."

6. Recapture of federal mortgage subsidy. If you sold your home in 2015 and it was financed (in whole or in part) from the proceeds of any tax-exempt qualified mortgage bond or you claimed the mortgage interest credit, see Form 8828. Identify as "FMSR."

7. Section 72(m)(5) excess benefits tax (see Pub. 560). Identify as "Sec. 72(m)(5)."

8. Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance. This tax should be shown in box 12 of Form W-2 with codes A and B or M and N. Identify as "UT."

9. Golden parachute payments. If you received an excess parachute payment (EPP), you must pay a 20% tax on it. This tax should be shown in box 12 of Form W-2 with code K. If you received a Form 1099-MISC, the tax is 20% of the EPP shown in box 13. Identify as "EPP."

10. Tax on accumulation distribution of trusts (see Form 4970). Identify as "ADT."

11. Excise tax on insider stock compensation from an expatriated corporation. See section 4985. Identify as "ISC."

12. Interest on the tax due on installment income from the sale of certain residential lots and timeshares. Identify as "453(1)(3)."

13. Interest on the deferred tax on gain from certain installment sales with a sales price over \$150,000. Identify as "453A(c)."

14. Additional tax on recapture of a charitable contribution deduction relating to a fractional interest in tangible personal property. See Pub. 526. Identify as "FITPP."

15. Look-back interest under section 167(g) or 460(b). See Form 8697 or 8866. Identify as "8697" or "8866."

16. 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 15b 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. Identify as “NQDC.”

17. 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 2015. 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. Identify as “457A.”

18. Tax on noneffectively connected income for any part of the year you were a nonresident alien (see the Instructions for Form 1040NR). Identify as “1040NR.”

19. Any interest amount from Form 8621, line 16f, relating to distributions from, and dispositions of, stock of a section 1291 fund. Identify as “1291INT.”

20. Any interest amount from Form 8621, line 24. Identify as “1294INT.”

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## Payments

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### Line 64

#### Federal Income Tax Withheld

Add the amounts shown as federal income tax withheld on your Forms W-2,

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

If you received a 2015 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 64. This should be shown in box 4 of Form 1099, box 6 of Form SSA-1099, or box 10 of Form RRB-1099.

If you had Additional Medicare Tax withheld by your employer(s) in 2015, include the amount shown on Form 8959, line 24, in the total on line 64. Attach Form 8959.

Also include on line 64 any federal income tax withheld that is shown on a Schedule K-1.

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### Line 65

#### 2015 Estimated Tax Payments

Enter any estimated federal income tax payments you made for 2015. Include any overpayment that you applied to your 2015 estimated tax from:

- Your 2014 return, or
- An amended return (Form 1040X).

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 2015. For an example of how to do this, see Pub. 505. You may want to attach an explanation of how you and your spouse divided the payments. Be sure to show both social security numbers (SSNs) in the space provided on the separate returns. If you or your spouse paid separate estimated tax but you are now filing a joint return, add the amounts you each paid. Follow these instructions even if your spouse died in 2015 or in 2016 before filing a 2015 return.

**Divorced taxpayers.** If you got divorced in 2015 and you made joint estimated tax payments with your former spouse, enter your former spouse's SSN in the space provided on the front of Form 1040. If you were divorced and remarried in 2015, enter your present spouse's SSN in the space provided on the front of Form 1040. Also, under the heading *Payments* to the left of line 65, enter your former spouse's SSN, followed by “DIV.”

**Name change.** If you changed your name because of marriage, divorce, etc., and you made estimated tax payments using your former name, attach a statement to the front of Form 1040. On the statement, explain all the payments you and your spouse made in 2015 and the name(s) and SSN(s) under which you made them.

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

## What Is the EIC?

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

## To Take the EIC:

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

For help in determining if you are eligible for the EIC, go to [www.irs.gov/eitc](http://www.irs.gov/eitc) and click on “EITC Assistant.” This service is available in English and Spanish.



*If you take the EIC even though you 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 take 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.*

## Step 1 All Filers

- If, in 2015:
  - 3 or more children lived with you, is the amount on Form 1040, line 38, less than \$47,747 (\$53,267 if married filing jointly)?
  - 2 children lived with you, is the amount on Form 1040, line 38, less than \$44,454 (\$49,974 if married filing jointly)?
  - 1 child lived with you, is the amount on Form 1040, line 38, less than \$39,131 (\$44,651 if married filing jointly)?
  - No children lived with you, is the amount on Form 1040, line 38, less than \$14,820 (\$20,330 if married filing jointly)?

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

- Do you, and your spouse if filing a joint return, have a social security number that allows you to work and is valid for EIC purposes (explained later under *Definitions and Special Rules*)?
 

**Yes.** Continue  **No.** You can't take the credit. Enter “No” on the dotted line next to line 66a.

- Is your filing status married filing separately?
 

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

- Are you filing Form 2555 or 2555-EZ (relating to foreign earned income)?
 

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

- Were you or your spouse a nonresident alien for any part of 2015?
 

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

## Step 2 Investment Income

- Add the amounts from Form 1040:

Line 8a		_____
Line 8b	+	_____
Line 9a	+	_____
Line 13*	+	_____

**Investment Income** =

\*If line 13 is a loss, enter -0-.

- Is your investment income more than \$3,400?
 

**Yes.** Continue  **No.** Skip question 3; go to question 4.
- Are you filing Form 4797 (relating to sales of business property)?
 

**Yes.** See *Form 4797 filers*, later, under *Definitions and Special Rules.*  **No.** You can't take the credit.
- Do any of the following apply for 2015?
  - 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).
  - 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 a child who 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 2015 and younger than you  
(or your spouse, if filing jointly)

or

Under age 24 at the end of 2015, a student (defined later), and younger than you  
(or your spouse, if filing jointly)

or

Any age and permanently and totally disabled (defined later)

AND

Who isn't filing a joint return for 2015  
or is filing a joint return for 2015 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 2015.



*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.*



*If the child didn't live with you for more than half of 2015 because of a temporary absence, birth, death, or kidnapping, see Exception to time lived with you, later.*



*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 2015, 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?

- Yes.** The child must have a valid social security number (SSN) as defined later, unless the child was born and died in 2015. If at least one qualifying child has a valid SSN (or was born or died in 2015), go to question 2. Otherwise, you can't take the credit.
- No.** Skip questions 2 and 3; go to Step 4.

2. Are you filing a joint return for 2015?

- Yes.** Skip question 3 and Step 4; go to Step 5.
- No.** Continue →

3. Could you be a qualifying child of another person for 2015? (Check "No" if the other person isn't required to file, and isn't filing, a 2015 tax return or is filing a 2015 return only to claim a refund of withheld income tax or estimated tax paid (see Pub. 596 for examples).)

- Yes.** You can't take the credit. Enter "No" on the dotted line next to line 66a.
- No.** Skip Step 4; go to Step 5.

**Step 4 Filers Without a Qualifying Child**

1. Is the amount on Form 1040, line 38, less than \$14,820 (\$20,330 if married filing jointly)?

- Yes.** Continue →
- No.** You can't take the credit.


2. Were you, or your spouse if filing a joint return, at least age 25 but under age 65 at the end of 2015? (Check "Yes" if you, or your spouse if filing a joint return, were born after December 31, 1950, and before January 2, 1991.) If your spouse died in 2015 or if you are preparing a return for someone who died in 2015, see Pub. 596 before you answer.


- Yes.** Continue →
- No.** 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 2015? Members of the military stationed outside the United States, see *Members of the military*, later, before you answer.

- Yes.** Continue →
- No.** You can't take the credit. Enter "No" on the dotted line next to line 66a.

4. Are you filing a joint return for 2015?  
 **Yes.** Skip questions 5 and 6; go to Step 5.  **No.** Continue


5. Could you be a qualifying child of another person for 2015? (Check "No" if the other person isn't required to file, and isn't filing, a 2015 tax return or is filing a 2015 return only to claim a refund of withheld income tax or estimated tax paid (see Pub. 596 for examples).)  
 **Yes.**   **No.** Continue  
 You can't take the credit. Enter "No" on the dotted line next to line 66a.

6. Can you be claimed as a dependent on someone else's 2015 tax return?  
 **Yes.**   **No.** Go to Step 5.  
 You can't take the credit.


**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, line 7 . . . . . 1. \_\_\_\_\_
2. Enter any amount included on Form 1040, line 7, that is a taxable scholarship or fellowship grant not reported on a Form W-2 . . . . . 2. \_\_\_\_\_
3. Enter any amount included on Form 1040, line 7, that you received for work performed while an inmate in a penal institution. (Enter "PRI" and the same amount on the dotted line next to Form 1040, line 7) . . . . . 3. \_\_\_\_\_
4. Enter any amount included on Form 1040, line 7, that you received as a pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan. (Enter "DFC" and the same amount on the dotted line next to Form 1040, line 7.) This amount may be shown in box 11 of Form W-2. If you received such an amount but box 11 is blank, contact your employer for the amount received . . . . . 4. \_\_\_\_\_
5. Enter any amount included on Form 1040, line 7, that is a Medicaid waiver payment you exclude from income. (See the instructions for line 21) . . . . . 5. \_\_\_\_\_
6. Add lines 2, 3, 4, and 5 . . . . . 6. \_\_\_\_\_

7. Subtract line 6 from line 1 . . . . . 7. \_\_\_\_\_
8. Enter all of your nontaxable combat pay if you elect to include it in earned income. Also enter this amount on Form 1040, line 66b. See *Combat pay, nontaxable*, later . . . . . 8. \_\_\_\_\_  
 *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.*
9. Add lines 7 and 8. **This is your earned income** . . . . . 9. \_\_\_\_\_

2. Were you self-employed at any time in 2015, or are you filing Schedule SE because you were a member of the clergy or you had church employee income, or are you filing Schedule C or C-EZ as a statutory employee?  
 **Yes.** Skip question 3 and Step 6; go to Worksheet B.  **No.** Continue

3. If you have:  
 • 3 or more qualifying children, is your earned income less than \$47,747 (\$53,267 if married filing jointly)?  
 • 2 qualifying children, is your earned income less than \$44,454 (\$49,974 if married filing jointly)?  
 • 1 qualifying child, is your earned income less than \$39,131 (\$44,651 if married filing jointly)?  
 • No qualifying children, is your earned income less than \$14,820 (\$20,330 if married filing jointly)?  
 **Yes.** Go to Step 6.  **No.**   
 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.

**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, line 7, was also reported on Schedule SE, Section B, line 5a. Subtract that amount from the amount on Form 1040, line 7, and enter the result on line 1 of the worksheet in Step 5 (instead of entering the actual amount from Form 1040, line 7). 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, line 7:



1. Enter “Clergy” on the dotted line next to Form 1040, line 66a.
2. Determine how much of the amount on Form 1040, line 7, was also reported on Schedule SE, Section A, line 2, or Section B, line 2.
3. Subtract that amount from the amount on Form 1040, line 7. Enter the result on line 1 of the worksheet in Step 5 (instead of entering the actual amount from Form 1040, line 7).
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.

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

1. Enter “EIC” on the dotted line next to Form 1040, line 66a.
2. Be sure you enter the nontaxable combat pay you elect to include in earned income on Form 1040, line 66b. See *Combat pay, nontaxable*, 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.

**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* in the instructions for line 6c and *Members of the military*, later. A child is considered to have lived with you for more than half of 2015 if the child was born or died in 2015 and your home was this child's home for more than half the time he or she was alive in 2015.

**Form 4797 filers.** If the amount on Form 1040, line 13, includes an amount from Form 4797, you must use Worksheet 1 in Pub. 596 to see if you can take the EIC. 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 do not file Form 8862 if either of the following applies.

- You filed Form 8862 for another year, the EIC was allowed for that year, and your EIC 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, do not file Form 8862 or take the credit for the:

- 2 years after the most recent tax year for which there was a final determination that your EIC 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.

**Married child.** A child who was married at the end of 2015 is a qualifying child only if (a) you can claim him or her as your dependent on Form 1040, line 6c, or (b) you could have claimed him or her as your dependent except for the special rule for *Children of divorced or separated parents* in the instructions for line 6c.

**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 do not serve more than 90 days.

**Nonresident aliens.** If your filing status is married filing jointly, go to Step 2. Otherwise, stop; you can't take the EIC. Enter “No” on the dotted line next to line 66a.

**Permanently and totally disabled.** A person is permanently and totally disabled if, at any time in 2015, 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* in the instructions for line 6c applies.

1. Dependency exemption (line 6c).
2. Child tax credits (lines 52 and 67).
3. Head of household filing status (line 4).
4. Credit for child and dependent care expenses (line 49).
5. Exclusion for dependent care benefits (Form 2441, Part III).
6. Earned income credit (lines 66a and 66b).

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

- 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 do not 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 2015. 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 2015.

- 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 2015.

- 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 2015, but only if that person's AGI is higher than the highest AGI of any parent of the child who can claim the child.

**Example.** Your daughter meets the conditions to be a qualifying child for both you and your mother. Your daughter doesn't meet the conditions to be a qualifying child of any other person, including her other parent. Under the rules just described, you can claim your daughter as a qualifying child for all of the six tax benefits listed here for which you otherwise qualify. Your mother can't claim any of the six tax benefits listed here unless she has a different qualifying child. However, if your mother's AGI is higher than yours and you do not claim your daughter as a qualifying child, your daughter is the qualifying child of your mother.

For more details and examples, see Pub. 596.

If you won't be taking the EIC with a qualifying child, enter "No" on the dotted line next to line 66a. Otherwise, go to Step 3, question 1.

**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. 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?*

**Student.** A student is a child who during any part of 5 calendar months of 2015 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.

**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 (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.

**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.

<b>1</b>	
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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 children you have. Enter the credit here.

<b>2</b>	
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If line 2 is zero,  You cannot take the credit. Enter “No” on the dotted line next to line 66a.

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

<b>3</b>	
----------	--

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

- Yes.** Skip line 5; enter the amount from line 2 on line 6.
- No.** Go to line 5.

**Part 2**

**Filers Who Answered “No” on Line 4**

5. If you have:

- No qualifying children, is the amount on line 3 less than \$8,250 (\$13,750 if married filing jointly)?
- 1 or more qualifying children, is the amount on line 3 less than \$18,150 (\$23,650 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 children you have. Enter the credit here.  
Look at the amounts on lines 5 and 2.  
Then, enter the **smaller** amount on line 6.

<b>5</b>	
----------	--

**Part 3**

**Your Earned Income Credit**

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

<b>6</b>	
----------	--

Enter this amount on Form 1040, line 66a.

**Reminder—**

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



If your EIC for a year after 1996 was reduced or disallowed, see Form 8862, who must file, *earlier*, to find out if you must file Form 8862 to take the credit for 2015.

**Worksheet B—2015 EIC—Lines 66a and 66b**

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, Section A, line 3, or Section B, line 3, whichever applies.
- b. Enter any amount from Schedule SE, Section B, line 4b, and line 5a.
- c. Combine lines 1a and 1b.
- d. Enter the amount from Schedule SE, Section A, line 6, or Section B, line 13, whichever applies.
- e. Subtract line 1d from 1c.

1a			
		+	1b
		=	1c
		-	1d
		=	1e

**Part 2**  
**Self-Employed NOT Required To File Schedule SE**

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

2. Do not 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\*.
- b. Enter any net profit or (loss) from Schedule C, line 31; Schedule C-EZ, line 3; Schedule K-1 (Form 1065), box 14, code A (other than farming); and Schedule K-1 (Form 1065-B), box 9, code J1\*.
- c. Combine lines 2a and 2b.

2a			
		+	2b
		=	2c

*\*If you have any Schedule K-1 amounts, complete the appropriate line(s) of Schedule SE, Section A. 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 or C-EZ**

3. Enter the amount from Schedule C, line 1, or Schedule C-EZ, 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.
  - 4b. Combine lines 1e, 2c, 3, and 4a. **This is your total earned income.**
- If line 4b is zero or less,  You cannot take the credit. Enter “No” on the dotted line next to line 66a.
5. If you have:
    - 3 or more qualifying children, is line 4b less than \$47,747 (\$53,267 if married filing jointly)?
    - 2 qualifying children, is line 4b less than \$44,454 (\$49,974 if married filing jointly)?
    - 1 qualifying child, is line 4b less than \$39,131 (\$44,651 if married filing jointly)?
    - No qualifying children, is line 4b less than \$14,820 (\$20,330 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.**  You cannot take the credit. Enter “No” on the dotted line next to line 66a.

4a	
4b	



**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 children you have. Enter the credit here. 7

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

8. Enter the amount from Form 1040, line 38. 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, is the amount on line 8 less than \$8,250 (\$13,750 if married filing jointly)?
  - 1 or more qualifying children, is the amount on line 8 less than \$18,150 (\$23,650 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 children you have. Enter the credit here. 10
- Look at the amounts on lines 10 and 7. Then, enter the **smaller** amount on line 11.

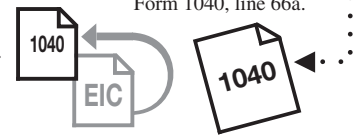
**Part 7**

**Your Earned Income Credit**

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

**Reminder—**

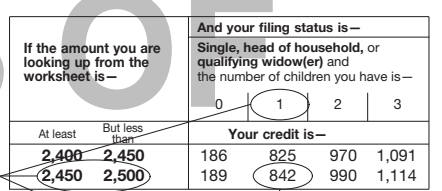
✓ If you have a qualifying child, complete and attach Schedule EIC.



*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 2015.*

# 2015 Earned Income Credit (EIC) Table

Caution. This is not a tax table.



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

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

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

If the amount you are looking up from the worksheet is—		And your filing status is—							
		Single, head of household, or qualifying widow(er) and the number of children you have is—				Married filing jointly and the number of children you have is—			
At least	But less than	Your credit is—				Your credit is—			
		0	1	2	3	0	1	2	3
\$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

(Continued)













Earned Income Credit (EIC) Table - Continued

(Caution. This is not a tax table.)

Table with columns for filing status (Single, Married), credit amount ranges, and specific credit values. It is organized into two main sections with similar structures.

(Continued)



**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 widow(er) and the number of children you have is-				Married filing jointly and the number of children you have is-			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is-				Your credit is-			
52,800	52,850	0	0	0	0	0	0	0	93
52,850	52,900	0	0	0	0	0	0	0	83
52,900	52,950	0	0	0	0	0	0	0	72
52,950	53,000	0	0	0	0	0	0	0	61
53,000	53,050	0	0	0	0	0	0	0	51
53,050	53,100	0	0	0	0	0	0	0	40
53,100	53,150	0	0	0	0	0	0	0	30
53,150	53,200	0	0	0	0	0	0	0	19

If the amount you are looking up from the worksheet is-		And your filing status is-							
		Single, head of household, or qualifying widow(er) and the number of children you have is-				Married filing jointly and the number of children you have is-			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is-				Your credit is-			
53,200	53,250	0	0	0	0	0	0	0	9
53,250	53,267	0	0	0	0	0	0	0	2

DRAFT AS OF

**Line 67****Additional Child Tax Credit****What Is the Additional Child Tax Credit?**

This credit is for certain people who have at least one qualifying child for the child tax credit (as defined in Steps 1, 2, and 3 of the instructions for line 6c). The additional child tax credit may give you a refund even if you do not owe any tax or didn't have any tax withheld.

**Two Steps To Take the Additional Child Tax Credit!**

**Step 1.** Be sure you figured the amount, if any, of your child tax credit. See the instructions for line 52.

**Step 2.** Read the TIP at the end of your Child Tax Credit Worksheet. Use Schedule 8812 to see if you can take the additional child tax credit, but only if you meet the condition given in that TIP.

**Line 68****American Opportunity Credit**

If you meet the requirements to claim an education credit (see the instructions for line 50), enter on line 68 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.

**Line 69****Net Premium Tax Credit**

You may be eligible to claim the premium tax credit if you, your spouse, or a dependent enrolled in health insurance through the Marketplace. The premium tax credit helps pay for this health insurance. Complete Form 8962 to determine the amount of your premium tax credit, if any. Enter the amount, if any, from Form 8962, line 26. See Pub. 974 and

the instructions for Form 8962 for more information.

**Line 70****Amount Paid With Request for Extension To File**

If you got an automatic extension of time to file Form 1040 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 by debit or credit card, do not include on line 70 the convenience fee you were charged. Also, include any amounts paid with Form 2350.



*You may be able to deduct any credit or debit card convenience fees on your 2016 Schedule A.*

**Line 71****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 2015 and total wages of more than \$118,500, 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 \$7,347. But if any one employer withheld more than \$7,347, 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. Instead, use Form 843.

For more details, see Pub. 505.

**Line 72****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.

**Line 73**

Check the box(es) on line 73 to report any credit from Form 2439 or 8885.

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, include the credit on line 73. Check box d and enter "I.R.C. 1341" in the space next to that box. See Pub. 525 for details about this credit.

If you made a tax payment that doesn't belong on any other line, include the payment on line 73. Check box d and enter "Tax" in the space next to that box.

If you check more than one box, enter the total of the line 73 credits and payments.

**Refund****Line 75****Amount Overpaid**

If line 75 is under \$1, we will send a refund only on written request.



*If the amount you overpaid is large, you may want to decrease the amount of income tax withheld from your pay by filing a new Form W-4. See Income Tax Withholding and Estimated Tax Payments for 2016 under General Information, later.*

**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 75 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.

## Injured Spouse

If you file a joint return and your spouse has not 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 75 may be used (offset) to pay the past-due amount. But your part of the overpayment may be refunded to you if certain conditions apply and you complete Form 8379. For details, use [Tax Topic 203](#) or see Form 8379.

## Lines 76a Through 76d

### Amount Refunded to You

If you want to check the status of your refund, just use the IRS2Go phone app or go to [IRS.gov](#) and click on *Where's My Refund*. See *Refund Information*, later. Information about your return 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 2015 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 an actual personalized refund date as soon as the IRS processes your tax return and approves your refund.

**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 (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.*

**Fast Refunds!** Join the eight in 10 taxpayers who choose direct deposit—a fast, simple, safe, secure way to have your refund deposited automatically to your checking or savings account, including an individual retirement arrangement (IRA). See the information about IRAs later.

If you want us to directly deposit the amount shown on line 76a to your checking or savings 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 76b through 76d (if you want your refund deposited to only one account), or
- Check the box on line 76a and attach Form 8888 if you want to split the direct deposit of your refund into more than one account or use all or part of your refund to buy paper series I savings bonds.

If you do not want your refund directly deposited to your account, do not check the box on line 76a. Draw a line through the boxes on lines 76b and 76d. We will send you a check instead.

**Account must be in your name.** Do not 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, do not have any part of your refund deposited into the preparer's account to pay the fee.

The number of refunds that can be directly deposited to a single account or prepaid debit card is limited to three a year. After this limit is reached, paper checks will be sent instead. Learn more at [IRS.gov](#).

### Why Use 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 do not 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 Affairs benefits are sent electronically using direct deposit.



*If you file a joint return and check the box on line 76a and attach Form 8888 or fill in lines 76b through 76d, 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, Roth IRA (including a *myRA*), or SEP-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 2015). If you do not, 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 2015 return during 2016 and do not notify the trustee or custodian in advance, the trustee or custodian can assume the deposit to your IRA is for 2016. If you designate your deposit to be for 2015, 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 2015. In that case, you must file an amended 2015 return and reduce any IRA deduction and any retirement savings contributions credit you claimed.



*You and your spouse, if filing jointly, each may be able to contribute up to \$5,500 (\$6,500 if age 50 or older at the end of 2015) to a traditional IRA or Roth IRA (including a *myRA*), for 2015. You may owe a penalty 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. If the limits on IRA contributions change for 2016, Pub. 590-A will have the new 2016 limits.*



**Sample Check—Lines 76b Through 76d**

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

**myRA**<sup>®</sup>. If you already have a *myRA*<sup>®</sup> account, you can request a deposit of your refund (or part of it) to your *myRA* account. A *myRA* is a starter retirement account offered by the Department of the Treasury. For more information on *myRA* and to open a *myRA* account on-line, visit [www.myRA.gov](http://www.myRA.gov).

**TreasuryDirect**<sup>®</sup>. You can request a deposit of your refund (or part of it) to a TreasuryDirect<sup>®</sup> online account to buy U.S. Treasury marketable securities and savings bonds. For more information, go to [www.publicdebt.treas.gov/index1.htm](http://www.publicdebt.treas.gov/index1.htm).

**Form 8888**. You can have your refund directly deposited into more than one account or use it to buy up to \$5,000 in paper series I savings bonds. You do not need a TreasuryDirect<sup>®</sup> account to do this. For more information, see the Form 8888 instructions.

**Line 76a**

You can't file Form 8888 to split your refund into more than one account or buy paper series I savings bonds if Form 8379 is filed with your return.

**Line 76b**

The routing number must be nine digits. The first two digits must be 01 through 12 or 21 through 32. On the sample check shown here, the routing number is 250250025. Charles and Mary Ellen 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 76b 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,
- Your checks state they are payable through a financial institution different from the one at which you have your checking account, or
- Your deposit is to a *myRA*.

CHARLES KEYS  
MARY ELLEN KEYS  
123 Pear Lane  
Anyplace, MI 00000

PAY TO THE ORDER OF \$

ANYPLACE BANK  
Anyplace, MI 00000

For

Routing number (line 76b): 250250025  
Account number (line 76d): 20202086

1234

15-00000000

Do not include the check number.



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

**Line 76c**

Check the appropriate box for the type of account. Do not 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. If your deposit is to a *myRA* or a TreasuryDirect<sup>®</sup> online account, check the "Savings" box.

**Line 76d**

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 shown here, the account number is 20202086. Do not 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 a check will be sent instead.

- 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.
- Three direct deposits of tax refunds have already been made to the same account or prepaid debit card.
- You haven't given a valid account number.
- You file your 2015 return after December 31, 2016.
- Any numbers or letters on lines 76b through 76d are crossed out or whited out.



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 and to make sure your direct deposit will be accepted.

**Line 77****Applied to Your 2016 Estimated Tax**

Enter on line 77 the amount, if any, of the overpayment on line 75 you want applied to your 2016 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.



*This election to apply part or all of the amount overpaid to your 2016 estimated tax can't be changed later.*

## Amount You Owe

**IRS e-file** IRS e-file offers two electronic payment options. With Electronic Funds Withdrawal, you can pay your current year balance due and also make up to four estimated tax payments. If you file early, you can schedule your payment for withdrawal from your account on a future date, up to and including the due date of the return. Or you can pay using a debit or credit card. Visit [www.irs.gov/payments](http://www.irs.gov/payments) for details on both options.

### Line 78

#### Amount You Owe

**TIP** *To save interest and penalties, pay your taxes in full by the due date of your return (not counting extensions)—April 18, 2016, for most people. You do not have to pay if line 78 is under \$1.*

Include any estimated tax penalty from line 79 in the amount you enter on line 78.

You can pay online, by phone, or by check or money order. Do not include any estimated tax payment for 2016 in this payment. Instead, make the estimated tax payment separately.

**Bad check or payment.** The penalty for writing a bad check to the IRS is \$25 or 2% of the check, whichever is more. However, if the amount of the check is less than \$25, the penalty equals the amount of the check. This penalty also applies to other forms of payment if the IRS doesn't receive the funds. Use [Tax Topic 206](#).

#### 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 [www.irs.gov/payments](http://www.irs.gov/payments). You can pay using either of the following methods.

- [IRS Direct Pay](#) for online transfers from your checking or savings account.
- Debit or credit card. Click on “Pay by Card.”

Also see the e-file information under *Amount You Owe*, earlier, for information about the Electronic Funds Withdrawal payment option offered when e-filing your return.

#### Pay by Phone

Paying by phone is another safe and secure method of paying electronically. Use one of the following methods.

- Direct transfer using Electronic Federal Tax Payment System (EFTPS).
- Debit or credit card.

**Direct transfer.** To use EFTPS, you must be enrolled. You can enroll online or have an enrollment form mailed to you. To make a payment using EFTPS, call 1-800-555-4477 (English) or 1-800-244-4829 (Español). People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 1-800-733-4829. For more information about EFTPS, go to [www.irs.gov/payments](http://www.irs.gov/payments).

**Debit or credit card.** To pay using a debit or credit card, you can call one of the following service providers. There is a convenience fee charged by these providers that varies by provider, card type, and payment amount.

Official Payments Corporation  
1-888-UPAY-TAX™  
(1-888-872-9829)  
[www.officialpayments.com](http://www.officialpayments.com)

Link2Gov Corporation  
1-888-PAY-1040™  
(1-888-729-1040)  
[www.PAY1040.com](http://www.PAY1040.com)

WorldPay US, Inc.  
1-844-729-8298  
(1-844-PAY-TAX-8™)  
[www.payUSAtax.com](http://www.payUSAtax.com)

For the latest details on how to pay by phone, go to [www.irs.gov/payments](http://www.irs.gov/payments).

#### Pay by Check or Money Order

Make your check or money order payable to “United States Treasury” for the

full amount due. Do not send cash. Do not attach the payment to your return. Write “2015 Form 1040” and your name, address, daytime phone number, and social security number (SSN) on your payment. If you are filing a joint return, enter the SSN shown first on your tax return.

To help us process your payment, enter the amount on the right side of the check like this: \$ XXX.XX. Do not use dashes or lines (for example, do not enter “\$ XXX-” or “\$ XXX<sup>100</sup>”).

Then, complete Form 1040-V following the instructions on that form and enclose it in the envelope with your tax return and payment.

**TIP** *You may need to (a) increase the amount of income tax withheld from your pay by filing a new Form W-4, (b) increase the tax withheld from other income by filing Form W-4P or W-4V, or (c) make estimated tax payments for 2016. See Income Tax Withholding and Estimated Tax Payments for 2016 under General Information, later.*

#### What If You Can't Pay?

If you can't pay the full amount shown on line 78 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 your request to pay in installments 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 18, 2016, 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](http://IRS.gov) and click on [Apply for an Online Payment Plan](#).

**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 18, 2016, for most people. An extension generally won't be granted for more than 6 months. If you pay after that date, you will be charged interest on the tax not paid by April 15, 2016. You must pay the tax before the extension runs out. If you do not, penalties may be imposed.

## Line 79

### Estimated Tax Penalty

You may owe this penalty if:

- Line 78 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 2015 Form 1040, line 63, minus the total of any amounts shown on lines 61, 66a, 67, 68, 69, and 72 and Forms 8828, 4137, 5329 (Parts III through IX only), 8885, and 8919. Also subtract from line 63 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 63, include household employment taxes only if line 64 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 2014 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 2014 return and you were a U.S. citizen or resident for all of 2014.
2. The total of lines 64, 65, and 71 on your 2015 return is at least 100% of the tax shown on your 2014 return (110% of that amount if you aren't a

farmer or fisherman, and your adjusted gross income (AGI) shown on your 2014 return was more than \$150,000 (more than \$75,000 if married filing separately for 2015)). Your estimated tax payments for 2015 must have been made on time and for the required amount.

For most people, the “tax shown on your 2014 return” is the amount on your 2014 Form 1040, line 63, minus the total of any amounts shown on lines 61, 66a, 67, 68, 69, and 72 and Forms 8828, 4137, 5329 (Parts III through VIII only), and 8919. Also subtract from line 63 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 63, include household employment taxes only if line 64 is more than zero or you would have owed the estimated tax penalty for 2014 even if you didn't include those taxes.

### Figuring the Penalty

If the *Exception* just described doesn't apply and you choose to figure the penalty yourself, use Form 2210 (or 2210-F for farmers and fishermen).

Enter any penalty on line 79. Add the penalty to any tax due and enter the total on line 78.

However, if you have an overpayment on line 75, subtract the penalty from the amount you would otherwise enter on line 76a or line 77. Lines 76a, 77, and 79 must equal line 75.

If the penalty is more than the overpayment on line 75, enter -0- on lines 76a and 77. Then subtract line 75 from line 79 and enter the result on line 78.

Do not file Form 2210 with your return unless Form 2210 indicates that you must do so. Instead, keep it for your records.



*Because Form 2210 is complicated, you can leave line 79 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. If your income varied during the year, the annualized income installment method may reduce the amount of your penalty. But you must file Form 2210 because the IRS can't figure your penalty under this method. See the Instructions for Form 2210 for other situations in which you may be able to lower your penalty by filing Form 2210.*

## Third Party Designee

If you want to allow your preparer, a friend, a family member, or any other person you choose to discuss your 2015 tax return with the IRS, check the “Yes” box in the “Third Party Designee” area of your return. Also, enter the designee's name, phone number, and any five digits the designee chooses as his or her personal identification number (PIN).

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.

The authorization will automatically end no later than the due date (not counting extensions) for filing your 2016 tax return. This is April 18, 2017, for most people.

## Sign Your Return

Form 1040 isn't considered a valid return unless you sign it. 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 as a surviving spouse, see *Death of a Taxpayer*, later.

### 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, sign your name for the individual and file Form 56.

### Child's Return

If your child can't sign his or her return, either parent can sign the child's name in the space provided. Then, enter "By (your signature), parent for minor child."

### Daytime Phone Number

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



### Electronic Return Signatures!

To file your return electronically, you must sign the return electronically using a personal identification number (PIN).

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.

**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 is nothing to sign and nothing to mail—not even your Forms W-2.

To verify your identity, you will be prompted to enter your adjusted gross income (AGI) from your originally filed 2014 federal income tax return, if applicable. Do not use your AGI from an amended return (Form 1040X) or a math error correction made by IRS. AGI is the amount shown on your 2014 Form 1040, line 38; Form 1040A, line 22; or Form 1040EZ, line 4. If you do not have your 2014 income tax return, call the IRS at 1-800-908-9946 to get a free transcript of your return or visit IRS.gov and click on [Get Transcript of Your Tax Records](#) under "Tools." (If you filed electronically last year, you may use your prior year PIN to verify your identity instead of your prior year AGI. The prior year PIN is the five digit PIN you used to electronically sign your 2014 return.) You will also be prompted to enter your date of birth (DOB).



*You can't use the Self-Select PIN method if you are a first-time filer under age 16 at the end of 2015.*



*If you can't locate your prior year AGI or prior year PIN, use the Electronic Filing PIN Request. This can be found at IRS.gov. Click on [Request an Electronic Filing PIN](#). Or you can call 1-866-704-7388.*

**Practitioner PIN.** The Practitioner PIN method allows you to authorize your tax practitioner to enter or generate your PIN. 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. For details, see Form 8453.

## Identity Protection PIN

For 2015, if you received an Identity Protection Personal Identification Number (IP PIN) from the IRS, enter it in the IP PIN spaces provided below your daytime phone number. You must correctly enter all six numbers of your IP PIN. If you didn't receive an IP PIN, leave these spaces blank.



*New IP PINs are issued every year. Enter the latest IP PIN you received. IP PINs for 2015 tax returns generally were sent in December 2015.*

If you are filing a joint return and both taxpayers receive an IP PIN, only the taxpayer whose social security number (SSN) appears first on the tax return should enter his or her IP PIN. However, if you are filing electronically, both taxpayers must enter their IP PINs.

If you need more information or answers to frequently asked questions on how to use the IP PIN, go to [www.irs.gov/Individuals/Understanding-Your-CP01A-Notice](http://www.irs.gov/Individuals/Understanding-Your-CP01A-Notice). If you received an IP PIN but misplaced it, call 1-800-908-4490.

## 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 should not sign your return.

## Assemble Your Return

Assemble any schedules and forms behind Form 1040 in order of the "Attachment Sequence No." shown in the upper

right corner of the schedule or form. If you have supporting statements, arrange them in the same order as the schedules or forms they support and attach them last. Do not attach correspondence or

other items unless required to do so. Attach a copy of Forms W-2 and 2439 to the front of Form 1040. If you received a Form W-2c (a corrected Form W-2), attach a copy of your original Forms

W-2 and any Forms W-2c. Also attach Forms W-2G and 1099-R to the front of Form 1040 if tax was withheld.

DRAFT AS OF  
September 15, 2015

**2015  
Tax Table**



See the instructions for line 44 to see if you must use the Tax Table below to figure your tax.

**Sample Table**

At Least	But Less Than	Single	Married filing jointly*	Married filing separately	Head of a household
<b>Your tax is—</b>					
25,200	25,250	3,323	2,861	3,323	3,126
25,250	25,300	3,330	2,869	3,330	3,134
25,300	25,350	3,338	2,876	3,338	3,141
25,350	25,400	3,345	2,884	3,345	3,149

**Example.** Mr. and Mrs. Brown are filing a joint return. Their taxable income on Form 1040, line 43, is \$25,300. First, they find the \$25,300-25,350 taxable income line. Next, they find the column for married filing jointly and read down the column. The amount shown where the taxable income line and filing status column meet is \$2,876. This is the tax amount they should enter on Form 1040, line 44.

If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
Your tax is—						Your tax is—						Your tax is—					
0	5	0	0	0	0	<b>1,000</b>						<b>2,000</b>					
5	15	1	1	1	1	1,000	1,025	101	101	101	101	2,000	2,025	201	201	201	201
15	25	2	2	2	2	1,025	1,050	104	104	104	104	2,025	2,050	204	204	204	204
25	50	4	4	4	4	1,050	1,075	106	106	106	106	2,050	2,075	206	206	206	206
50	75	6	6	6	6	1,075	1,100	109	109	109	109	2,075	2,100	209	209	209	209
75	100	9	9	9	9	1,100	1,125	111	111	111	111	2,100	2,125	211	211	211	211
100	125	11	11	11	11	1,125	1,150	114	114	114	114	2,125	2,150	214	214	214	214
125	150	14	14	14	14	1,150	1,175	116	116	116	116	2,150	2,175	216	216	216	216
150	175	16	16	16	16	1,175	1,200	119	119	119	119	2,175	2,200	219	219	219	219
175	200	19	19	19	19	1,200	1,225	121	121	121	121	2,200	2,225	221	221	221	221
200	225	21	21	21	21	1,225	1,250	124	124	124	124	2,225	2,250	224	224	224	224
225	250	24	24	24	24	1,250	1,275	126	126	126	126	2,250	2,275	226	226	226	226
250	275	26	26	26	26	1,275	1,300	129	129	129	129	2,275	2,300	229	229	229	229
275	300	29	29	29	29	1,300	1,325	131	131	131	131	2,300	2,325	231	231	231	231
300	325	31	31	31	31	1,325	1,350	134	134	134	134	2,325	2,350	234	234	234	234
325	350	34	34	34	34	1,350	1,375	136	136	136	136	2,350	2,375	236	236	236	236
350	375	36	36	36	36	1,375	1,400	139	139	139	139	2,375	2,400	239	239	239	239
375	400	39	39	39	39	1,400	1,425	141	141	141	141	2,400	2,425	241	241	241	241
400	425	41	41	41	41	1,425	1,450	144	144	144	144	2,425	2,450	244	244	244	244
425	450	44	44	44	44	1,450	1,475	146	146	146	146	2,450	2,475	246	246	246	246
450	475	46	46	46	46	1,475	1,500	149	149	149	149	2,475	2,500	249	249	249	249
475	500	49	49	49	49	1,500	1,525	151	151	151	151	2,500	2,525	251	251	251	251
500	525	51	51	51	51	1,525	1,550	154	154	154	154	2,525	2,550	254	254	254	254
525	550	54	54	54	54	1,550	1,575	156	156	156	156	2,550	2,575	256	256	256	256
550	575	56	56	56	56	1,575	1,600	159	159	159	159	2,575	2,600	259	259	259	259
575	600	59	59	59	59	1,600	1,625	161	161	161	161	2,600	2,625	261	261	261	261
600	625	61	61	61	61	1,625	1,650	164	164	164	164	2,625	2,650	264	264	264	264
625	650	64	64	64	64	1,650	1,675	166	166	166	166	2,650	2,675	266	266	266	266
650	675	66	66	66	66	1,675	1,700	169	169	169	169	2,675	2,700	269	269	269	269
675	700	69	69	69	69	1,700	1,725	171	171	171	171	2,700	2,725	271	271	271	271
700	725	71	71	71	71	1,725	1,750	174	174	174	174	2,725	2,750	274	274	274	274
725	750	74	74	74	74	1,750	1,775	176	176	176	176	2,750	2,775	276	276	276	276
750	775	76	76	76	76	1,775	1,800	179	179	179	179	2,775	2,800	279	279	279	279
775	800	79	79	79	79	1,800	1,825	181	181	181	181	2,800	2,825	281	281	281	281
800	825	81	81	81	81	1,825	1,850	184	184	184	184	2,825	2,850	284	284	284	284
825	850	84	84	84	84	1,850	1,875	186	186	186	186	2,850	2,875	286	286	286	286
850	875	86	86	86	86	1,875	1,900	189	189	189	189	2,875	2,900	289	289	289	289
875	900	89	89	89	89	1,900	1,925	191	191	191	191	2,900	2,925	291	291	291	291
900	925	91	91	91	91	1,925	1,950	194	194	194	194	2,925	2,950	294	294	294	294
925	950	94	94	94	94	1,950	1,975	196	196	196	196	2,950	2,975	296	296	296	296
950	975	96	96	96	96	1,975	2,000	199	199	199	199	2,975	3,000	299	299	299	299
975	1,000	99	99	99	99												

(Continued)

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

If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
Your tax is—		Your tax is—				Your tax is—		Your tax is—				Your tax is—		Your tax is—			
<b>3,000</b>						<b>6,000</b>						<b>9,000</b>					
3,000	3,050	303	303	303	303	6,000	6,050	603	603	603	603	9,000	9,050	903	903	903	903
3,050	3,100	308	308	308	308	6,050	6,100	608	608	608	608	9,050	9,100	908	908	908	908
3,100	3,150	313	313	313	313	6,100	6,150	613	613	613	613	9,100	9,150	913	913	913	913
3,150	3,200	318	318	318	318	6,150	6,200	618	618	618	618	9,150	9,200	918	918	918	918
3,200	3,250	323	323	323	323	6,200	6,250	623	623	623	623	9,200	9,250	923	923	923	923
3,250	3,300	328	328	328	328	6,250	6,300	628	628	628	628	9,250	9,300	930	930	930	930
3,300	3,350	333	333	333	333	6,300	6,350	633	633	633	633	9,300	9,350	938	938	938	938
3,350	3,400	338	338	338	338	6,350	6,400	638	638	638	638	9,350	9,400	945	945	945	945
3,400	3,450	343	343	343	343	6,400	6,450	643	643	643	643	9,400	9,450	953	953	953	953
3,450	3,500	348	348	348	348	6,450	6,500	648	648	648	648	9,450	9,500	960	960	960	960
3,500	3,550	353	353	353	353	6,500	6,550	653	653	653	653	9,500	9,550	968	968	968	968
3,550	3,600	358	358	358	358	6,550	6,600	658	658	658	658	9,550	9,600	975	975	975	975
3,600	3,650	363	363	363	363	6,600	6,650	663	663	663	663	9,600	9,650	983	983	983	983
3,650	3,700	368	368	368	368	6,650	6,700	668	668	668	668	9,650	9,700	990	990	990	990
3,700	3,750	373	373	373	373	6,700	6,750	673	673	673	673	9,700	9,750	998	998	998	998
3,750	3,800	378	378	378	378	6,750	6,800	678	678	678	678	9,750	9,800	1,005	978	1,005	978
3,800	3,850	383	383	383	383	6,800	6,850	683	683	683	683	9,800	9,850	1,013	983	1,013	983
3,850	3,900	388	388	388	388	6,850	6,900	688	688	688	688	9,850	9,900	1,020	988	1,020	988
3,900	3,950	393	393	393	393	6,900	6,950	693	693	693	693	9,900	9,950	1,028	993	1,028	993
3,950	4,000	398	398	398	398	6,950	7,000	698	698	698	698	9,950	10,000	1,035	998	1,035	998
<b>4,000</b>						<b>7,000</b>						<b>10,000</b>					
4,000	4,050	403	403	403	403	7,000	7,050	703	703	703	703	10,000	10,050	1,043	1,003	1,043	1,003
4,050	4,100	408	408	408	408	7,050	7,100	708	708	708	708	10,050	10,100	1,050	1,008	1,050	1,008
4,100	4,150	413	413	413	413	7,100	7,150	713	713	713	713	10,100	10,150	1,058	1,013	1,058	1,013
4,150	4,200	418	418	418	418	7,150	7,200	718	718	718	718	10,150	10,200	1,065	1,018	1,065	1,018
4,200	4,250	423	423	423	423	7,200	7,250	723	723	723	723	10,200	10,250	1,073	1,023	1,073	1,023
4,250	4,300	428	428	428	428	7,250	7,300	728	728	728	728	10,250	10,300	1,080	1,028	1,080	1,028
4,300	4,350	433	433	433	433	7,300	7,350	733	733	733	733	10,300	10,350	1,088	1,033	1,088	1,033
4,350	4,400	438	438	438	438	7,350	7,400	738	738	738	738	10,350	10,400	1,095	1,038	1,095	1,038
4,400	4,450	443	443	443	443	7,400	7,450	743	743	743	743	10,400	10,450	1,103	1,043	1,103	1,043
4,450	4,500	448	448	448	448	7,450	7,500	748	748	748	748	10,450	10,500	1,110	1,048	1,110	1,048
4,500	4,550	453	453	453	453	7,500	7,550	753	753	753	753	10,500	10,550	1,118	1,053	1,118	1,053
4,550	4,600	458	458	458	458	7,550	7,600	758	758	758	758	10,550	10,600	1,125	1,058	1,125	1,058
4,600	4,650	463	463	463	463	7,600	7,650	763	763	763	763	10,600	10,650	1,133	1,063	1,133	1,063
4,650	4,700	468	468	468	468	7,650	7,700	768	768	768	768	10,650	10,700	1,140	1,068	1,140	1,068
4,700	4,750	473	473	473	473	7,700	7,750	773	773	773	773	10,700	10,750	1,148	1,073	1,148	1,073
4,750	4,800	478	478	478	478	7,750	7,800	778	778	778	778	10,750	10,800	1,155	1,078	1,155	1,078
4,800	4,850	483	483	483	483	7,800	7,850	783	783	783	783	10,800	10,850	1,163	1,083	1,163	1,083
4,850	4,900	488	488	488	488	7,850	7,900	788	788	788	788	10,850	10,900	1,170	1,088	1,170	1,088
4,900	4,950	493	493	493	493	7,900	7,950	793	793	793	793	10,900	10,950	1,178	1,093	1,178	1,093
4,950	5,000	498	498	498	498	7,950	8,000	798	798	798	798	10,950	11,000	1,185	1,098	1,185	1,098
<b>5,000</b>						<b>8,000</b>						<b>11,000</b>					
5,000	5,050	503	503	503	503	8,000	8,050	803	803	803	803	11,000	11,050	1,193	1,103	1,193	1,103
5,050	5,100	508	508	508	508	8,050	8,100	808	808	808	808	11,050	11,100	1,200	1,108	1,200	1,108
5,100	5,150	513	513	513	513	8,100	8,150	813	813	813	813	11,100	11,150	1,208	1,113	1,208	1,113
5,150	5,200	518	518	518	518	8,150	8,200	818	818	818	818	11,150	11,200	1,215	1,118	1,215	1,118
5,200	5,250	523	523	523	523	8,200	8,250	823	823	823	823	11,200	11,250	1,223	1,123	1,223	1,123
5,250	5,300	528	528	528	528	8,250	8,300	828	828	828	828	11,250	11,300	1,230	1,128	1,230	1,128
5,300	5,350	533	533	533	533	8,300	8,350	833	833	833	833	11,300	11,350	1,238	1,133	1,238	1,133
5,350	5,400	538	538	538	538	8,350	8,400	838	838	838	838	11,350	11,400	1,245	1,138	1,245	1,138
5,400	5,450	543	543	543	543	8,400	8,450	843	843	843	843	11,400	11,450	1,253	1,143	1,253	1,143
5,450	5,500	548	548	548	548	8,450	8,500	848	848	848	848	11,450	11,500	1,260	1,148	1,260	1,148
5,500	5,550	553	553	553	553	8,500	8,550	853	853	853	853	11,500	11,550	1,268	1,153	1,268	1,153
5,550	5,600	558	558	558	558	8,550	8,600	858	858	858	858	11,550	11,600	1,275	1,158	1,275	1,158
5,600	5,650	563	563	563	563	8,600	8,650	863	863	863	863	11,600	11,650	1,283	1,163	1,283	1,163
5,650	5,700	568	568	568	568	8,650	8,700	868	868	868	868	11,650	11,700	1,290	1,168	1,290	1,168
5,700	5,750	573	573	573	573	8,700	8,750	873	873	873	873	11,700	11,750	1,298	1,173	1,298	1,173
5,750	5,800	578	578	578	578	8,750	8,800	878	878	878	878	11,750	11,800	1,305	1,178	1,305	1,178
5,800	5,850	583	583	583	583	8,800	8,850	883	883	883	883	11,800	11,850	1,313	1,183	1,313	1,183
5,850	5,900	588	588	588	588	8,850	8,900	888	888	888	888	11,850	11,900	1,320	1,188	1,320	1,188
5,900	5,950	593	593	593	593	8,900	8,950	893	893	893	893	11,900	11,950	1,328	1,193	1,328	1,193
5,950	6,000	598	598	598	598	8,950	9,000	898	898	898	898	11,950	12,000	1,335	1,198	1,335	1,198

(Continued)

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

If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
<b>12,000</b>						<b>15,000</b>						<b>18,000</b>					
12,000	12,050	1,343	1,203	1,343	1,203	15,000	15,050	1,793	1,503	1,793	1,596	18,000	18,050	2,243	1,803	2,243	2,046
12,050	12,100	1,350	1,208	1,350	1,208	15,050	15,100	1,800	1,508	1,800	1,604	18,050	18,100	2,250	1,808	2,250	2,054
12,100	12,150	1,358	1,213	1,358	1,213	15,100	15,150	1,808	1,513	1,808	1,611	18,100	18,150	2,258	1,813	2,258	2,061
12,150	12,200	1,365	1,218	1,365	1,218	15,150	15,200	1,815	1,518	1,815	1,619	18,150	18,200	2,265	1,818	2,265	2,069
12,200	12,250	1,373	1,223	1,373	1,223	15,200	15,250	1,823	1,523	1,823	1,626	18,200	18,250	2,273	1,823	2,273	2,076
12,250	12,300	1,380	1,228	1,380	1,228	15,250	15,300	1,830	1,528	1,830	1,634	18,250	18,300	2,280	1,828	2,280	2,084
12,300	12,350	1,388	1,233	1,388	1,233	15,300	15,350	1,838	1,533	1,838	1,641	18,300	18,350	2,288	1,833	2,288	2,091
12,350	12,400	1,395	1,238	1,395	1,238	15,350	15,400	1,845	1,538	1,845	1,649	18,350	18,400	2,295	1,838	2,295	2,099
12,400	12,450	1,403	1,243	1,403	1,243	15,400	15,450	1,853	1,543	1,853	1,656	18,400	18,450	2,303	1,843	2,303	2,106
12,450	12,500	1,410	1,248	1,410	1,248	15,450	15,500	1,860	1,548	1,860	1,664	18,450	18,500	2,310	1,849	2,310	2,114
12,500	12,550	1,418	1,253	1,418	1,253	15,500	15,550	1,868	1,553	1,868	1,671	18,500	18,550	2,318	1,856	2,318	2,121
12,550	12,600	1,425	1,258	1,425	1,258	15,550	15,600	1,875	1,558	1,875	1,679	18,550	18,600	2,325	1,864	2,325	2,129
12,600	12,650	1,433	1,263	1,433	1,263	15,600	15,650	1,883	1,563	1,883	1,686	18,600	18,650	2,333	1,871	2,333	2,136
12,650	12,700	1,440	1,268	1,440	1,268	15,650	15,700	1,890	1,568	1,890	1,694	18,650	18,700	2,340	1,879	2,340	2,144
12,700	12,750	1,448	1,273	1,448	1,273	15,700	15,750	1,898	1,573	1,898	1,701	18,700	18,750	2,348	1,886	2,348	2,151
12,750	12,800	1,455	1,278	1,455	1,278	15,750	15,800	1,905	1,578	1,905	1,709	18,750	18,800	2,355	1,894	2,355	2,159
12,800	12,850	1,463	1,283	1,463	1,283	15,800	15,850	1,913	1,583	1,913	1,716	18,800	18,850	2,363	1,901	2,363	2,166
12,850	12,900	1,470	1,288	1,470	1,288	15,850	15,900	1,920	1,588	1,920	1,724	18,850	18,900	2,370	1,909	2,370	2,174
12,900	12,950	1,478	1,293	1,478	1,293	15,900	15,950	1,928	1,593	1,928	1,731	18,900	18,950	2,378	1,916	2,378	2,181
12,950	13,000	1,485	1,298	1,485	1,298	15,950	16,000	1,935	1,598	1,935	1,739	18,950	19,000	2,385	1,924	2,385	2,189
<b>13,000</b>						<b>16,000</b>						<b>19,000</b>					
13,000	13,050	1,493	1,303	1,493	1,303	16,000	16,050	1,943	1,603	1,943	1,746	19,000	19,050	2,393	1,931	2,393	2,196
13,050	13,100	1,500	1,308	1,500	1,308	16,050	16,100	1,950	1,608	1,950	1,754	19,050	19,100	2,400	1,939	2,400	2,204
13,100	13,150	1,508	1,313	1,508	1,313	16,100	16,150	1,958	1,613	1,958	1,761	19,100	19,150	2,408	1,946	2,408	2,211
13,150	13,200	1,515	1,318	1,515	1,318	16,150	16,200	1,965	1,618	1,965	1,769	19,150	19,200	2,415	1,954	2,415	2,219
13,200	13,250	1,523	1,323	1,523	1,323	16,200	16,250	1,973	1,623	1,973	1,776	19,200	19,250	2,423	1,961	2,423	2,226
13,250	13,300	1,530	1,328	1,530	1,334	16,250	16,300	1,980	1,628	1,980	1,784	19,250	19,300	2,430	1,969	2,430	2,234
13,300	13,350	1,538	1,333	1,538	1,341	16,300	16,350	1,988	1,633	1,988	1,791	19,300	19,350	2,438	1,976	2,438	2,241
13,350	13,400	1,545	1,338	1,545	1,349	16,350	16,400	1,995	1,638	1,995	1,799	19,350	19,400	2,445	1,984	2,445	2,249
13,400	13,450	1,553	1,343	1,553	1,356	16,400	16,450	2,003	1,643	2,003	1,806	19,400	19,450	2,453	1,991	2,453	2,256
13,450	13,500	1,560	1,348	1,560	1,364	16,450	16,500	2,010	1,648	2,010	1,814	19,450	19,500	2,460	1,999	2,460	2,264
13,500	13,550	1,568	1,353	1,568	1,371	16,500	16,550	2,018	1,653	2,018	1,821	19,500	19,550	2,468	2,006	2,468	2,271
13,550	13,600	1,575	1,358	1,575	1,379	16,550	16,600	2,025	1,658	2,025	1,829	19,550	19,600	2,475	2,014	2,475	2,279
13,600	13,650	1,583	1,363	1,583	1,386	16,600	16,650	2,033	1,663	2,033	1,836	19,600	19,650	2,483	2,021	2,483	2,286
13,650	13,700	1,590	1,368	1,590	1,394	16,650	16,700	2,040	1,668	2,040	1,844	19,650	19,700	2,490	2,029	2,490	2,294
13,700	13,750	1,598	1,373	1,598	1,401	16,700	16,750	2,048	1,673	2,048	1,851	19,700	19,750	2,498	2,036	2,498	2,301
13,750	13,800	1,605	1,378	1,605	1,409	16,750	16,800	2,055	1,678	2,055	1,859	19,750	19,800	2,505	2,044	2,505	2,309
13,800	13,850	1,613	1,383	1,613	1,416	16,800	16,850	2,063	1,683	2,063	1,866	19,800	19,850	2,513	2,051	2,513	2,316
13,850	13,900	1,620	1,388	1,620	1,424	16,850	16,900	2,070	1,688	2,070	1,874	19,850	19,900	2,520	2,059	2,520	2,324
13,900	13,950	1,628	1,393	1,628	1,431	16,900	16,950	2,078	1,693	2,078	1,881	19,900	19,950	2,528	2,066	2,528	2,331
13,950	14,000	1,635	1,398	1,635	1,439	16,950	17,000	2,085	1,698	2,085	1,889	19,950	20,000	2,535	2,074	2,535	2,339
<b>14,000</b>						<b>17,000</b>						<b>20,000</b>					
14,000	14,050	1,643	1,403	1,643	1,446	17,000	17,050	2,093	1,703	2,093	1,896	20,000	20,050	2,543	2,081	2,543	2,346
14,050	14,100	1,650	1,408	1,650	1,454	17,050	17,100	2,100	1,708	2,100	1,904	20,050	20,100	2,550	2,089	2,550	2,354
14,100	14,150	1,658	1,413	1,658	1,461	17,100	17,150	2,108	1,713	2,108	1,911	20,100	20,150	2,558	2,096	2,558	2,361
14,150	14,200	1,665	1,418	1,665	1,469	17,150	17,200	2,115	1,718	2,115	1,919	20,150	20,200	2,565	2,104	2,565	2,369
14,200	14,250	1,673	1,423	1,673	1,476	17,200	17,250	2,123	1,723	2,123	1,926	20,200	20,250	2,573	2,111	2,573	2,376
14,250	14,300	1,680	1,428	1,680	1,484	17,250	17,300	2,130	1,728	2,130	1,934	20,250	20,300	2,580	2,119	2,580	2,384
14,300	14,350	1,688	1,433	1,688	1,491	17,300	17,350	2,138	1,733	2,138	1,941	20,300	20,350	2,588	2,126	2,588	2,391
14,350	14,400	1,695	1,438	1,695	1,499	17,350	17,400	2,145	1,738	2,145	1,949	20,350	20,400	2,595	2,134	2,595	2,399
14,400	14,450	1,703	1,443	1,703	1,506	17,400	17,450	2,153	1,743	2,153	1,956	20,400	20,450	2,603	2,141	2,603	2,406
14,450	14,500	1,710	1,448	1,710	1,514	17,450	17,500	2,160	1,748	2,160	1,964	20,450	20,500	2,610	2,149	2,610	2,414
14,500	14,550	1,718	1,453	1,718	1,521	17,500	17,550	2,168	1,753	2,168	1,971	20,500	20,550	2,618	2,156	2,618	2,421
14,550	14,600	1,725	1,458	1,725	1,529	17,550	17,600	2,175	1,758	2,175	1,979	20,550	20,600	2,625	2,164	2,625	2,429
14,600	14,650	1,733	1,463	1,733	1,536	17,600	17,650	2,183	1,763	2,183	1,986	20,600	20,650	2,633	2,171	2,633	2,436
14,650	14,700	1,740	1,468	1,740	1,544	17,650	17,700	2,190	1,768	2,190	1,994	20,650	20,700	2,640	2,179	2,640	2,444
14,700	14,750	1,748	1,473	1,748	1,551	17,700	17,750	2,198	1,773	2,198	2,001	20,700	20,750	2,648	2,186	2,648	2,451
14,750	14,800	1,755	1,478	1,755	1,559	17,750	17,800	2,205	1,778	2,205	2,009	20,750	20,800	2,655	2,194	2,655	2,459
14,800	14,850	1,763	1,483	1,763	1,566	17,800	17,850	2,213	1,783	2,213	2,016	20,800	20,850	2,663	2,201	2,663	2,466
14,850	14,900	1,770	1,488	1,770	1,574	17,850	17,900	2,220	1,788	2,220	2,024	20,850	20,900	2,670	2,209	2,670	2,474
14,900	14,950	1,778	1,493	1,778	1,581	17,900	17,950	2,228	1,793	2,228	2,031	20,900	20,950	2,678	2,216	2,678	2,481
14,950	15,000	1,785	1,498	1,785	1,589	17,950	18,000	2,235	1,798	2,235	2,039	20,950	21,000	2,685	2,224	2,685	2,489



If line 43 (taxable income) is—		And you are—				Your tax is—	If line 43 (taxable income) is—		And you are—				Your tax is—	If line 43 (taxable income) is—		And you are—				Your tax is—
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household		At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household		At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	
<b>21,000</b>						<b>24,000</b>						<b>27,000</b>								
21,000	21,050	2,693	2,231	2,693	2,496	24,000	24,050	3,143	2,681	3,143	2,946	27,000	27,050	3,593	3,131	3,593	3,396			
<b>22,000</b>						<b>25,000</b>						<b>28,000</b>								
22,000	22,050	2,843	2,381	2,843	2,646	25,000	25,050	3,293	2,831	3,293	3,096	28,000	28,050	3,743	3,281	3,743	3,546			
<b>23,000</b>						<b>26,000</b>						<b>29,000</b>								
23,000	23,050	2,993	2,531	2,993	2,796	26,000	26,050	3,443	2,981	3,443	3,246	29,000	29,050	3,893	3,431	3,893	3,696			
<b>24,000</b>						<b>27,000</b>						<b>30,000</b>								
24,000	24,050	3,143	2,681	3,143	2,946	27,000	27,050	3,593	3,131	3,593	3,396	30,000	30,050	4,043	3,571	4,043	3,896			

(Continued)

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







Table with 6 main columns: 'If line 43 (taxable income) is—', 'And you are—', and 'Your tax is—'. It contains 12 major sections for tax amounts ranging from 57,000 to 65,000, each with rows for specific income brackets and marital status options.

(Continued)

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











# DRAFT AS OF

## 2015 Tax Computation Worksheet—Line 44



See the instructions for line 44 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 43 is—	(a) Enter the amount from line 43	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on Form 1040, line 44
At least \$100,000 but not over \$189,300	\$	× 28% (0.28)	\$	\$ 6,928.75	\$
Over \$189,300 but not over \$411,500	\$	× 33% (0.33)	\$	\$ 16,393.75	\$
Over \$411,500 but not over \$413,200	\$	× 35% (0.35)	\$	\$ 24,623.75	\$
Over \$413,200	\$	× 39.6% (0.396)	\$	\$ 43,630.95	\$

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

Taxable income. If line 43 is—	(a) Enter the amount from line 43	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on Form 1040, line 44
At least \$100,000 but not over \$151,200	\$	× 25% (0.25)	\$	\$ 8,412.50	\$
Over \$151,200 but not over \$230,450	\$	× 28% (0.28)	\$	\$ 12,948.50	\$
Over \$230,450 but not over \$411,500	\$	× 33% (0.33)	\$	\$ 24,471.00	\$
Over \$411,500 but not over \$464,850	\$	× 35% (0.35)	\$	\$ 32,701.00	\$
Over \$464,850	\$	× 39.6% (0.396)	\$	\$ 54,084.10	\$

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

Taxable income. If line 43 is—	(a) Enter the amount from line 43	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on Form 1040, line 44
At least \$100,000 but not over \$115,225	\$	× 28% (0.28)	\$	\$ 6,474.25	\$
Over \$115,225 but not over \$205,750	\$	× 33% (0.33)	\$	\$ 12,235.50	\$
Over \$205,750 but not over \$232,425	\$	× 35% (0.35)	\$	\$ 16,350.50	\$
Over \$232,425	\$	× 39.6% (0.396)	\$	\$ 27,042.05	\$

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

Taxable income. If line 43 is—	(a) Enter the amount from line 43	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on Form 1040, line 44
At least \$100,000 but not over \$129,600	\$	× 25% (0.25)	\$	\$ 5,677.50	\$
Over \$129,600 but not over \$209,850	\$	× 28% (0.28)	\$	\$ 9,565.50	\$
Over \$209,850 but not over \$411,500	\$	× 33% (0.33)	\$	\$ 20,058.00	\$
Over \$411,500 but not over \$439,000	\$	× 35% (0.35)	\$	\$ 28,288.00	\$
Over \$439,000	\$	× 39.6% (0.396)	\$	\$ 48,482.00	\$

## General Information

### 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. You may be eligible to use free tax software that will take the guesswork out of preparing your return. Free File makes available free brand-name software and free *e-file*. Visit [www.irs.gov/freefile](http://www.irs.gov/freefile) for details. Join the eight in 10 taxpayers who get their refunds faster by using direct deposit and *e-file*.

- Make sure you entered the correct name and social security number (SSN) for each dependent you claim on line 6c. Check that each dependent's name and SSN agrees with his or her social security card. For each child under age 17 who is a qualifying child for the child tax credit, make sure you checked the box in line 6c, column (4).

- Check your math, especially for the child tax credit, earned income credit (EIC), taxable social security benefits, total income, itemized deductions or standard deduction, deduction for exemptions, taxable income, total tax, federal income tax withheld, and refund or amount you owe.

- Be sure you used the correct method to figure your tax. See the instructions for line 44.

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

- Make sure your name and address are correct. Enter your (and your spouse's) name in the same order as shown on your last return.

**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.

- 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 40 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 13.

- If you are taking the EIC, be sure you used the correct column of the EIC Table for your filing status and the number of children you have.

- Remember to sign and date Form 1040 and enter your occupation(s).

- Attach your Form(s) W-2 and other required forms and schedules. Put all forms and schedules in the proper order. See *Assemble Your Return*, earlier.

- 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 78 for details.

- Do not 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.

### 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. Do not file Form 8857 with your Form 1040. For more information, see Pub. 971 and Form 8857 or you can call the Innocent Spouse office toll-free at 1-855-851-2009.

### Income Tax Withholding and Estimated Tax Payments for 2016

If the amount you owe or the amount you overpaid is large, you may want to file a new Form W-4 with your employer to change the amount of income tax withheld from your 2016 pay. For details on how to complete Form W-4, see Pub. 505. If you have pension or annuity income, use Form W-4P. If you receive certain government payments (such as unemployment compensation or social security benefits), you can have tax withheld from those payments by giving the payer Form W-4V.



You can use the [IRS Withholding Calculator](#) 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 do not have to make estimated tax payments if you expect that your 2016 Form 1040 will show a tax refund or a tax balance due of less than \$1,000. If your total estimated tax for 2016 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

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 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. 4535.

If your SSN has been lost or stolen or you suspect you are a victim of tax-related identity theft, visit [www.irs.gov/identitytheft](http://www.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 1-877-777-4778. People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 1-800-829-4059. Deaf or hard-of-hearing individuals can also contact the IRS through relay services such as the Federal Relay Service available at [www.gsa.gov/fedrelay](http://www.gsa.gov/fedrelay).

**Protect yourself from suspicious emails or phishing schemes.** Phishing is the creation and use of email and websites designed to mimic legitimate business emails 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 contacts with taxpayers via emails. Also, the IRS doesn't request detailed personal information through email or 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](mailto:phishing@irs.gov). 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 1-800-366-4484. People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 1-800-877-8339. You can forward suspicious emails to the Federal Trade Commission at [spam@uce.gov](mailto:spam@uce.gov) or contact them at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or 1-877-IDTHEFT (1-877-438-4338). People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 1-866-653-4261.

Visit IRS.gov and enter "identity theft" in the search box to learn more about identity theft and how to reduce your risk.

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

If you wish to do so, make a check payable to "Bureau of the Fiscal Service." You can send it to: Bureau of the Fiscal Service, Attn: Dept G, P.O. Box 2188, Parkersburg, WV 26106-2188. Or you can enclose the check with your income tax return when you file. In the memo section of the check, make a note that it is a gift to reduce the debt held by the public. Do not add your gift to any tax you may owe. See the instructions for line 78 for details on how to pay any tax you owe. For information on how to make this type of gift online, go to [www.treasurydirect.gov](http://www.treasurydirect.gov) and click on "How To Make a Contribution to Reduce the Debt."



*You may be able to deduct this gift on your 2016 tax return.*

## How Long Should Records Be Kept?

Keep a copy of your tax return, worksheets you used, and records of all items appearing on it (such as Forms W-2 and 1099) until the statute of limitations runs out for that return. Usually, this is 3 years from the date the return was due or filed or 2 years from the date the tax was paid, whichever is later. You should keep some records longer. For example, keep property records (including those on your home) as long as they are needed to figure the basis of the original or replacement property. For more details, see chapter 1 of Pub. 17.

## Amended Return

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

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 generally are used to validate income and tax filing status for mortgage applications, student and small business loan applications, and during tax preparation. To get a free transcript:

- Visit IRS.gov and click on [Get Transcript of Your Tax Records](#) under "Tools,"
- Use Form 4506-T or 4506T-EZ, or
- Call us at 1-800-908-9946.

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.

## Death of a Taxpayer

If a taxpayer died before filing a return for 2015, 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 enter "Deceased," the deceased taxpayer's name, and the date of death across the top of the return. If this information isn't provided, it may delay the processing of the return.

If your spouse died in 2015 and you didn't remarry in 2015, or if your spouse died in 2016 before filing a return for 2015, you can file a joint return. A joint return should show your spouse's 2015 income before death and your income for all of 2015. Enter "Filing as surviving spouse" in the area where you sign the return. If someone else is the personal representative, he or she must also sign.

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

## Claiming a Refund for a Deceased Taxpayer

If you are filing a joint return as a surviving spouse, you only need to file the tax return to claim the refund. If you are a court-appointed representative, file the return and 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.

For more details, use [Tax Topic 356](#) or see Pub. 559.

## Past Due Returns

If you or someone you know needs to file past due tax returns, use [Tax Topic 153](#) or go to [www.irs.gov/individuals](http://www.irs.gov/individuals) for help in filing those returns. Send the return to the address that applies to you in the latest Form 1040 instructions. For example, if you are filing a 2012 return in 2016, 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

Do you need help with a tax issue or preparing your tax return, or do you need a free publication or form?

**Getting answers to your tax law questions.** IRS.gov and IRS2Go are ready when you are—24 hours a day, 7 days a week.

- Enter "ITA" in the search box on IRS.gov for the Interactive Tax Assistant, a tool that will ask you questions on a number of tax law topics and provide answers. You can print the entire interview and the final response.

- Enter "Pub 17" in the search box to get Pub. 17, Your Federal Income Tax for Individuals, which features details on tax-saving opportunities, 2015 tax changes, and thousands of interactive links to help you find answers to your questions.

- Access tax law information in your electronic filing software.

- Go to the Help & Resources page on IRS.gov for a variety of tools that will help you with your taxes.

**Preparing and filing your tax return.** Find free options to prepare and file your return on IRS.gov or in your local community if you qualify.

- Go to IRS.gov and click on the Filing tab to see your options.

- Enter "Free File" in the search box to see whether you can use brand name software to prepare and *e-file* your federal tax return for free.

- Enter "VITA" in the search box, download the free IRS2Go app, or call 1-800-906-9887 to find the nearest Volunteer Income Tax Assistance or Tax Counseling for the Elderly (TCE) location for free tax preparation.

- Enter "TCE" in the search box, download the free IRS2Go app, or call

1-888-227-7669 to find the nearest Tax Counseling for the Elderly location for free tax preparation.

The Volunteer Income Tax Assistance (VITA) program offers free tax help to people who generally make \$54,000 or less, persons with disabilities, the elderly, and limited-English-speaking taxpayers who need help preparing their own tax returns. 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.

**Tax forms and publications.** You can download or print all of the forms and publications you may need on [www.irs.gov/formspubs](http://www.irs.gov/formspubs). Otherwise, you can:

- Go to [www.irs.gov/orderforms](http://www.irs.gov/orderforms) to place an order and have forms mailed to you, or

- Call 1-800-829-3676 to order current-year forms, instructions, publications, and prior-year forms and instructions (limited to 5 years).

You should receive your order within 10 business days.

**Where to file your tax return.**

- Remember, there are many ways to file your return electronically. It's safe, quick and easy. See *Preparing and filing your tax return*, earlier, for more information.

- See *Where Do You File?* at the end of these instructions to determine where to mail your completed paper tax return.

**Getting a transcript or copy of a return.**

- Go to IRS.gov and click on [Get Transcript of Your Tax Records](#) under "Tools."

- Call the transcript toll-free line at 1-800-908-9946.

- Mail Form 4506-T or Form 4506T-EZ (both available on IRS.gov).

**Using online tools to help prepare your return.** Go to IRS.gov and click on the Tools bar to use these and other self-service options.

- The [Earned Income Tax Credit Assistant](#) determines if you are eligible for the EIC.

• The [First Time Homebuyer Credit Account Look-up](#) tool provides information on your repayments and account balance.

• The [Online EIN Application](#) helps you get an Employer Identification Number.

• The [IRS Withholding Calculator](#) estimates the amount you should have withheld from your paycheck for federal income tax purposes.

• The [Electronic Filing PIN Request](#) helps to verify your identity when you do not have your prior year AGI or prior year self-selected PIN available.

#### Understanding identity theft issues.

• Go to [www.irs.gov/uac/Identity-Protection](http://www.irs.gov/uac/Identity-Protection) for information and videos.

• See *Secure Your Tax Records from Identity Theft* under *General Information*, earlier.

#### Checking on the status of a refund.

• Go to [www.irs.gov/refunds](http://www.irs.gov/refunds).

• Download the free IRS2Go app to your smart phone and use it to check your refund status.

• Call the automated refund hotline at 1-800-829-1954. See *Refund Information*, later.

**Making a tax payment.** You can make electronic payments online, by phone, or from a mobile device. Paying electronically is safe and secure. The IRS uses the latest encryption technology and doesn't store banking information. It's easy and secure and much quicker than mailing in a check or money order. Go to IRS.gov and click on the Payments tab or the "Pay Your Tax Bill" icon to make a payment using the following options.

• [IRS Direct Pay](#) (only if you have a checking or savings account).

• Debit or credit card.

• Electronic Federal Tax Payment System.

• Check or money order.

**What if I can't pay now?** Click on the Payments tab or the "Pay Your Tax Bill" icon on IRS.gov to find more information about these additional options.

• An [online payment agreement](#) determines if you are eligible to apply for an installment agreement if you can't pay your taxes in full today. With the needed information, you can complete

the application in about 30 minutes, and get immediate approval.

• An offer in compromise allows you to settle your tax debt for less than the full amount you owe. Use the [Offer in Compromise Pre-Qualifier](#) to confirm your eligibility.

#### Checking the status of an amended return.

• Go to IRS.gov and click on the Tools tab and then [Where's My Amended Return?](#)

#### Understanding an IRS notice or letter.

• Enter "Understanding your notice" in the search box on IRS.gov to find additional information about your IRS notice or letter.

**Visiting the IRS.** Locate the nearest Taxpayer Assistance Center using the Office Locator tool on IRS.gov. Enter "office locator" in the search box. Or choose the "Contact Us" option on the IRS2Go app and search Local Offices. Before you visit, use the Locator tool to check hours and services available.

**Watching IRS videos.** The IRS Video portal [www.irsvideos.gov](http://www.irsvideos.gov) contains video and audio presentations on topics of interest to individuals, small businesses, and tax professionals. You'll find video clips of tax topics, archived versions of live panel discussions and Webinars, and audio archives of tax practitioner phone forums.

**Getting tax information in other languages.** For taxpayers whose native language isn't English, we have the following resources available.

• Taxpayers can find information on IRS.gov in the following languages.

• [Spanish.](#)

• [Chinese.](#)

• [Vietnamese.](#)

• [Korean.](#)

• [Russian.](#)

• The IRS Taxpayer Assistance Centers provide over-the-phone interpreter service in over 170 languages, and the service is available free to taxpayers.

## Interest and Penalties

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

If you include interest or penalties (other than the estimated tax penalty) with your payment, identify and enter the amount in the bottom margin of Form 1040, page 2. Do not include interest or penalties (other than the estimated tax penalty) in the amount you owe on line 78.

### Interest

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

### Penalties

**Late filing.** If you do not file your return by the due date (including extensions), the penalty is usually 5% of the amount due for each month or part of a month your return is late, unless you have a reasonable explanation. If you do, include it 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 \$135 (adjusted for inflation) or the amount of any tax you owe, whichever is smaller.

**Late payment of tax.** If you pay your taxes late, the penalty is usually  $\frac{1}{2}$  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.

**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 preprinted language above the space where you sign. For a list of positions identified as frivolous, see Notice 2010-33, 2010-17 I.R.B. 609,

available at [www.irs.gov/irb/2010-17\\_IRB/ar13.html](http://www.irs.gov/irb/2010-17_IRB/ar13.html).

**Other.** Other penalties can be imposed for negligence, substantial understate-

ment 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.

### Taxpayer Bill of Rights

All taxpayers have fundamental rights they should be aware of when dealing with the IRS. The Taxpayer Bill of Rights, which the IRS adopted in June of 2014, takes existing rights in the tax code and groups them into the following 10 broad categories, making them easier to understand. Explore your rights and our obligations to protect them.

**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.

**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.

**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.

**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.

**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 Office of Appeals' decision. Taxpayers generally have the right to take their cases to court.

**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.

**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.

**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.

**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 can't afford representation.

**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 [www.irs.gov/taxpayerrights](http://www.irs.gov/taxpayerrights).

## Refund Information

### **where's my refund?**

Visit [IRS.gov](http://IRS.gov) and click on *Where's My Refund*, or use the free IRS2Go app, 24 hours a day, 7 days a week. Information about your return 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.



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, and
- 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.



*Updates to refund status are made once a day - usually at night.*



If you do not have Internet access, you can call 1-800-829-1954 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.

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

To get a refund, you generally must file your return within 3 years from the

date the return was due (including extensions).

*Where's My Refund?* doesn't track refunds that are claimed on an amended tax return.

Refund information also is available in Spanish at [www.irs.gov/Spanish](http://www.irs.gov/Spanish) and 1-800-829-1954.



## Tax Topics

You can read these Tax Topics at [www.irs.gov/taxtopics](http://www.irs.gov/taxtopics).

### List of Tax Topics

All topics are available in Spanish.

**Topic No.**

**Subject**

#### IRS Help Available

- 101 IRS services—Volunteer tax assistance, outreach programs, and identity theft
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- 308 Amended returns
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- 310 Coverdell education savings accounts
- 311 Power of attorney information
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**Subject**

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- 601 Earned income credit
- 602 Child and dependent care credit
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704	Depreciation	763	Independent contractor vs. employee
705	Installment sales		The Affordable Care Act
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751	Social security and Medicare withholding rates	801	Who must file information returns electronically
752	Filing Forms W-2 and W-3	802	Applying to file information returns electronically
753	Form W-4—Employee's Withholding Allowance Certificate	803	Waivers and extensions
755	Employer identification number (EIN)—How to apply	804	Test files and combined federal and state filing
756	Employment taxes for household employees	805	Electronic filing of information returns
757	Forms 941 and 944—Deposit requirements		<b>Tax Information for U.S. Resident Aliens and Citizens Living Abroad</b>
758	Form 941—Employer's Quarterly Federal Tax Return and Form 944—Employer's Annual Federal Tax Return	851	Resident and nonresident aliens
759	Form 940—Employer's Annual Federal Unemployment (FUTA)	856	Foreign tax credit
		857	Individual taxpayer identification number (ITIN)
		858	Alien tax clearance
			<b>Tax Information for Residents of Puerto Rico</b>
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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
		904	Tax assistance for residents of Puerto Rico

**Tax Topic numbers are effective January 1, 2016.**

## Disclosure, Privacy Act, and Paperwork Reduction Act Notice

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

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

Our legal right to ask for information is Internal Revenue Code sections 6001, 6011, and 6012(a), and their regulations. They say that you must file a return or statement with us for any tax you are liable for. Your response is mandatory under these sections. Code section 6109 requires 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.

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 possessions to carry out their tax laws. We may disclose your tax information to the Department of Treasury and contractors for tax administration purposes; and to other persons as necessary to obtain information 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 from [www.irs.gov/formspubs/](http://www.irs.gov/formspubs/). Click on "More Information" and then on "Give us feedback." Or you can send your comments to Internal Revenue Service, Tax Forms and Publications Division, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not 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 on current statutory requirements as of November 2015, for taxpayers filing a 2015 Form 1040, 1040A, or 1040EZ 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 preparation software costs. While these estimates do not 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 do not 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, 1040A, or 1040EZ is 13 hours, with an average cost of \$200 per return. This average includes all associated forms and schedules, across all preparation methods and taxpayer activities. The average burden for taxpayers filing Form 1040 is about 16 hours and \$260; the average burden for taxpayers filing Form 1040A is about 8 hours and \$80;

and the average for Form 1040EZ filers is about 5 hours and \$40.

Within each of these estimates there is significant variation in taxpayer activity. For example, nonbusiness taxpayers are expected to have an average burden of about 8 hours and \$110, while business

taxpayers are expected to have an average burden of about 24 hours and \$410. Similarly, tax 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.

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

Primary Form Filed or Type of Taxpayer	Percentage of Returns	Average Time Burden (Hours)					Average Cost (Dollars)**
		Total Time*	Record Keeping	Tax Planning	Form Completion and Submission	All Other	
All taxpayers	100	13	6	2	4	1	\$200
Primary forms filed							
1040	69	16	8	2	5	1	260
1040A	19	8	2	1	3	1	80
1040EZ	12	5	1	***	2	1	40
Type of taxpayer							
Nonbusiness****	68	8	3	1	3	1	110
Business****	32	24	13	3	6	2	410

\*Detail may not add to total time due to rounding.

\*\*Dollars rounded to the nearest \$10.

\*\*\*Rounds to less than 1 hour.

\*\*\*\*You are considered a “business” filer if you file one or more of the following with Form 1040: Schedule C, C-EZ, E, or F or Form 2106 or 2106-EZ. You are considered a “nonbusiness” filer if you do not file any of those schedules or forms with Form 1040 or if you file Form 1040A or 1040EZ.

# Order Form for Forms and Publications



You can view and download the tax forms and publications you need at [www.irs.gov/formspubs](http://www.irs.gov/formspubs). You can also place an order for forms at [www.irs.gov/orderforms](http://www.irs.gov/orderforms) to avoid having to complete and mail the order form.

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

## How To Use the Order Form

Circle the items you need on the order form. Use the blank spaces to order items not listed. If you need more space, attach a separate sheet of paper.

Print or type your name and address accurately in the space provided on the

order form to ensure delivery of your order. Enclose the order form in an envelope and mail it to the IRS address shown next. You should receive your order within 10 business days after we receive your request.

**Do not send your tax return to the address shown here.** Instead, see the addresses at the end of these instructions.

## Mail Your Order Form To:

Internal Revenue Service  
1201 N. Mitsubishi Motorway  
Bloomington, IL 61705-6613

▲ Cut here ▲

**Save Money and Time by Going Online!**  
Download or order these and other forms and publications at [www.irs.gov/formspubs](http://www.irs.gov/formspubs)

## Order Form

Please print.

Name							
Postal mailing address						Apt./Suite/Room	
City				State		ZIP code	
Foreign country						International postal code	
Daytime phone number							
(       )							

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

Use the blank spaces to order items not listed.



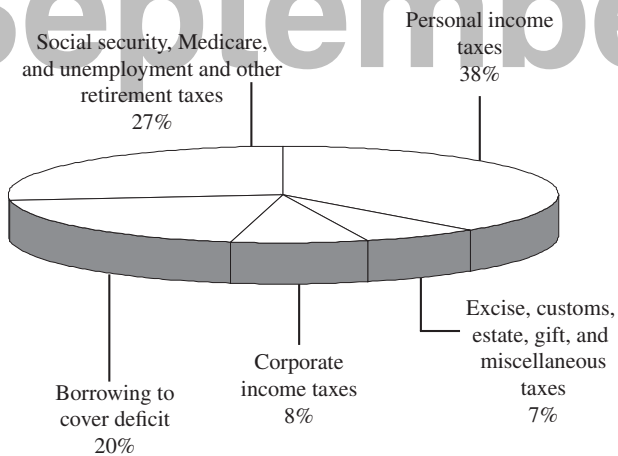
Use your QR Reader app on your smartphone to scan this code and get connected to the IRS Forms and Publications homepage.

1040	Schedule F (1040)	1040-V	4868	8959	Pub. 505	Pub. 551	Pub. 946
Schedule A (1040)	Schedule H (1040)	1040X	5405	8960	Pub. 523	Pub. 554	Pub. 970
Schedule B (1040A or 1040)	Schedule J (1040)	2106	6251	8962	Pub. 525	Pub. 575	Pub. 972
Schedule C (1040)	Schedule R (1040A or 1040)	2441	8283	8965	Pub. 526	Pub. 583	Pub. 4681
Schedule C-EZ (1040)	Schedule SE (1040)	3903	8606	Pub. 1	Pub. 527	Pub. 587	
Schedule D (1040)	Schedule 8812 (1040A or 1040)	4506	8822	Pub. 334	Pub. 529	Pub. 590-A	
Form 8949	1040A	4506-T	8829	Pub. 463	Pub. 535	Pub. 590-B	
Schedule E (1040)	1040EZ	4562	8863	Pub. 501	Pub. 547	Pub. 596	
Schedule EIC (1040A or 1040)	1040-ES (2016)	4684	8917	Pub. 502	Pub. 550	Pub. 915	

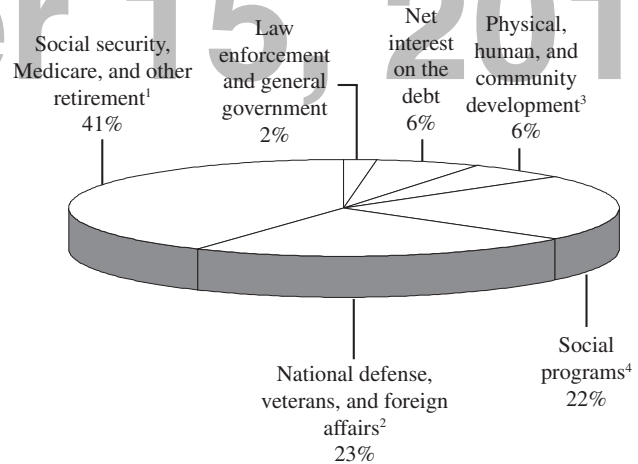
# Major Categories of Federal Income and Outlays for Fiscal Year 2014

**Income and Outlays.** These pie charts show the relative sizes of the major categories of federal income and outlays for fiscal year 2013.

## Income



## Outlays



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 2014 (which began on October 1, 2013, and ended on September

30, 2014), Federal income was \$2.775 trillion and outlays were \$3.455 trillion, leaving a deficit of \$680 billion.

### 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 18% of outlays were to equip, modernize, and pay our armed forces and to fund national defense activities; about 4% 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, food stamps, temporary assistance for needy families, supplemental security income, and related programs; and the remaining outlays were for health research and public health programs, unemployment compensation, assisted housing, and social services.

**Note.** The percentages shown here exclude undistributed offsetting receipts, which were \$93 billion in fiscal year 2013. 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.

# 2015 Tax Rate Schedules



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

## Schedule X—If your filing status is **Single**

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$9,225	10%	\$0
9,225	37,450	\$922.50 + 15%	9,225
37,450	90,750	5,156.25 + 25%	37,450
90,750	189,300	18,481.25 + 28%	90,750
189,300	411,500	46,075.25 + 33%	189,300
411,500	413,200	119,401.25 + 35%	411,500
413,200	.....	119,996.25 + 39.6%	413,200

## Schedule Y-1—If your filing status is **Married filing jointly** or **Qualifying widow(er)**

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$18,450	10%	\$0
18,450	74,900	\$1,845.00 + 15%	18,450
74,900	151,200	10,312.50 + 25%	74,900
151,200	230,450	29,387.50 + 28%	151,200
230,450	411,500	51,577.50 + 33%	230,450
411,500	464,850	111,324.00 + 35%	411,500
464,850	.....	129,996.50 + 39.6%	464,850

## Schedule Y-2—If your filing status is **Married filing separately**

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$9,225	10%	\$0
9,225	37,450	\$922.50 + 15%	9,225
37,450	75,600	5,156.25 + 25%	37,450
75,600	115,225	14,693.75 + 28%	75,600
115,225	205,750	25,788.75 + 33%	115,225
205,750	232,425	55,662.00 + 35%	205,750
232,425	.....	64,998.25 + 39.6%	232,425

## Schedule Z—If your filing status is **Head of household**

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$13,150	10%	\$0
13,150	50,200	\$1,315.00 + 15%	13,150
50,200	129,600	6,872.50 + 25%	50,200
129,600	209,850	26,722.50 + 28%	129,600
209,850	411,500	49,192.50 + 33%	209,850
411,500	439,000	115,737.00 + 35%	411,500
439,000	.....	125,362.00 + 39.6%	439,000

**A**

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 Artists [30](#)  
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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.*

**September 15, 2015**

**THEN use this address if you:**

IF you live in...	Are requesting a refund or are not enclosing a check or money order...	Are enclosing a check or money order...
Florida, Louisiana, Mississippi, Texas	Department of the Treasury Internal Revenue Service Austin, TX 73301-0002	Internal Revenue Service P.O. Box 1214 Charlotte, NC 28201-1214
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming	Department of the Treasury Internal Revenue Service Fresno, CA 93888-0002	Internal Revenue Service P.O. Box 7704 San Francisco, CA 94120-7704
Arkansas, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, North Dakota, Ohio, Oklahoma, South Dakota, Wisconsin	Department of the Treasury Internal Revenue Service Fresno, CA 93888-0002	Internal Revenue Service P.O. Box 802501 Cincinnati, OH 45280-2501
Alabama, Georgia, Kentucky, New Jersey, North Carolina, South Carolina, Tennessee, Virginia	Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0002	Internal Revenue Service P.O. Box 931000 Louisville, KY 40293-1000
Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New York, Pennsylvania, Rhode Island, Vermont, West Virginia	Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0002	Internal Revenue Service P.O. Box 37008 Hartford, CT 06176-7008
A foreign country, U.S. possession or territory*, or use an APO or FPO address, or file Form 2555, 2555-EZ, 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.