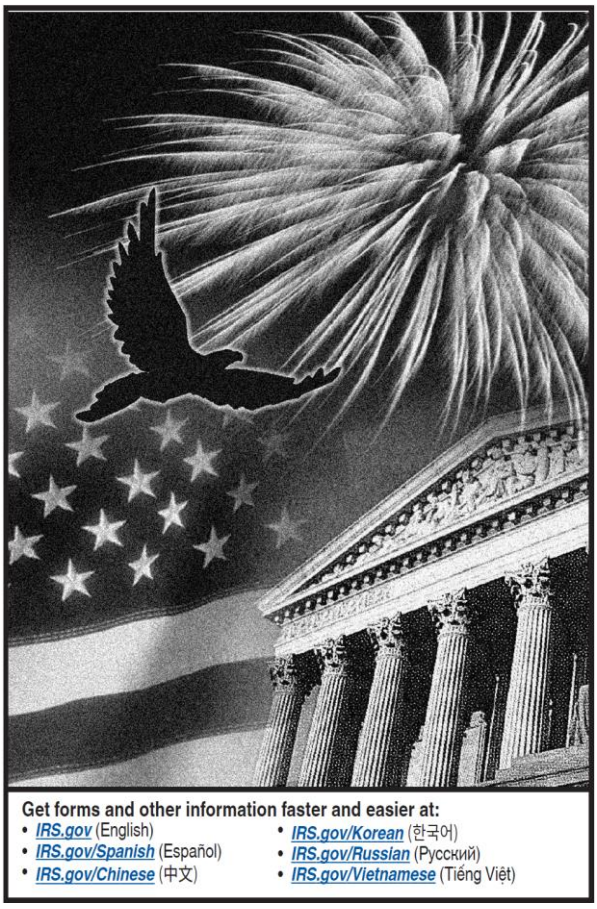
Publication 974

Premium Tax Credit (PTC)

Four use in preparing 2024 Returns

Volume 5 of 5



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Step 4

Refigure the total PTC on another Form 8962. Complete this Form 8962 through line 29. When refiguring the total PTC, use all enrollment premiums for qualified health plans in which you or any individual in your tax family enrolled. Determine AGI, modified AGI, and household income using the total of the Step 3 Worksheet, line 9, and Worksheet W, line 14, as your self-employed health insurance deduction. Use Worksheets 1-1 and 1-2 in the Form 8962 instructions to figure modified AGI and household income.

Step 5

Refigure your self-employed health insurance deduction for specified premiums by completing the Step 5 Worksheet.

If you have more than one trade or business under which you established a qualified health plan, see More than

one trade or business*, later, before you complete the Step 5 Worksheet.*

Step 5 Worksheet

Enter amounts in dollars and cents. Do not round to whole dollars.

1.	Enter the amount from line 1 of the Step 3 Worksheet	**1.** _____ . ____
	Caution. *If you skipped lines 2 through 5 of the Step 3 Worksheet, skip lines 2 and 3 below and enter on line 4 the total of the column (e) amounts from your Step 4 Form 8962 for the months you paid specified premiums.*	
2.	Enter the total PTC (Form 8962, line 24) you figured in Step 4, earlier	**2.** _____ . ____
3.	Enter the amount from line 5 of the Step 3 Worksheet	**3.** _____
4.	Multiply line 3 by line 2	**4.** _____ . ____
5.	Subtract line 4 from line 1	**5.** _____ . ____
6.	Enter the amount from Worksheet X, line 30. If you did not complete Worksheet X, enter the amount from Worksheet W, line 16	**6.** _____ . ____
7.	Enter the smaller of line 5 or line 6. Then, go to Step 6 next	**7.** _____ . ____

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More than one trade or business. If you have more than one trade or business under which you established a qualified health plan, you must complete lines 1 through 5 separately for each trade or business. Use the following instructions to complete the Step 5 Worksheet.

Line 1. Enter the amount from the Step 3 Worksheet for the same separate trade or business for which you are completing the Step 5 Worksheet.

If the *Caution* under line 1 applies to you, skip lines 2 and 3. Enter on line 4 the total of the column (e) amounts for the months you paid specified premiums that are allocable to the specified premiums you entered on line 1 for the separate trade or business. Allocate the column (e) amounts using the same method you used on the Step 3 Worksheet.

Line 2. Enter the Step 4 PTC that is allocable to the premiums you entered on line 1 for the

separate trade or business. Use the same allocation method you used on the Step 3 Worksheet.

Line 3. Enter the amount from the Step 3 Worksheet for the same separate trade or business for which you are completing the Step 5 Worksheet.

Line 5. After you complete this line for each trade or business, add the amounts on line 5 for all the trades or businesses. Use the total of the line 5 amounts to complete lines 6 and 7.

Lines 6 and 7. Complete these lines once for all trades or businesses.

Step 6

Answer the following three questions.

1. Is the change in the self-employed health insurance deduction from Step 3 to Step 5 less than $1.00?

   ☐ Yes☐ No

2. Is the change in the total PTC from Step 2 to Step 4 less than $1.00?

☐ Yes☐ No

3. Did you answer "Yes" to **both** questions 1 and 2?

☐ Yes. You can claim a PTC for the amount you figured in Step 4. Attach the Form 8962 you used in Step 4 to your tax return. You can claim a self-employed health insurance deduction for the specified premiums equal to the amount on line 7 of the Step 5 Worksheet.

Note. Your self-employed health insurance deduction is the total of the Step 5 Worksheet, line 7, and Worksheet W, line 14. Enter this total on line 17 of Schedule 1 (Form 1040).

☐ No. Repeat Step 4 and Step 5 (using amounts determined in the immediately preceding step) until

changes in **both** the self-employed health insurance deduction and the total PTC between steps are less than $1.00.

*If you are unable to complete Step 6 because changes between steps are always $1.00 or more, do **not** use the Iterative Calculation Method. Instead, use the Simplified Calculation Method or any computation method that satisfies the rules for the self-employed health insurance deduction and PTC as long as the sum of the deduction claimed for the premiums and the PTC computed, taking the deduction into account, is less than or equal to the premiums.*

Simplified Calculation Method

Follow the steps below to figure your self-employed health insurance deduction and PTC under the Simplified Calculation Method. You do not have to use this method. You can use

the Iterative Calculation Method (discussed earlier) if you can complete Step 6 of that method, or you can use any computation method that satisfies each set of rules as long as the sum of the deduction claimed for the premiums and the PTC computed, taking the deduction into account, is less than or equal to the premiums.

Step 1

Figure your AGI, modified AGI, and household income using Worksheet X, line 31, as your self-employed health insurance deduction. If you did not fill out Worksheet X, use the amount from Worksheet W, line 17. Use Worksheets 1-1 and 1-2 in the Form 8962 instructions to figure modified AGI and household income.

If you are claiming any of the following deductions or exclusions, see Special Instructions for Self-Employed Individuals Who Claim Certain

Deductions/Exclusions*, later, **before** you complete Step 1.*

1. *Passive activity losses from rental real estate activities and lines 1d and 3 of Form 8582 are losses.*
2. *IRA deduction and you (or your spouse if filing a joint return) were covered by a retirement plan at work or through self-employment.*
3. *Exclusion of interest from series EE and I U.S. savings bonds issued after 1989.*
4. *Student loan interest deduction.*

Step 2

Figure the total PTC on Form 8962 using the AGI, modified AGI, and household income you determined in Step 1. Enter the modified AGI and household income from Step 1 on the Form 8962. When figuring the PTC, use all enrollment premiums for qualified health

plans in which you or any individual in your tax family enrolled. Complete this Form 8962 only through line 24. Do **not** attach this Form 8962 to your tax return.

Cannot take the PTC. If you are not eligible to take the PTC, **stop here**. Do not use this method. Instead, figure your self-employed health insurance deduction using the Self-Employed Health Insurance Deduction Worksheet in the Instructions for Form 1040 or the Instructions for Form 1040-NR; or, if required, Form 7206. If you are following the instructions under *Special Instructions for Self-Employed Individuals Who Claim Certain Deductions/Exclusions*, later, make this determination when you complete the final iteration of Step 2. Refigure the deductions/exclusions if you are not eligible for the PTC.

Step 3

Figure your self-employed health insurance deduction by completing the following worksheet.

If you have more than one trade or business under which you established a qualified health plan, see More than one trade or business *below before you complete the Step 3 Worksheet.*

Step 3 Worksheet

1.	Enter the amount from Worksheet W, line 1	**1.** _____
	Caution. *If the amounts on lines 12 through 23, column (e), of your Step 2 Form 8962 are not the same for each month and you had specified premiums for less than 12 months, skip lines 2 through 5 below and enter on line 6 the total of those column (e) amounts for the months you paid specified premiums.*	
2.	Enter the total PTC (Form 8962, line 24) you figured in Step 2, earlier	**2.** _____
3.	Enter the number of months in 2024 for which specified premiums were paid	**3.** _____
	Note. Self-employment for part of a month counts as a full month of self-employment.	
4.	Enter the number of months someone in your coverage family was enrolled in the qualified health plan	**4.** _____
5.	Divide line 3 by line 4	**5.** _____
6.	Multiply line 5 by line 2	**6.** _____
7.	Subtract line 6 from line 1	**7.** _____
8.	Enter the amount from Worksheet X, line 30. If you did not complete Worksheet X, enter the amount from Worksheet W, line 16	**8.** _____
9.	Enter the smaller of line 7 or line 8	**9.** _____
10.	Enter the amount from Worksheet W, line 14	**10.** _____
11.	Add lines 9 and 10. Use this amount as your self-employed health insurance deduction in Step 4 next. Also enter this amount on line 17 of Schedule 1 (Form 1040)	**11.** _____

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More than one trade or business. If you have more than one trade or business under which you established a qualified health plan, you must complete lines 1 through 7 separately for each trade or business. Use the following instructions to complete the Step 3 Worksheet.

Line 1. Enter the amounts for the separate trade or business.

If the *Caution* under line 1 applies to you, skip lines 2 through 5. Enter on line 6 the total of the column (e) amounts for the months you paid specified premiums that are allocable to the specified premiums you entered on line 1 for the separate trade or business. You can allocate the column (e) amounts using any reasonable method.

One reasonable method is based on enrollment premiums for each plan. Under this method, multiply the total of the column (e) amounts for the months you paid

specified premiums by a fraction. The numerator of the fraction is the amount of specified premiums you entered on line 1 for the separate trade or business. The denominator of the fraction is the total of the column (a) amounts for the months you paid specified premiums.

Line 2. Enter the Step 2 PTC that is allocable to the specified premiums you entered on line 1 for the separate trade or business. You can allocate the Step 2 PTC using any reasonable method. One reasonable method is based on enrollment premiums for each plan. Under this method, multiply the Step 2 PTC by a fraction. The numerator of the fraction is the amount of specified premiums you entered on line 1 for the separate trade or business. The denominator of the fraction is the amount on line 11, column (a), or the total of lines 12 through 23, column (a), of the Step 2 Form 8962.

Lines 3 through 6. Complete these lines for the plan established under the separate trade or business.

Line 7. After you complete this line for each trade or business, add the amounts on line 7 for all the trades or businesses. Use the total of the line 7 amounts to complete lines 8 through 11.

Lines 8 through 11. Complete these lines once for all trades or businesses.

Step 4

Refigure the final PTC on another Form 8962. Complete this Form 8962 through line 29. Attach this Form 8962 to your tax return. When refiguring the PTC, use all enrollment premiums for qualified health plans in which you or any individual in your tax family enrolled. Determine AGI, modified AGI, and household income using the amount from line 11 of the Step 3 Worksheet as your self-employed health insurance deduction. Use

Worksheets 1-1 and 1-2 in the Form 8962 instructions to figure modified AGI and household income.

Special Instructions for Self-Employed Individuals Who Claim Certain Deductions/Exclusions

The instructions in this section apply to you if you claim any of the following deductions or exclusions.

1. Passive activity losses from rental real estate activities and lines 1d and 3 of Form 8582 are losses.
2. IRA deduction and you (or your spouse if filing a joint return) were covered by a retirement plan at work or through self-employment.
3. Exclusion of interest from series EE and I U.S. savings bonds issued after 1989.
4. Student loan interest deduction.

Read the following instructions if you are claiming one or more of the deductions/exclusions listed above. Read these instructions **before** you complete the Iterative Calculation Method or Simplified Calculation Method.

1. The first time you complete the Iterative Calculation Method or Simplified Calculation Method, you do so **without** including any of the deductions/exclusions listed above in AGI, modified AGI, or household income. If you use the Simplified Calculation Method, complete it only through Step 3. Enter "400" on the interim Form 8962, line 5, if you answer "Yes" on Worksheet 2, line 4, in the Form 8962 instructions.

2. After you complete (1), figure the deduction/exclusion using the appropriate form or worksheet in your tax return instructions. When figuring

modified AGI on the form or worksheet (or AGI on Form 8903), use as your self-employed health insurance deduction the amount from Step 6 of the Iterative Calculation Method or Step 3 of the Simplified Calculation Method.

If you are claiming more than one deduction/exclusion on the list, you **must** figure the deductions/exclusions in the order shown in the list. For example, if you are claiming the student loan interest deduction and the exclusion of interest from series EE and I U.S. savings bonds, you must figure the exclusion of interest from series EE and I U.S. savings bonds first and complete (3) and (4) or (5) using that exclusion. Then, you figure the student loan interest deduction, as explained in (5) or at the end of Worksheets Y and Z.

3. Enter the deduction/exclusion you figured in (2) on your tax return.

4. If you completed Worksheet X, complete Worksheet Y and follow the instructions under line 22 of that worksheet. Skip (5).

5. If you did not complete Worksheet X, do the following.

a. Repeat the Iterative Calculation Method or Simplified Calculation Method. Use the deduction/exclusion from (2) in any step that requires you to figure AGI, modified AGI, and household income.

b. If the amount from (2) is the only deduction/exclusion on the list you are claiming, complete either method through the last step and follow the step instructions for claiming the PTC and self-

employed health insurance deduction on your return. Skip (5c).

c. If the amount from (2) is **not** the only deduction/ exclusion on the list you are claiming, repeat the Iterative Calculation Method through Step 6 or the Simplified Calculation Method through Step 3. Enter "400" on the interim Form 8962, line 5, if you answered "Yes" on Worksheet 2, line 4, in the Form 8962 instructions. Then, figure the additional deduction/exclusion using the appropriate form or worksheet in your tax return instructions. When figuring modified AGI on the form or worksheet (or AGI on Form 8903), use as your self-employed health insurance deduction the amount from Step 6 of the Iterative

Calculation Method or Step 3 of the Simplified Calculation Method. Then, repeat (3) and (5) for each additional deduction/exclusion. Follow (5b) for your final deduction/exclusion.

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Worksheet Y. **Refiguring Household Income and the Repayment Limitation When Claiming Certain Deductions or Exclusions**

Keep for Your Records

1.	Enter the amount from Worksheet X, line 14	**1.**	
2.	Enter the deduction or exclusion	**2.**	
3.	Revised household income. Subtract line 2 from line 1	**3.**	
4.	Enter the smaller of Worksheet W, line 19, or $750 ($375 if your filing status is single)	**4.**	
5.	Subtract line 4 from line 3. If zero or less, enter -0-	**5.**	
6.	Enter the amount from Worksheet X, line 17b	**6.**	
7.	Divide line 5 by line 6. If the result is not a whole percentage, do **not** round; instead, multiply this number by 100 (to express it as a percentage) and then drop any numbers after the decimal point. For example, for 0.9984, enter the result as 99; for 1.8565, enter the result as 185; and for 3.997, enter the result as 399 • If the result is less than 200, enter $750 ($375 if your filing status is single) on line 14. Skip lines 8 through 13. • If the result is 200 or more, go to line 8.	**7.**	%
8.	Enter the smaller of Worksheet W, line 19, or $1,900 ($950 if your filing status is single)	**8.**	
9.	Subtract line 8 from line 3. If zero or less, enter -0-	**9.**	
10.	Divide line 9 by line 6. If the result is not a whole percentage, do **not** round; instead, multiply this number by 100 (to express it as a percentage) and then drop any numbers after the decimal point. For example, for 0.9984, enter the result as 99; for 1.8565, enter the result as 185; and for 3.997, enter the result as 399 • If the result is less than 300, enter $1,900 ($950 if your filing status is single) on line 14. Skip lines 11 through 13. • If the result is 300 or more, go to line 11.	**10.**	%
11.	Enter the smaller of Worksheet W, line 19, or $3,150 ($1,575 if your filing status is single)	**11.**	
12.	Subtract line 11 from line 3. If zero or less, enter -0-	**12.**	
13.	Divide line 12 by line 6. If the result is not a whole percentage, do **not** round; instead, multiply this number by 100 (to express it as a percentage) and then drop any numbers after the decimal point. For example, for 0.9984, enter the result as 99; for 1.8565, enter the result as 185; and for 3.997, enter the result as 399 • If the result is less than 400, enter $3,150 ($1,575 if your filing status is single) on line 14. • If the result is 400 or more, enter the amount from Worksheet W, line 2, on line 14.	**13.**	%
14.	Enter the amount you were instructed to enter here by line 7, 10, or 13. Also, enter this amount on line 28 of the Form 8962 you attach to your tax return if you are required to complete that line and you do not complete Worksheet Z. Do not enter an amount from Table 5 in the Form 8962 instructions	**14.**	
15.	Enter the amount from Worksheet X, line 6	**15.**	
16.	Add lines 14 and 15	**16.**	
17.	Enter the amount from Worksheet X, line 27	**17.**	
18.	Enter the smaller of line 16 or line 17	**18.**	
19.	Enter the amount from Worksheet X, line 29	**19.**	
20.	Enter the smaller of line 18 or line 19	**20.**	
21.	Enter the amount from Worksheet X, line 5	**21.**	
22.	Add lines 20 and 21. Then, see *Next* below for further instructions	**22.**	

Next. Repeat the Iterative Calculation Method or Simplified Calculation Method, whichever applies. In Step 1 of either method, use the amount on line 22 above as your self-employed health insurance deduction. Also, use the amount on line 2 above in any step that requires you to figure AGI, modified AGI, and household income. If the amount on line 2 above is the only deduction/exclusion on the list that you are claiming, complete either method through the last step. If you are claiming another deduction/exclusion on the list, do the following.

- When you repeat either method as explained above, complete the Iterative Calculation Method through Step 6 **or** complete the Simplified Calculation Method through Step 3. Enter "400" on the interim Form 8962, line 5, if you answer "Yes" on Worksheet 2, line 3, in the Form 8962 instructions.
- Figure the other deduction/exclusion using the appropriate form or the worksheet provided in your tax return instructions. Use the self-employed health insurance deduction you figured in either Step 6 of the Iterative Calculation Method or Step 3 of the Simplified Calculation Method to figure modified AGI for the other deduction/exclusion.
- Then, complete Worksheet Z for the other deduction/exclusion.

Worksheet Z. **Refiguring Household Income and the Repayment Limitation When Claiming Certain Deductions or Exclusions**

Keep for Your Records

Before you begin:
- Complete Worksheet Y before you complete Worksheet Z.

1.	Enter the amount from Worksheet Y, line 3	**1.**	
2.	Enter the deduction or exclusion	**2.**	
3.	Revised household income. Subtract line 2 from line 1	**3.**	
4.	Enter the smaller of Worksheet W, line 19, or $750 ($375 if your filing status is single)	**4.**	
5.	Subtract line 4 from line 3. If zero or less, enter -0-	**5.**	
6.	Enter the amount from Worksheet X, line 17b	**6.**	
7.	Divide line 5 by line 6. If the result is not a whole percentage, do **not** round; instead, multiply this number by 100 (to express it as a percentage) and then drop any numbers after the decimal point. For example, for 0.9984, enter the result as 99; for 1.8565, enter the result as 185; and for 3.997, enter the result as 399 • If the result is less than 200, enter $750 ($375 if your filing status is single) on line 14. Skip lines 8 through 13. • If the result is 200 or more, go to line 8.	**7.**	%
8.	Enter the smaller of Worksheet W, line 19, or $1,900 ($950 if your filing status is single)	**8.**	
9.	Subtract line 8 from line 3. If zero or less, enter -0-	**9.**	
10.	Divide line 9 by line 6. If the result is not a whole percentage, do **not** round; instead, multiply this number by 100 (to express it as a percentage) and then drop any numbers after the decimal point. For example, for 0.9984, enter the result as 99; for 1.8565, enter the result as 185; and for 3.997, enter the result as 399 • If the result is less than 300, enter $1,900 ($950 if your filing status is single) on line 14. Skip lines 11 through 13. • If the result is 300 or more, go to line 11.	**10.**	%
11.	Enter the smaller of Worksheet W, line 19, or $3,150 ($1,575 if your filing status is single)	**11.**	
12.	Subtract line 11 from line 3. If zero or less, enter -0-	**12.**	
13.	Divide line 12 by line 6. If the result is not a whole percentage, do **not** round; instead, multiply this number by 100 (to express it as a percentage) and then drop any numbers after the decimal point. For example, for 0.9984, enter the result as 99; for 1.8565, enter the result as 185; and for 3.997, enter the result as 399 • If the result is less than 400, enter $3,150 ($1,575 if your filing status is single) on line 14. • If the result is 400 or more, enter the amount from Worksheet W, line 2, on line 14.	**13.**	%
14.	Enter the amount you were instructed to enter here by line 7, 10, or 13. Also enter this amount on line 28 of the Form 8962 you attach to your tax return if you are required to complete that line. Do not enter an amount from Table 5 in the Form 8962 instructions	**14.**	
15.	Enter the amount from Worksheet X, line 6	**15.**	
16.	Add lines 14 and 15	**16.**	
17.	Enter the amount from Worksheet X, line 27	**17.**	
18.	Enter the smaller of line 16 or line 17	**18.**	
19.	Enter the amount from Worksheet X, line 29	**19.**	
20.	Enter the smaller of line 18 or line 19	**20.**	
21.	Enter the amount from Worksheet X, line 5	**21.**	
22.	Add lines 20 and 21. Then, see *Next* below for further instructions	**22.**	

Next. Repeat the Iterative Calculation Method or Simplified Calculation Method, whichever applies. In Step 1 of either method, use the amount on line 22 above as your self-employed health insurance deduction. Also use the amounts on line 2 of Worksheets Y and Z in any step that requires you to figure AGI, modified AGI, and household income. If you are not claiming any more deductions/exclusions on the list, complete either method through the last step and follow the step instructions for claiming the PTC and self-employed health insurance deduction on your tax return. If you are claiming another deduction/exclusion on the list, do the following.
- When you repeat either method as explained above, complete the Iterative Calculation Method through Step 6 **or** complete the Simplified Calculation Method through Step 3. Enter "400" on the interim Form 8962, line 5, if you answer "Yes" on Worksheet 2, line 3, in the Form 8962 instructions.
- Figure the other deduction/exclusion using the appropriate form or the worksheet provided in your tax return instructions. Use the self-employed health insurance deduction you figured in either Step 6 of the Iterative Calculation Method or Step 3 of the Simplified Calculation Method to figure modified AGI for the other deduction/exclusion.
- Then, complete another Worksheet Z for the other deduction/exclusion.

Illustrated Example of the Simplified Calculation Method

The following example illustrates the Simplified Calculation Method.

In 2024, Carla Birch, her husband Jim, and their two dependent children enrolled in the applicable SLCSP through the Marketplace. The annual premium was $13,000, and $4,200 in APTC was paid for Carla, her husband, and two dependent children. All of the premiums are specified premiums. Carla operated a business as a sole proprietorship during the entire year. Carla and Jim are filing a joint Form 1040 (not illustrated). The income and deductions on their Form 1040 and Schedule 1 (Form 1040), excluding Schedule 1 (Form 1040), line 17, consist of the following.

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Jim's salary (Form 1040, line 1)	$83,675
Taxable interest (Form 1040, line 2b)	419
Carla's net profit from her business on Schedule 1 (Form 1040), line 3	30,000
Total income (Form 1040, line 9)	114,094
Deductible part of Carla's self-employment tax (Schedule 1 (Form 1040), line 15)	2,119
Carla's qualified retirement plan deduction (Schedule 1 (Form 1040), line 16)	2,500

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Carla’s Worksheet W

Carla begins by completing Worksheet W to determine the limit on the self-employed health insurance deduction for specified premiums.

Carla's Worksheet X

Because Carla had APTC during the months of self-employment, she completes Worksheet X, Parts I and III. She skips Part II because neither one of her children is required to file a federal income tax return for 2024.

Line 1. Carla enters $114,094, which is the total income shown on line 9 of her Form 1040. Total income is the sum of Jim’s salary, taxable interest, and Carla’s net profit.

Line 4. Carla enters $4,619. This is the total of the deductible part of her self-employment tax and her qualified retirement plan deduction.

Line 17b. Carla enters $30,000. This is the federal poverty line shown in Table 1-1 in the Form 8962 instructions for a family size of four.

Carla's Worksheet W. **Figuring the Limit on the Self-Employed Health Insurance Deduction for Specified Premiums**

Caution. If you have more than one trade or business under which a qualified health plan is established, complete lines 4 through 13 separately for each trade or business. Add the amounts on line 13 for all the trades or businesses. Then, complete lines 14 through 17 once for all trades or businesses.

1.	Enter your specified premiums. See *Specified Premiums* under *Instructions for Worksheet P*, earlier	**1.**	13,000
2.	Enter the APTC from Form 1095-A, Part III, column C, that is attributable to the premiums on line 1	**2.**	4,200
3.	Subtract line 2 from line 1	**3.**	8,800
4.	Enter your net profit* and any other earned income** from the business under which the qualified health plan is established. Do not include Conservation Reserve Program payments exempt from self-employment tax. If the business is an S corporation, skip to line 11	**4.**	30,000
5.	Enter the total of all net profits* from Schedule C (Form 1040), line 31; Schedule F (Form 1040), line 34; or box 14, code A, of Schedule K-1 (Form 1065), plus any other income allocable to the profitable businesses. Do not include Conservation Reserve Program payments exempt from self-employment tax. See the Instructions for Schedule SE (Form 1040). **Do not** include any net losses shown on these schedules	**5.**	30,000
6.	Divide line 4 by line 5	**6.**	1.0
7.	Multiply line 15 of Schedule 1 (Form 1040) by line 6	**7.**	2,119
8.	Subtract line 7 from line 4	**8.**	27,881
9.	Enter the amount, if any, from line 16 of Schedule 1 (Form 1040) attributable to the same business for which the qualified health plan is established	**9.**	2,500
10.	Subtract line 9 from line 8	**10.**	25,381
11.	Enter your Medicare wages (box 5 of Form W-2) from an S corporation in which you are a more-than-2% shareholder and in which the qualified health plan is established	**11.**	
12.	Enter any amount from Form 2555, line 45, attributable to the amount entered on line 4 or line 11 above **Note.** If you are not filing Form 2555, enter -0-.	**12.**	-0-
13.	Subtract line 12 from line 10 or line 11, whichever applies	**13.**	25,381
14.	Enter your self-employed health insurance deduction for nonspecified premiums from Worksheet P, line 3, or Form 7206, line 14	**14.**	
15.	Subtract line 14 from line 13	**15.**	25,381
16.	Enter the smaller of line 3 or line 15	**16.**	8,800
17.	Add lines 14 and 16	**17.**	8,800
18.	Is line 2 blank or -0-? ☐ Yes. Skip line 19 and Worksheet X. Use one of the methods that follow Worksheet X to figure the PTC and self-employed health insurance deduction for specified premiums. x No. Go to line 19.	**18.**	
19.	Subtract line 16 from line 15. Then, go to Worksheet X	**19.**	16,581

* If you used either optional method to figure your net earnings from self-employment from any business, do not enter your net profit from the business. Instead, enter the amount attributable to that business from Schedule SE, line 4b.

** **Earned income** includes net earnings and gains from the sale, transfer, or licensing of property you created. However, it does not include capital gain income.

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The Simplified Calculation Method for Carla

Step 1. Carla figures her AGI, modified AGI, and household income using $11,950 as the self-employed health insurance deduction. (She does **not** enter $11,950 on Schedule 1 (Form 1040), line 17.) Her AGI is $97,525, figured as follows.

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Total income from Form 1040, line 9	$114,094
Minus: deductible part of self-employment tax	(2,119)
Minus: qualified retirement plan deduction . . .	(2,500)
Minus: self-employed health insurance deduction from Worksheet X, line 31	(11,950)
Equals: AGI	97,525

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Carla uses this AGI amount on Worksheet 1-1 (not illustrated) in the Form 8962 instructions to figure her modified AGI and household income. Her modified AGI and household income are each $97,525, the same as her AGI figured in this Step 1.

Step 2. Carla figures the total PTC on Form 8962 (not illustrated) using the modified AGI and household income figured in Step 1. She completes Form 8962 only through line 24. She uses the total PTC shown on line 24 ($6,534) to figure the self-employed health insurance deduction in Step 3, later. She does **not** attach the Form 8962 to her tax return.

Step 3. Carla completes the following worksheet to figure the self-employed health insurance deduction she will enter on Schedule 1 (Form 1040), line 17.

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Carla's Worksheet X. **Figuring Household Income and the Repayment Limitation**

Complete this worksheet only if APTC was paid to your insurer on your behalf for the months you were self-employed.

Part I: Taxpayer's Modified AGI			
1.	Combine the amounts from: • Form 1040, 1040-SR, or 1040-NR, lines 2a and 9, and the excess, if any, of line 6a over line 6b **Note.** See the instructions if you are filing Form 8582, 8814, or 8815.	**1.**	114,094
2.	Enter any amounts from Form 2555, lines 45 and 50	**2.**	
3.	Add lines 1 and 2	**3.**	114,094
4.	Enter the total of the amounts from: • Schedule 1 (Form 1040), lines 11 through 16, 18, and 19a, plus any write-in adjustments you entered on the dotted line next to Schedule 1 (Form 1040), line 26 **Note.** See the instructions if you made contributions to a traditional IRA.	**4.**	4,619
5.	Enter the amount from Worksheet W, line 14	**5.**	
6.	Enter the amount from Worksheet W, line 16	**6.**	8,800
7.	Add lines 4, 5, and 6	**7.**	13,419
8.	Subtract line 7 from line 3. Then, go to Part II if you are claiming dependents on your tax return. If you are not claiming any dependents on your tax return, skip Part II and go to Part III	**8.**	100,675
Part II: Dependents' Modified AGI **Note.** Lines 9–13 of this part are omitted because Carla's dependent children are not required to file federal income tax returns.			
Part III: Repayment Limitation			
14.	Household income. Add lines 8 and 13	**14.**	100,675
15.	Enter the smaller of Worksheet W, line 19, or $750 ($375 if your filing status is single)	**15.**	750
16.	Subtract line 15 from line 14. If zero or less, enter -0-	**16.**	99,925
17a.	Enter the number of qualifying individuals in your tax family (including yourself) **17a.** 4		
17b.	Enter the federal poverty line amount as determined by the family size on line 17a and federal poverty Table 1-1, 1-2, or 1-3 for your state of residence during 2024 in the Form 8962 instructions	**17b.**	30,000
18.	Divide line 16 by line 17b. If the result is not a whole percentage, do **not** round; instead, multiply this number by 100 (to express it as a percentage) and then drop any numbers after the decimal point. For example, for 0.9984, enter the result as 99; for 1.8565, enter the result as 185; and for 3.997, enter the result as 399 • If the result is less than 200, enter $750 ($375 if your filing status is single) on line 25. Skip lines 19 through 24. • If the result is 200 or more, go to line 19.	**18.**	333%
19.	Enter the smaller of Worksheet W, line 19, or $1,900 ($950 if your filing status is single)	**19.**	1,900
20.	Subtract line 19 from line 14. If zero or less, enter -0-	**20.**	98,775
21.	Divide line 20 by line 17b. If the result is not a whole percentage, do **not** round; instead, multiply this number by 100 (to express it as a percentage) and then drop any numbers after the decimal point. For example, for 0.9984, enter the result as 99; for 1.8565, enter the result as 185; and for 3.997, enter the result as 399 • If the result is less than 300, enter $1,900 ($950 if your filing status is single) on line 25. Skip lines 22 through 24. • If the result is 300 or more, go to line 22.	**21.**	329%
22.	Enter the smaller of Worksheet W, line 19, or $3,150 ($1,575 if your filing status is single)	**22.**	3,150
23.	Subtract line 22 from line 14. If zero or less, enter -0-	**23.**	97,525
24.	Divide line 23 by line 17b. If the result is not a whole percentage, do **not** round; instead, multiply this number by 100 (to express it as a percentage) and then drop any numbers after the decimal point. For example, for 0.9984, enter the result as 99; for 1.8565, enter the result as 185; and for 3.997, enter the result as 399 • If the result is less than 400, enter $3,150 ($1,575 if your filing status is single) on line 25. • If the result is 400 or more, enter the amount from Worksheet W, line 2, on line 25.	**24.**	325%
25.	Enter the amount you were instructed to enter here by line 18, 21, or 24. See instructions	**25.**	3,150
Part IV: Maximum Self-Employed Health Insurance Deduction			
26.	Add lines 6 and 25	**26.**	11,950
27.	Enter the amount from Worksheet W, line 1	**27.**	13,000
28.	Enter the smaller of line 26 or line 27	**28.**	11,950
29.	Enter the amount from Worksheet W, line 15	**29.**	25,381
30.	Enter the smaller of line 28 or line 29	**30.**	11,950
31.	Add lines 5 and 30. Then, use one of the methods that follow to figure the PTC and the self-employed health insurance deduction for specified premiums	**31.**	11,950

Carla's Step 3 Worksheet

1.	Enter the amount from Worksheet W, line 1	**1.**	13,000
	Caution. *If the amounts on lines 12 through 23, column (e), of your Step 2 Form 8962 are not the same for each month and you had specified premiums for less than 12 months, skip lines 2 through 5 below and enter on line 6 the total of those column (e) amounts for the months you paid specified premiums.*		
2.	Enter the total PTC (Form 8962, line 24) you figured in Step 2, earlier	**2.**	6,534
3.	Enter the number of months in 2024 for which specified premiums were paid	**3.**	12
	Note. Self-employment for part of a month counts as a full month of self-employment.		
4.	Enter the number of months someone in your coverage family was enrolled in the qualified health plan	**4.**	12
5.	Divide line 3 by line 4	**5.**	1.0
6.	Multiply line 5 by line 2	**6.**	6,534
7.	Subtract line 6 from line 1	**7.**	6,466
8.	Enter the amount from Worksheet X, line 30. If you did not complete Worksheet X, enter the amount from Worksheet W, line 16	**8.**	11,950
9.	Enter the smaller of line 7 or line 8	**9.**	6,466
10.	Enter the amount from Worksheet W, line 14	**10.**	-0-
11.	Add lines 9 and 10. Use this amount as your self-employed health insurance deduction in Step 4 next. Also enter this amount on line 17 of Schedule 1 (Form 1040)	**11.**	6,466

Step 4. Carla refigures the final PTC on another Form 8962 (not illustrated). Carla figures AGI, modified AGI, and household income using the amount from line 11 of the Step 3 Worksheet as her self-employed health insurance deduction. Her AGI is $103,009, figured as follows.

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Carla's Step 4 Worksheet

Total income from Form 1040, line 9	$114,094
Minus: deductible part of self-employment tax	(2,119)
Minus: qualified retirement plan deduction	(2,500)
Minus: self-employed health insurance deduction from line 11 of the Step 3 Worksheet	(6,466)
Equals: AGI	103,009

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Carla uses this AGI amount on Worksheet 1-1 (not illustrated) in the Form 8962 instructions to refigure her modified AGI and household income. Her modified AGI and household income are each $103,009, the same as her AGI figured earlier.

Carla completes Form 8962 (not illustrated) through line 26. She enters the amount from line 26 ($1,507) on Schedule 3 (Form 1040), line 9, and attaches Form 8962.

How To Get Tax Help

If you have questions about a tax issue; need help preparing your tax return; or want to download free publications, forms, or instructions, go to *IRS.gov* to find resources that can help you right away.

Preparing and filing your tax return. After receiving all your wage and earnings statements (Forms W-2, W-2G, 1099-R, 1099-MISC, 1099-NEC, etc.); unemployment compensation statements (by mail or in a digital format) or other government payment statements (Form 1099-G); and interest, dividend, and retirement statements from banks and investment firms (Forms 1099), you have several options to choose from to prepare and file your tax return. You can prepare the tax return yourself, see if you qualify for free tax preparation, or hire a tax professional to prepare your return.

Free options for tax preparation. Your options for preparing and filing your return online or in your local community, if you qualify, include the following.

- **Direct File.** Direct File is a permanent option to file individual federal tax returns online—for free—directly and securely with the IRS. Direct File is an option for taxpayers in participating states who have relatively simple tax returns reporting certain types of income and claiming certain credits and deductions. While Direct File doesn't prepare state returns, if you live in a participating state, Direct File guides you to a state-supported tool you can use to prepare and file your state tax return for free. Go to *IRS.gov/DirectFile* for more information, program updates, and frequently asked questions.

- **Free File.** This program lets you prepare and file your federal individual income tax return for free using software or Free File Fillable Forms. However, state tax preparation may not be available through Free File. Go to *IRS.gov/FreeFile* to see if you qualify for free online federal tax preparation, e-filing, and direct deposit or payment options.
- **VITA.** The Volunteer Income Tax Assistance (VITA) program offers free tax help to people with low-to-moderate incomes, persons with disabilities, and limited-English-speaking taxpayers who need help preparing their own tax returns. Go to *IRS.gov/ VITA,* download the free IRS2Go app, or call 800-906-9887 for information on free tax return preparation.

- **TCE.** The Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older. TCE volunteers specialize in answering questions about pensions and retirement-related issues unique to seniors. Go to *IRS.gov/TCE* or download the free IRS2Go app for information on free tax return preparation.
- **MilTax.** Members of the U.S. Armed Forces and qualified veterans may use MilTax, a free tax service offered by the Department of Defense through Military OneSource. For more information, go to *MilitaryOneSource* (*MilitaryOneSource.mil/MilTax*).

  Also, the IRS offers Free Fillable Forms, which can be completed online and then e-filed regardless of income.

Using online tools to help prepare your return. Go to *IRS.gov/Tools* for the following.

- *IRS.gov/DirectFile* offers an Eligibility Checker to help you determine if Direct File is the right choice for your tax filing needs.
- The *Earned Income Tax Credit Assistant* (*IRS.gov/ EITCAssistant*) determines if you're eligible for the earned income credit (EIC).
- The *Online EIN Application* (*IRS.gov/EIN*) helps you get an employer identification number (EIN) at no cost.
- The *Tax Withholding Estimator* (*IRS.gov/W4App*) makes it easier for you to estimate the federal income tax you want your employer to withhold from your paycheck. This is tax withholding. See how your withholding

affects your refund, take-home pay, or tax due.

- The *First-Time Homebuyer Credit Account Look-up (IRS.gov/HomeBuyer)* tool provides information on your repayments and account balance.
- The *Sales Tax Deduction Calculator* (*IRS.gov/ SalesTax*) figures the amount you can claim if you itemize deductions on Schedule A (Form 1040).

Getting answers to your tax questions. On IRS.gov, you can get up-to-date information on current events and changes in tax law.

- *IRS.gov/Help*: A variety of tools to help you get answers to some of the most common tax questions.
- *IRS.gov/ITA*: The Interactive Tax Assistant, a tool that will ask you

questions and, based on your input, provide answers on a number of tax topics.

- *IRS.gov/Forms*: Find forms, instructions, and publications. You will find details on the most recent tax changes and interactive links to help you find answers to your questions.
- You may also be able to access tax information in your e-filing software.

Need someone to prepare your tax return? There are various types of tax return preparers, including enrolled agents, certified public accountants (CPAs), accountants, and many others who don't have professional credentials. If you choose to have someone prepare your tax return, choose that preparer wisely. A paid tax preparer is:

- Primarily responsible for the overall substantive accuracy of your return,
- Required to sign the return, and

- Required to include their preparer tax identification number (PTIN).

Although the tax preparer always signs the return, you're ultimately responsible for providing all the information required for the preparer to accurately prepare your return and for the accuracy of every item reported on the return. Anyone paid to prepare tax returns for others should have a thorough understanding of tax matters. For more information on how to choose a tax preparer, go to Tips for Choosing a Tax Preparer on IRS.gov.

Employers can register to use Business Services Online. The Social Security Administration (SSA) offers online service at *SSA.gov/employer* for fast, free, and secure W-2 filing options to CPAs, accountants, enrolled agents, and individuals who process Form W-2, Wage and Tax Statement; and Form W-2c, Corrected Wage and Tax Statement.

Business tax account. If you are a sole proprietor, a partnership, or an S corporation, you can view your tax information on record with the IRS and do more with a business tax account. Go to *IRS.gov/BusinessAccount* for more information.

IRS social media. Go to *IRS.gov/SocialMedia* to see the various social media tools the IRS uses to share the latest information on tax changes, scam alerts, initiatives, products, and services. At the IRS, privacy and security are our highest priority. We use these tools to share public information with you. **Don't** post your social security number (SSN) or other confidential information on social media sites. Always protect your identity when using any social networking site.

The following IRS YouTube channels provide short, informative videos on various tax-related topics in English, Spanish, and ASL.

- *Youtube.com/irsvideos.*

- *Youtube.com/irsvideosmultilingua*.
- *Youtube.com/irsvideosASL.*

Online tax information in other languages. You can find information on *IRS.gov/MyLanguage* if English isn't your native language.

Free Over-the-Phone Interpreter (OPI) Service. The IRS is committed to serving taxpayers with limited-English proficiency (LEP) by offering OPI services. The OPI Service is a federally funded program and is available at Taxpayer Assistance Centers (TACs), most IRS offices, and every VITA/TCE tax return site. The OPI Service is accessible in more than 350 languages.

Accessibility Helpline available for taxpayers with disabilities. Taxpayers who need information about accessibility services can call 833-690-0598. The Accessibility Helpline can answer questions related to current and future accessibility products and

services available in alternative media formats (for example, braille, large print, audio, etc.). The Accessibility Helpline does not have access to your IRS account. For help with tax law, refunds, or account-related issues, go to *IRS.gov/LetUsHelp.*

Alternative media preference. Form 9000, Alternative Media Preference, or Form 9000(SP) allows you to elect to receive certain types of written correspondence in the following formats.

- Standard Print.
- Large Print.
- Braille.
- Audio (MP3).
- Plain Text File (TXT).
- Braille Ready File (BRF).

Disasters. Go to *IRS.gov/DisasterRelief* to review the available disaster tax relief.

Getting tax forms and publications. Go to *IRS.gov/ Forms* to view, download, or print all the forms, instructions, and publications you may need. Or, you can go to *IRS.gov/OrderForms* to place an order.

Mobile-friendly forms. You'll need an IRS Online Account (OLA) to complete mobile-friendly forms that require signatures. You'll have the option to submit your form(s) online or download a copy for mailing. You'll need scans of your documents to support your submission. Go to *IRS.gov/MobileFriendlyForms* for more information.

Getting tax publications and instructions in eBook format. Download and view most tax publications and instructions (including the Instructions for Form 1040) on mobile devices as eBooks at *IRS.gov/eBooks*.

IRS eBooks have been tested using Apple's iBooks for iPad. Our eBooks haven’t been tested on other dedicated eBook readers, and

eBook functionality may not operate as intended.

Access your online account (individual taxpayers only). Go to *IRS.gov/Account* to securely access information about your federal tax account.

- View the amount you owe and a breakdown by tax year.
- See payment plan details or apply for a new payment plan.
- Make a payment or view 5 years of payment history and any pending or scheduled payments.
- Access your tax records, including key data from your most recent tax return, and transcripts.
- View digital copies of select notices from the IRS. • Approve or reject authorization requests from tax professionals.

- View your address on file or manage your communication preferences.

Get a transcript of your return. With an online account, you can access a variety of information to help you during the filing season. You can get a transcript, review your most recently filed tax return, and get your adjusted gross income. Create or access your online account at *IRS.gov/ Account*.

Tax Pro Account. This tool lets your tax professional submit an authorization request to access your individual taxpayer IRS OLA. For more information, go to *IRS.gov/ TaxProAccount*.

Using direct deposit. The safest and easiest way to receive a tax refund is to e-file and choose direct deposit, which securely and electronically transfers your refund directly into your financial account. Direct deposit also avoids the possibility that your check could be lost, stolen, destroyed, or returned undeliverable to the IRS. Eight in 10

taxpayers use direct deposit to receive their refunds. If you don’t have a bank account, go to *IRS.gov/DirectDeposit* for more information on where to find a bank or credit union that can open an account online.

Reporting and resolving your tax-related identity theft issues.

- Tax-related identity theft happens when someone steals your personal information to commit tax fraud. Your taxes can be affected if your SSN is used to file a fraudulent return or to claim a refund or credit.
- The IRS doesn’t initiate contact with taxpayers by email, text messages (including shortened links), telephone calls, or social media channels to request or verify personal or financial information. This includes requests for personal identification numbers (PINs), passwords, or similar information for

credit cards, banks, or other financial accounts.

- Go to *IRS.gov/IdentityTheft*, the IRS Identity Theft Central webpage, for information on identity theft and data security protection for taxpayers, tax professionals, and businesses. If your SSN has been lost or stolen or you suspect you're a victim of tax-related identity theft, you can learn what steps you should take.
- Get an Identity Protection PIN (IP PIN). IP PINs are six-digit numbers assigned to taxpayers to help prevent the misuse of their SSNs on fraudulent federal income tax returns. When you have an IP PIN, it prevents someone else from filing a tax return with your SSN. To learn more, go to *IRS.gov/IPPIN.*

Ways to check on the status of your refund.

- Go to *IRS.gov/Refunds*.
- Download the official IRS2Go app to your mobile device to check your refund status.
- Call the automated refund hotline at 800-829-1954.

The IRS can't issue refunds before mid-February for returns that claimed the EIC or the additional child tax credit (ACTC). This applies to the entire refund, not just the portion associated with these credits.

Making a tax payment. Payments of U.S. tax must be remitted to the IRS in U.S. dollars. *Digital assets* are **not** accepted. Go to *IRS.gov/Payments* for information on how to make a payment using any of the following options.

- *IRS Direct Pay*: Pay your individual tax bill or estimated tax payment directly from your checking or savings account at no cost to you.
- *Debit Card, Credit Card, or Digital Wallet*: Choose an approved payment processor to pay online or by phone.
- *Electronic Funds Withdrawal*: Schedule a payment when filing your federal taxes using tax return preparation software or through a tax professional.
- *Electronic Federal Tax Payment System*: This is the best option for businesses. Enrollment is required.
- *Check or Money Order*: Mail your payment to the address listed on the notice or instructions.
- *Cash*: You may be able to pay your taxes with cash at a participating retail store.

- *Same-Day Wire*: You may be able to do same-day wire from your financial institution. Contact your financial institution for availability, cost, and time frames.

Note. The IRS uses the latest encryption technology to ensure that the electronic payments you make online, by phone, or from a mobile device using the IRS2Go app are safe and secure. Paying electronically is quick, easy, and faster than mailing in a check or money order.

What if I can't pay now? Go to *IRS.gov/Payments* for more information about your options.

- Apply for an *online payment agreement* (*IRS.gov/ OPA*) to meet your tax obligation in monthly installments if you can't pay your taxes in full today. Once you complete the online process, you will receive

immediate notification of whether your agreement has been approved.

- Use the *Offer in Compromise Pre-Qualifier* to see if you can settle your tax debt for less than the full amount you owe. For more information on the Offer in Compromise program, go to *IRS.gov/OIC*.

Filing an amended return. Go to *IRS.gov/Form1040X* for information and updates.

Checking the status of your amended return. Go to *IRS.gov/WMAR* to track the status of Form 1040-X amended returns.

It can take up to 3 weeks from the date you filed your amended return for it to show up in our system, and processing it can take up to 16 weeks.

Understanding an IRS notice or letter you've received. Go to *IRS.gov/Notices* to

find additional information about responding to an IRS notice or letter.

IRS Document Upload Tool. You may be able use the Document Upload Tool to respond digitally to eligible IRS notices and letters by securely uploading required documents online through IRS.gov. For more information, go to *IRS.gov/DUT*.

Schedule LEP. You can use Schedule LEP (Form 1040), Request for Change in Language Preference, to state a preference to receive notices, letters, or other written communications from the IRS in an alternative language. You may not immediately receive written communications in the requested language. The IRS's commitment to LEP taxpayers is part of a multi-year timeline that began providing translations in 2023. You will continue to receive communications, including notices and letters, in English until they are translated to your preferred language.

Contacting your local TAC. Keep in mind, many questions can be answered on IRS.gov without visiting a TAC. Go to *IRS.gov/LetUsHelp* for the topics people ask about most. If you still need help, TACs provide tax help when a tax issue can't be handled online or by phone. All TACs now provide service by appointment, so you'll know in advance that you can get the service you need without long wait times. Before you visit, go to *IRS.gov/TACLocator* to find the nearest TAC and to check hours, available services, and appointment options. Or, on the IRS2Go app, under the Stay Connected tab, choose the Contact Us option and click on "Local Offices."

Below is a message to you from the Taxpayer Advocate Service, an independent organization established by Congress.

The Taxpayer Advocate Service (TAS) Is Here To Help You

What Is the Taxpayer Advocate Service?

The Taxpayer Advocate Service (TAS) is an independent organization within the Internal Revenue Service (IRS). TAS helps taxpayers resolve problems with the IRS, makes administrative and legislative recommendations to prevent or correct the problems, and protects taxpayer rights. We work to ensure that every taxpayer is treated fairly and that you know and understand your rights under the Taxpayer Bill of Rights. We are Your Voice at the IRS.

How Can TAS Help Me?

TAS can help you resolve problems that you haven’t been able to resolve with the IRS on your own. Always try to resolve your problem

with the IRS first, but if you can’t, then come to TAS. Our services are free.

- TAS helps all taxpayers (and their representatives), including individuals, businesses, and exempt organizations. You may be eligible for TAS help if your IRS problem is causing financial difficulty, if you’ve tried and been unable to resolve your issue with the IRS, or if you believe an IRS system, process, or procedure just isn't working as it should.
- To get help any time with general tax topics, visit *www.TaxpayerAdvocate.IRS.gov*. The site can help you with common tax issues and situations, such as what to do if you make a mistake on your return or if you get a notice from the IRS.
- TAS works to resolve large-scale (systemic) problems that affect many

taxpayers. You can report systemic issues at *www.IRS.gov/SAMS*. (Be sure not to include any personal identifiable information.)

How Do I Contact TAS?

TAS has offices in every state, the District of Columbia, and Puerto Rico. To find your local advocate's number:

- Go to *www.TaxpayerAdvocate.IRS.gov/Contact-Us*,
- Check your local directory, or
- Call TAS toll free at 877-777-4778.

What Are My Rights as a Taxpayer?

The Taxpayer Bill of Rights describes ten basic rights that all taxpayers have when dealing with the IRS. Go to *www.TaxpayerAdvocate.IRS.gov/Taxpayer-Rights* for more information about the rights, what they mean to you, and how they apply to specific situations you may encounter with the IRS. TAS strives to protect taxpayer rights and ensure the IRS is administering the tax law in a fair and equitable way.

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To help us develop a more useful index, please let us know if you have ideas for index entries.

See “Comments and Suggestions” in the “Introduction” for the ways you can reach us.

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