1040

NOTE: THIS BOOKLET DOES NOT CONTAIN TAX FORMS

INSTRUCTIONS

2009

IRS e-file makes doing your taxes faster and easier.

freefile is the easy, fast, and free way to electronically file for those who qualify.

Take the free way.

Get a faster refund, reduce errors, and save paper. For more information on **IRS** *e-file* and Free File, **see page 5** or click on **IRS** *e-file* at *www.irs.gov.*

MAKING WORK PAY CREDIT

It pays to work. You may be able to take this credit if you have earned income from work.

UNEMPLOYMENT COMPENSATION

You do not have to pay tax on unemployment compensation of up to $2,400 per recipient. Amounts over $2,400 per recipient are still taxable.

CREDIT FOR NONBUSINESS ENERGY PROPERTY

You may be able to take this credit for certain energy-saving improvements to your main home.

DEDUCTION FOR MOTOR VEHICLE TAXES

You may be able to deduct state or local sales or excise taxes you paid on the purchase of a new motor vehicle after February 16, 2009.

For details on these and other changes, see pages 6 and 7.

IRS

Department of the Treasury **Internal Revenue Service** www.irs.gov

Cat. No. 24811V

A Message From the Commissioner

Dear Taxpayer,

As another tax season begins, the IRS wants to make filing and paying your taxes as quick and easy as possible. We are trying to see things from your perspective so we can improve the quality and kinds of service we provide you. We want to help you successfully navigate a highly complex tax code and pay what you owe under the law—not a penny more, or a penny less.

The American people who play by the rules every day further expect the IRS to vigorously enforce the tax law. Rest assured, we are pursuing those trying to evade paying their taxes.

I also want to take this opportunity to make a pitch for *e-file*. If you received this 1040 package in the mail, the odds are that you are not enjoying the benefits of *e-file*. However, filing your taxes online was never easier. *E-file* is fast, secure, accurate, and taxpayers electing direct deposit can get their refunds in as little as 10 days. Therefore, you might want to give *e-file* a second look.

For lower-income taxpayers and the elderly who don't have access to a home computer and the Internet, there are thousands of convenient volunteer sites across the nation standing ready to prepare your return for free and *e-file* it to the IRS. Call our toll-free number at 1-800-829-1040 to find the one nearest to you.

It is also important that taxpayers receive every tax credit for which they are eligible. This could mean extra money in your pocket as the American Recovery and Reinvestment Act created a number of new credits and expanded some existing ones.

For example, qualifying taxpayers who bought a home in 2009 can claim a credit of up to $8,000 on either their 2008 or 2009 return. And the American Opportunity Tax Credit provides financial assistance of up to $2,500 to help offset tuition costs and other expenses for individuals pursuing a college education.

In addition, the Earned Income Tax Credit was increased for families with three or more children, while the marriage penalty was reduced. Eligibility for the Additional Child Tax Credit also increased, meaning millions more low-income earners can claim it.

If you need any more information or have questions about taxes or tax credits, please visit us online at *www.irs.gov*, or call us toll-free at 1-800-829-1040. We are here to help you.

Sincerely,

Douglas H. Shulman

The IRS Mission

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

Department of the Treasury

Internal Revenue Service

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IRS Customer Service Standards

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

- Access to information.
- Accuracy.
- Prompt refunds.
- Canceling penalties.
- Resolving problems.
- Simpler forms.
- Easier filing and payment options.

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

Help With Unresolved Tax Issues

Taxpayer Advocate Service

The Taxpayer Advocate Service (TAS) is an independent organization within the IRS whose employees assist taxpayers who are experiencing economic harm, who are seeking help in resolving problems with the IRS, or who believe that an IRS system or procedure is not working as it should. Here are seven things every taxpayer should know about TAS:

1. TAS is your voice at the IRS.

2. Our service is free, confidential, and tailored to meet your needs.

3. You may be eligible for TAS help if you have tried to resolve your tax problem through normal IRS channels and have gotten nowhere, or you believe an IRS procedure just is not working as it should.

4. TAS helps taxpayers whose problems are causing financial difficulty or significant cost, including the cost of professional representation. This includes businesses as well as individuals.

5. TAS employees know the IRS and how to navigate it. We will listen to your problem, help you understand what needs to be done to resolve it, and stay with you every step of the way until your problem is resolved.

6. TAS has at least one local taxpayer advocate in every state, the District of Columbia, and Puerto Rico. You can call your local advocate, whose number is in your phone book, in Publication 1546, Taxpayer Advocate Service—Your Voice at the IRS, and on our website at *www.irs.gov/advocate.* You can also call our toll-free line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

7. You can learn about your rights and responsibilities as a taxpayer by visiting our online tax toolkit at *www.taxtoolkit.irs.gov.*

Low Income Taxpayer Clinics (LITCs)

The Low Income Taxpayer Clinic program serves individuals who have a problem with the IRS and whose income is below a certain level. LITCs are independent from the IRS. Most LITCs can provide representation before the IRS or in court on audits, tax collection disputes, and other issues for free or for a small fee. If an individual's native language is not English, some clinics can provide information in certain other languages about taxpayer rights and responsibilities. For more information, see Publication 4134, Low Income Taxpayer Clinic List. This publication is available at *www.irs.gov,* by calling 1-800-TAX-FORM (1-800-829-3676), or at your local IRS office.

Suggestions for Improving the IRS

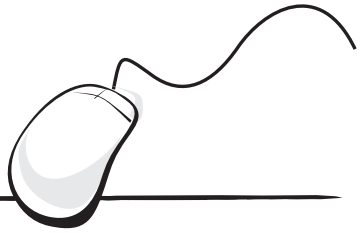
Taxpayer Advocacy Panel

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. To learn more about the TAP, go to *www.improveirs.org* or call 1-888-912-1227 toll-free.

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

Last year more than 92 million Americans filed their returns electronically. Why?

- *Faster refunds*—in as little as 10 days with Direct Deposit.
- *Easier filing* since there are no paper returns to mail.
- *Quick notification* of receipt of your return.
- *Confidence* since the IRS uses the most secure technology available to safeguard your personal information.
- *Freedom* to file now and pay later.
- *Help the environment* by saving paper.
- *Available* 24/7.



IRS e-file

In addition to the benefits above, you'll also get *greater accuracy* since returns are checked for common errors—in fact, *e-file* averages a 1% or less error rate—far lower than the 20% associated with paper returns.

e-file is available through a network of trusted providers—including popular types of off-the-shelf tax preparation software (you'll find a listing at ***www.irs.gov/efile***)—as well as professional tax preparers. *e-filing* your return can be free so be sure to shop around before choosing a preparer or tax software. Find out more at ***www.irs.gov.*** Many states also offer *e-filing.*

freefile
Take the free way.

If your adjusted gross income was $57,000 or less in 2009, you can electronically file your taxes at no cost by using Free File.

If you qualify, Free File gives you all the benefits of *e-file* and it's available in English and Spanish.

To use Free File, simply log on to ***www.irs.gov.***

Free File Fillable Forms

If you've filed paper returns in the past without the help of a tax preparer, then Free File Fillable Forms may be for you.

With Free File Fillable Forms:

- There are no income requirements so everyone is eligible,
- It is easy to use since it offers the most commonly filed IRS forms,
- It performs basic math calculations, and
- It is available only at ***www.irs.gov*** and only for a federal tax return.

The VITA Program offers free tax help for low to moderate income (under $49,000 in adjusted gross income) taxpayers who cannot prepare their own returns. The Tax Counseling for the Elderly (TCE) program provides free tax help to people age 60 and older.

www.irs.gov is the gateway to all electronic services offered by the IRS, as well as the spot to download forms if you should choose to file a paper return.

What's New

What's New for 2009

Making work pay credit. If you have earned income from work, you may be able to take this credit. It is 6.2% of your earned income but cannot be more than $400 ($800 if married filing jointly). See page 47.

Government retiree credit. You may be able to take this credit if you get a government pension or annuity, but it reduces any making work pay credit. See page 47.

Economic recovery payment. Any economic recovery payment you received is not taxable for federal income tax purposes, but it reduces any making work pay credit or government retiree credit. See pages 29 and 47.

Cash for clunkers. A $3,500 or $4,500 voucher or payment made for such a voucher under the CARS "cash for clunkers" program to buy or lease a new fuel-efficient automobile is not taxable for federal income tax purposes.

Buying U.S. Series I Savings Bonds with your refund. You can now receive up to $5,000 of U.S. Series I Savings Bonds as part of your income tax refund without setting up a TreasuryDirect® account in advance. For more details, see Form 8888.

Unemployment compensation. You do not have to pay tax on unemployment compensation of up to $2,400 per recipient. Amounts over $2,400 are still taxable. See page 27.

COBRA subsidy. The 65% subsidy for payment of COBRA health care coverage continuation premiums is not taxable for federal income tax purposes.

Home mortgage principal reductions. Any Pay-for-Performance Success Payments that reduce the principal balance of your home mortgage under the Home Affordable Modification Program are not taxable.

American opportunity credit. The maximum Hope education credit has increased to $2,500 for most taxpayers. The increased credit is now called the American opportunity credit. Part of the credit is now refundable for most taxpayers. Claim that part on line 66. Claim any other education credits on line 49. See pages 40 and 72.

Alternative minimum tax (AMT) exemption amount increased. The AMT exemption amount has increased to $46,700 ($70,950 if married filing jointly or a qualifying widow(er); $35,475 if married filing separately).

IRA deduction expanded. You may be able to take an IRA deduction if you were covered by a retirement plan and your 2009 modified adjusted gross income (AGI) is less than $65,000 ($109,000 if married filing jointly or qualifying widow(er)). If your spouse was covered by a retirement plan, but you were not, you may be able to take an IRA deduction if your 2009 modified AGI is less than $176,000. See pages 31 and 32 for details and exceptions.

Deduction for motor vehicle taxes. If you bought a new motor vehicle after February 16, 2009, you may be able to deduct any state or local sales or excise taxes on the purchase. In states without a sales tax, you may be able to deduct certain other taxes or fees instead. Take the deduction on Schedule A if you are itemizing deductions and are not electing to deduct state and local general sales taxes. If you are not itemizing deductions, these taxes increase your standard deduction and are claimed on Schedule L. See the instructions for line 40a beginning on page 35.

First-time homebuyer credit. The credit increases to as much as $8,000 ($4,000 if married filing separately) for homes bought after 2008 and before May 1, 2010 (before July 1, 2010, if you entered into a written binding contract before May 1, 2010). You can choose to claim the credit on your 2009 return for a home you bought in 2010 that qualifies for the credit. See page 72.

You generally must repay any credit you claimed for 2008 if you sold your home in 2009 or the home ceased to be your main home in 2009. See the instructions for line 60 on page 46.

Credit for nonbusiness energy property. You may be able to take this credit for qualifying energy saving items for your home placed in service in 2009. See the instructions for line 52 on page 45.

Credits increased. The following credits have increased for some people.

- Additional child tax credit (line 65). See Form 8812.
- Residential energy efficient property credit (line 52). See Form 5695.

Standard mileage rates. The 2009 rate for business use of your vehicle is 55 cents a mile. The 2009 rate for use of your vehicle to get medical care or to move is 24 cents a mile.

Personal casualty and theft loss limit. Each personal casualty or theft loss is limited to the excess of the loss over $500 for 2009. In addition, the 10% of AGI limit generally continues to apply to the net loss.

Earned income credit (EIC). The EIC has increased for people with three or more children and for some married couples filing jointly. You may be able to take the EIC if:

- Three or more children lived with you and you earned less than $43,279 ($48,279 if married filing jointly),
- Two children lived with you and you earned less than $40,295 ($45,295 if married filing jointly),
- One child lived with you and you earned less than $35,463 ($40,463 if married filing jointly), or
- A child did not live with you and you earned less than $13,440 ($18,440 if married filing jointly).

The maximum AGI you can have and still get the credit also has increased. You may be able to take the credit if your AGI is less than the amount in the above list that applies to you. The maximum investment income you can have and still get the credit has increased to $3,100. See page 48.

Divorced or separated parents. A noncustodial parent claiming an exemption for a child can no longer attach certain pages from a divorce decree or separation agreement instead of Form 8332 if the decree or agreement was executed after 2008. The noncustodial parent must attach Form 8332 or a similar statement signed by the custodial parent and whose only purpose is to release a claim to exemption. See page 18.

Qualifying child definition revised. The following changes to the definition of a qualifying child apply.

- To be your qualifying child, a child must be younger than you unless the child is permanently and totally disabled.
- A child cannot be your qualifying child if he or she files a joint return, unless the return was filed only as a claim for refund.
- If the parents of a child can claim the child as a qualifying child but no parent so claims the child, no one else can claim the child as a qualifying child unless that person's AGI is higher than the highest AGI of any parent of the child.
- Your child is a qualifying child for purposes of the child tax credit only if you can and do claim an exemption for him or her.

Tax on child's investment income. The amount of taxable investment income a child can have without it being subject to tax at the parent's rate has increased to $1,900. See *Form 8615* on page 38.

Elective salary deferrals. The maximum amount you can defer under all plans is generally limited to $16,500 ($11,500 if you have only SIMPLE plans; $19,500 for section 403(b) plans if you qualify for the 15-year rule). The catch-up contribution limit for individuals age 50 or older at the end of the year has increased to $5,500 (except for section 401(k)(11) plans and SIMPLE plans, for which this limit remains unchanged).

Limit on exclusion of gain on sale of main home. In certain cases, gain from the sale of your main home is no longer excludable from income if it is allocable to periods after 2008 when neither you nor your spouse (or your former spouse) used the property as a main home. See Pub. 523.

Electric vehicle credits. You may be able to take a credit for:

- A plug-in electric drive motor vehicle placed in service in 2009 (see Form 8936),
- A plug-in electric vehicle bought after February 17, 2009 (see Form 8834), or
- Conversion of a vehicle to a plug-in electric drive motor vehicle placed in service after February 17, 2009 (see Form 8910).

Certain tax benefits for Midwestern disaster areas expired. Certain tax benefits for Midwestern disaster areas have expired, including special charitable contribution rules and the election to use your 2007 earned income to figure your 2008 EIC and additional child tax credit. See Pub. 4492-B.

Recovery rebate credit expired. This credit has expired and does not apply for 2009.

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

What's New for 2010

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

- Three or more children lived with you and you earned less than $43,352 ($48,362 if married filing jointly),
- Two children lived with you and you earned less than $40,363 ($45,373 if married filing jointly),
- One child lived with you and you earned less than $35,535 ($40,545 if married filing jointly), or
- A child did not live with you and you earned less than $13,460 ($18,470 if married filing jointly).

The maximum AGI you can have and still get the credit also has increased. You may be able to take the credit if your AGI is less than the amount in the above list that applies to you. The maximum investment income you can have and still get the credit is still $3,100.

IRA deduction expanded. You may be able to take an IRA deduction if you were covered by a retirement plan and your 2010 modified AGI is less than $66,000 ($109,000 if married filing jointly or qualifying widow(er)). If your spouse was covered by a retirement plan, but you were not, you may be able to take an IRA deduction if your 2010 modified AGI is less than $177,000.

Recapture of first-time homebuyer credit. If you claimed the first-time homebuyer credit for a home you bought in 2008, you generally must begin repaying it in 2010. See Form 5405 for details.

Roth IRAs. Half of any income that results from a rollover or conversion to a Roth IRA from another retirement plan in 2010 is included in income in 2011, and the other half in 2012, unless you elect to include all of it in 2010. In addition, for any tax year beginning after 2009, you can make a qualified rollover contribution to a Roth IRA regardless of the amount of your modified AGI.

Alternative minimum tax (AMT) exemption amount. The AMT exemption amount is scheduled to decrease to $33,750 ($45,000 if married filing jointly or a qualifying widow(er); $22,500 if married filing separately).

Domestic production activities income. The percentage rate for 2010 increases to 9%. However, the deduction is reduced if you have oil-related qualified production activities income.

Personal casualty and theft loss limit reduced. Each personal casualty or theft loss is limited to the excess of the loss over $100 (instead of $500).

Expiring tax benefits. The following benefits are scheduled to expire and will not be available for 2010.

- Deduction for educator expenses in figuring AGI.
- Tuition and fees deduction in figuring AGI.
- Increased standard deduction for real estate taxes or net disaster loss.
- Itemized deduction or increased standard deduction for state or local sales or excise taxes on the purchase of a new motor vehicle.
- Deduction for state and local sales taxes.
- The exclusion from income of up to $2,400 in unemployment compensation.
- The exclusion from income of qualified charitable distributions.
- Government retiree credit.
- District of Columbia first-time homebuyer credit (for homes purchased after 2009).
- Extra $3,000 IRA deduction for employees of bankrupt companies.
- Certain tax benefits for Midwestern disaster areas, including the additional exemption amount if you provided housing for a person displaced by the Midwestern storms, tornadoes, or flooding.

Personal exemption and itemized deduction phaseouts ended. For 2010, taxpayers with AGI above a certain amount will no longer lose part of their deduction for personal exemptions and itemized deductions.

Allowance of certain personal credits against the AMT. The allowance of the following personal credits against the AMT has expired.

- Credit for child and dependent care expenses.
- Credit for the elderly or the disabled.
- Lifetime learning credit.
- Mortgage interest credit.
- Credit for nonbusiness energy property.
- District of Columbia first-time homebuyer credit.

Filing Requirements

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

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

Do You Have To File?

Use Chart A, B, or C to see if you must file a return. U.S. citizens who lived in or had income from a U.S. possession should see Pub. 570. Residents of Puerto Rico can use TeleTax topic 901 (see page 94) 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.

- *Making work pay credit.*
- *Government retiree credit.*
- *Earned income credit.*
- *Additional child tax credit.*
- *Refundable American opportunity credit.*
- *First-time homebuyer credit.*
- *Refundable credit for prior year minimum tax.*
- *Health coverage tax credit.*

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 2009 or was a full-time student under age 24 at the end of 2009. To do so, use Form 8814. If you make this election, your child does not have to file a return. For details, use TeleTax topic 553 (see page 94) or see Form 8814.

A child born on January 1, 1986, is considered to be age 24 at the end of 2009. 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 2009.
- You elected to be taxed as a resident alien.

See Pub. 519 for details.

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

When and Where Should You File?

File Form 1040 by **April 15, 2010.** If you file after this date, you may have to pay interest and penalties. See page 92.

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

See the back cover for filing instructions and addresses.

What if You Cannot 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.

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

If you are a U.S. citizen or resident 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 attach a statement to your return showing that you meet the requirements. If you are still unable to file your return by the end of the 2-month period, you can get an additional 4 months if, no later than June 15, 2010, you file Form 4868. This 4-month extension of time to file does not extend the time to pay your tax. See Form 4868.

Private Delivery Services

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

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

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

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

Chart A—For Most People

IF your filing status is . . .	AND at the end of 2009 you were* . . .	THEN file a return if your gross income** was at least . . .
Single	under 65 65 or older	$9,350 10,750
Married filing jointly***	under 65 (both spouses) 65 or older (one spouse) 65 or older (both spouses)	$18,700 19,800 20,900
Married filing separately (see page 15)	any age	$3,650
Head of household (see page 15)	under 65 65 or older	$12,000 13,400
Qualifying widow(er) with dependent child (see page 16)	under 65 65 or older	$15,050 16,150

**If you were born on January 1, 1945, you are considered to be age 65 at the end of 2009.*
***Gross income means all income you received in the form of money, goods, property, and services that is not exempt from tax, including any income from sources outside the United States 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 2009 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.*
****If you did not live with your spouse at the end of 2009 (or on the date your spouse died) and your gross income was at least $3,650, you must file a return regardless of your age.*

Chart B—For Children and Other Dependents (See the instructions for line 6c that begin on page 17 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 $950.
- Your earned income was over $5,700.
- Your gross income was more than the **larger** of—
  - $950, or
  - Your earned income (up to $5,400) plus $300.

☐ **Yes.** You must file a return if **any** of the following apply.
- Your unearned income was over $2,350 ($3,750 if 65 or older **and** blind).
- Your earned income was over $7,100 ($8,500 if 65 or older **and** blind).
- Your gross income was more than the **larger** of—
  - $2,350 ($3,750 if 65 or older **and** blind), or
  - Your earned income (up to $5,400) plus $1,700 ($3,100 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 $950.
- Your earned income was over $5,700.
- 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—
  - $950, or
  - Your earned income (up to $5,400) plus $300.

☐ **Yes.** You must file a return if **any** of the following apply.
- Your unearned income was over $2,050 ($3,150 if 65 or older **and** blind).
- Your earned income was over $6,800 ($7,900 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—
  - $2,050 ($3,150 if 65 or older **and** blind), or
  - Your earned income (up to $5,400) plus $1,400 ($2,500 if 65 or older **and** blind).

Chart C—Other Situations When You Must File

You must file a return if any of the four conditions below apply for 2009.

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 did not report to your employer or on wages you received from an employer who did not withhold these taxes.
- **e.** 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 60 on page 46.
- **f.** Recapture taxes. See the instructions for line 44, that begin on page 37, and line 60, on page 46.

2. You received any advance earned income credit (EIC) payments from your employer. These payments are shown in Form W-2, box 9.

3. You had net earnings from self-employment of at least $400.

4. You had wages of $108.28 or more from a church or qualified church-controlled organization that is exempt from employer social security and Medicare taxes.

Where To Report Certain Items From 2009 Forms W-2, 1098, and 1099

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

If any federal income tax withheld is shown on these forms, include the tax withheld on Form 1040, line 61. If you itemize your deductions and any state or local income tax withheld is shown on these forms, include the tax withheld on Schedule A, line 5, unless you elect to deduct state and local general sales taxes.

Form	Item and Box in Which It Should Appear	Where To Report if Filing Form 1040
W-2	Wages, tips, other compensation (box 1)	Form 1040, line 7
	Allocated tips (box 8)	See *Wages, Salaries, Tips, etc.* on page 21
	Advance EIC payment (box 9)	Form 1040, line 59
	Dependent care benefits (box 10)	Form 2441, Part III
	Adoption benefits (box 12, code T)	Form 8839, line 22
	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
W-2G	Gambling winnings (box 1)	Form 1040, line 21 (Schedule C or C-EZ for professional gamblers)
1098	Mortgage interest (box 1) Points (box 2)	Schedule A, line 10*
	Refund of overpaid interest (box 3)	Form 1040, line 21, but first see the instructions on Form 1098*
	Mortgage insurance premiums (box 4)	See the instructions for Schedule A, line 13*
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, on page 34*
1098-T	Qualified tuition and related expenses (box 1)	See the instructions for Form 1040, line 34, on page 35, or Form 1040, line 49, on page 40, but first see the instructions on Form 1098-T*
1099-A	Acquisition or abandonment of secured property	See Pub. 4681
1099-B	Stocks, bonds, etc. (box 2)	See the instructions on Form 1099-B
	Bartering (box 3)	See Pub. 525
	Aggregate profit or (loss) (box 11)	Form 6781, line 1
1099-C	Canceled debt (box 2)	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, on page 22
	Total capital gain distributions (box 2a)	Form 1040, line 13, or, if required, Schedule D, line 13
	Unrecaptured section 1250 gain (box 2b)	See the instructions for Schedule D, line 19, that begin on page D-8
	Section 1202 gain (box 2c)	See *Exclusion of Gain on Qualified Small Business (QSB) Stock* in the instructions for Schedule D on page D-4
	Collectibles (28%) gain (box 2d)	See the instructions for Schedule D, line 18, on page D-8
	Nondividend distributions (box 3)	See the instructions for Form 1040, line 9a, on page 22
	Investment expenses (box 5)	Schedule A, line 23
	Foreign tax paid (box 6)	Form 1040, line 47, or Schedule A, line 8. But first see the instructions for line 47 on page 40.
1099-G	Unemployment compensation (box 1)	See the instructions for Form 1040, line 19, on page 27.
	State or local income tax refunds, credits, or offsets (box 2)	See the instructions for Form 1040, line 10, that begin on page 23. If box 8 on Form 1099-G is checked, see the box 8 instructions.
	ATAA 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 if Filing Form 1040
1099-INT	Interest income (box 1)	See the instructions for Form 1040, line 8a, on page 22
	Early withdrawal penalty (box 2)	Form 1040, line 30
	Interest on U.S. savings bonds and Treasury obligations (box 3)	See the instructions for Form 1040, line 8a, on page 22
	Investment expenses (box 5)	Schedule A, line 23
	Foreign tax paid (box 6)	Form 1040, line 47, or Schedule A, line 8. But first see the instructions for line 47 on page 40.
	Tax-exempt interest (box 8)	Form 1040, line 8b
	Specified private activity bond interest (box 9)	Form 6251, line 13
1099-LTC	Long-term care and accelerated death benefits	See Pub. 525 and the Instructions for Form 8853
1099-MISC	Rents (box 1)	See the Instructions for Schedule E*
	Royalties (box 2)	Schedule E, line 4 (for timber, coal, and iron ore royalties, see Pub. 544)*
	Other income (box 3)	Form 1040, line 21*
	Nonemployee compensation (box 7)	Schedule C, C-EZ, or F. But if you were not self-employed, see the instructions on Form 1099-MISC.
	Excess golden parachute payments (box 13)	See the instructions for Form 1040, line 60, on page 46
	Other (boxes 5, 6, 8, 9, 10, and 15b)	See the instructions on Form 1099-MISC
1099-OID	Original issue discount (box 1) Other periodic interest (box 2)	See the instructions on Form 1099-OID
	Early withdrawal penalty (box 3)	Form 1040, line 30
	Original issue discount on U.S. Treasury obligations (box 6)	See the instructions on Form 1099-OID
	Investment expenses (box 7)	Schedule A, line 23
1099-PATR	Patronage dividends and other distributions from a cooperative (boxes 1, 2, 3, and 5)	Schedule C, C-EZ, or F or Form 4835, but first see the instructions on Form 1099-PATR
	Domestic production activities deduction (box 6)	Form 8903, line 21
	Credits (boxes 7, 8, and 10)	See the instructions on Form 1099-PATR
	Patron's AMT adjustment (box 9)	Form 6251, line 28
	Deduction for small refiner capital costs or qualified refinery property (box 10)	Schedule C, C-EZ, or F
1099-Q	Qualified education program payments	See the instructions for Form 1040, line 21, on page 29
1099-R	Distributions from IRAs**	See the instructions for Form 1040, lines 15a and 15b, that begin on page 24
	Distributions from pensions, annuities, etc.	See the instructions for Form 1040, lines 16a and 16b, that begin on page 25
	Capital gain (box 3)	See the instructions on Form 1099-R
1099-S	Gross proceeds from real estate transactions (box 2)	Form 4797, Form 6252, or Schedule D. But if the property was your home, see the Instructions for Schedule D to find out if you must report the sale or exchange. Report an exchange of like-kind property on Form 8824 even if no gross proceeds are reported on Form 1099-S.
	Buyer's part of real estate tax (box 5)	See the instructions for Schedule A, line 6, on page A-5*
1099-SA	Distributions from health savings accounts (HSAs)	Form 8889, line 14a
	Distributions from MSAs***	Form 8853

** If the item relates to an activity for which you are required to file Schedule C, C-EZ, E, or F or Form 4835, report the taxable or deductible amount allocable to the activity on that schedule or form instead.*
*** This includes distributions from Roth, SEP, and SIMPLE IRAs.*
**** This includes distributions from Archer and Medicare Advantage MSAs.*

Tax Return Page Reference

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

Form **1040** Department of the Treasury—Internal Revenue Service
U.S. Individual Income Tax Return 2009 (99) IRS Use Only—Do not write or staple in this space.

For the year Jan. 1–Dec. 31, 2009, or other tax year beginning , 2009, ending , 20 OMB No. 1545-0074

Label (See instructions on page 14.) **Use the IRS label.** Otherwise, please print or type. (14) LABEL HERE

Your first name and initial | Last name | **Your social security number** (14)

If a joint return, spouse's first name and initial | Last name | **Spouse's social security number** (14)

FOR REFERENCE ONLY—DO NOT FILE

Home address (number and street). If you have a P.O. box, see page 14. | Apt. no.

▲ You **must** enter your SSN(s) above. ▲

City, town or post office, state, and ZIP code. If you have a foreign address, see page 14.

Checking a box below will not change your tax or refund.

Presidential Election Campaign (14) ▶ Check here if you, or your spouse if filing jointly, want $3 to go to this fund (see page 14) ▶ ☐ **You** ☐ **Spouse**

Filing Status

Check only one box.

1 ☐ Single (14)
2 ☐ Married filing jointly (even if only one had income) (15)
3 ☐ Married filing separately. Enter spouse's SSN above and full name here. ▶
4 ☐ Head of household (with qualifying person). (See page 15.) If the qualifying person is a child but not your dependent, enter this child's name here. ▶ (16)
5 ☐ Qualifying widow(er) with dependent child (see page 16)

Exemptions

6a ☐ **Yourself.** If someone can claim you as a dependent, **do not** check box 6a
b ☐ **Spouse** (16)

Boxes checked on 6a and 6b ____

c **Dependents:**

(1) First name Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) ✓ if qualifying child for child tax credit (see page 17)
			☐
			☐
	(19)		☐ (17)
			☐

If more than four dependents, see page 17 and check here ▶ ☐ (17)

No. of children on 6c who:
- **lived with you** ____
- **did not live with you due to divorce or separation (see page 18)** ____

Dependents on 6c not entered above (18) ____

d Total number of exemptions claimed

Add numbers on lines above ▶ ☐

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld. (76)

If you did not get a W-2, see page 22. (22)

Enclose, but do not attach, any payment. Also, please use **Form 1040-V.** (74)

7	Wages, salaries, tips, etc. Attach Form(s) W-2		7	(21)
8a	**Taxable** interest. Attach Schedule B if required		8a	(22)
b	**Tax-exempt** interest. **Do not** include on line 8a	8b (22)		
9a	Ordinary dividends. Attach Schedule B if required		9a	(22)
b	Qualified dividends (see page 22)	9b (22)		
10	Taxable refunds, credits, or offsets of state and local income taxes (see page 23)		10	(23)
11	Alimony received		11	(24)
12	Business income or (loss). Attach Schedule C or C-EZ		12	(24)
13	Capital gain or (loss). Attach Schedule D if required. If not required, check here ▶ ☐		13	(24)
14	Other gains or (losses). Attach Form 4797		14	(24)
15a	IRA distributions	15a (24)	b Taxable amount (see page 24)	15b (24)
16a	Pensions and annuities	16a (25)	b Taxable amount (see page 25)	16b (25)
17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E		17	
18	Farm income or (loss). Attach Schedule F		18	
19	Unemployment compensation in excess of $2,400 per recipient (see page 27)		19	(27)
20a	Social security benefits	20a (27)	b Taxable amount (see page 27)	20b (27)
21	Other income. List type and amount (see page 29) (29)		21	
22	Add the amounts in the far right column for lines 7 through 21. This is your **total income** ▶		22	

Adjusted Gross Income

23	Educator expenses (see page 29)	23 (29)		
24	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ	24 (30)		
25	Health savings account deduction. Attach Form 8889	25 (30)		
26	Moving expenses. Attach Form 3903	26 (30)		
27	One-half of self-employment tax. Attach Schedule SE	27 (30)		
28	Self-employed SEP, SIMPLE, and qualified plans	28 (30)		
29	Self-employed health insurance deduction (see page 30)	29 (30)		
30	Penalty on early withdrawal of savings	30 (31)		
31a	Alimony paid b Recipient's SSN ▶	31a (31)		
32	IRA deduction (see page 31)	32 (31)		
33	Student loan interest deduction (see page 34)	33 (34)		
34	Tuition and fees deduction. Attach Form 8917	34 (35)		
35	Domestic production activities deduction. Attach Form 8903	35 (35)		
36	Add lines 23 through 31a and 32 through 35		36	(35)
37	Subtract line 36 from line 22. This is your **adjusted gross income** ▶		37	(35)

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see page 97. Cat. No. 11320B Form **1040** (2009)

Tax Return Page Reference

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

FOR REFERENCE ONLY—DO NOT FILE

Standard Deduction for—
- People who check any box on line 39a, 39b, or 40b **or** who can be claimed as a dependent, see page 35.
- All others:

Single or Married filing separately, $5,700
Married filing jointly or Qualifying widow(er), $11,400
Head of household, $8,350

(35)

Tax and Credits

38	Amount from line 37 (adjusted gross income)		38
39a	Check if: ☐ **You** were born before January 2, 1945, ☐ Blind. ☐ **Spouse** was born before January 2, 1945, ☐ Blind. **Total boxes checked** ▶ 39a		
b	If your spouse itemizes on a separate return or you were a dual-status alien, see page 35 and check here ▶ 39b ☐		(35)
40a	**Itemized deductions** (from Schedule A) **or** your **standard deduction** (see left margin)		40a
b	If you are increasing your standard deduction by certain real estate taxes, new motor vehicle taxes, or a net disaster loss, attach Schedule L and check here (see page 35) ▶ 40b ☐		New
41	Subtract line 40a from line 38		41
42	**Exemptions.** If line 38 is $125,100 or less and you did not provide housing to a Midwestern displaced individual, multiply $3,650 by the number on line 6d. Otherwise, see page 37		42 (37)
43	**Taxable income.** Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-		43
44	**Tax** (see page 37). Check if any tax is from: **a** ☐ Form(s) 8814 **b** ☐ Form 4972		44 (37)
45	**Alternative minimum tax** (see page 40). Attach Form 6251		45 (40)
46	Add lines 44 and 45 ▶		46
47	Foreign tax credit. Attach Form 1116 if required	47 (40)	
48	Credit for child and dependent care expenses. Attach Form 2441	48 (40)	
49	Education credits from Form 8863, line 29	49 (40)	
50	Retirement savings contributions credit. Attach Form 8880	50 (40)	
51	Child tax credit (see page 42)	51 (42)	
52	Credits from Form: **a** ☐ 8396 **b** ☐ 8839 **c** ☐ 5695	52 (45)	
53	Other credits from Form: **a** ☐ 3800 **b** ☐ 8801 **c** ☐	53 (45)	
54	Add lines 47 through 53. These are your **total credits**		54
55	Subtract line 54 from line 46. If line 54 is more than line 46, enter -0- ▶		55

Other Taxes

56	Self-employment tax. Attach Schedule SE		56
57	Unreported social security and Medicare tax from Form: **a** ☐ 4137 **b** ☐ 8919		57 (45)
58	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required		58 (45)
59	Additional taxes: **a** ☐ AEIC payments **b** ☐ Household employment taxes. Attach Schedule H		59 (46)
60	Add lines 55 through 59. This is your **total tax** ▶		60 (46)

Payments

If you have a qualifying child, attach Schedule EIC.

61	Federal income tax withheld from Forms W-2 and 1099	61 (46)	
62	2009 estimated tax payments and amount applied from 2008 return	62 (47)	
63	Making work pay and government retiree credits. Attach Schedule M	63 (47) New	
64a	**Earned income credit (EIC)**	64a (48)	
b	Nontaxable combat pay election 64b (50)		
65	Additional child tax credit. Attach Form 8812	65 (72)	
66	Refundable education credit from Form 8863, line 16	66 New (72)	
67	First-time homebuyer credit. Attach Form 5405	67 (72)	
68	Amount paid with request for extension to file (see page 72)	68 (72)	
69	Excess social security and tier 1 RRTA tax withheld (see page 72)	69 (72)	
70	Credits from Form: **a** ☐ 2439 **b** ☐ 4136 **c** ☐ 8801 **d** ☐ 8885	70 (72)	
71	Add lines 61, 62, 63, 64a, and 65 through 70. These are your **total payments** ▶		71

Refund

Direct deposit? See page 73 and fill in 73b, 73c, and 73d, or Form 8888.

72	If line 71 is more than line 60, subtract line 60 from line 71. This is the amount you **overpaid**		72 (72)
73a	Amount of line 72 you want **refunded to you.** If Form 8888 is attached, check here ▶ ☐		73a (73)
▶ b	Routing number ▶ **c** Type: ☐ Checking ☐ Savings		
▶ d	Account number		
74	Amount of line 72 you want **applied to your 2010 estimated tax** ▶	74 (74)	

Amount You Owe

75	**Amount you owe.** Subtract line 71 from line 60. For details on how to pay, see page 74 ▶		75 (74)
76	Estimated tax penalty (see page 74)	76 (74)	

Third Party Designee

Do you want to allow another person to discuss this return with the IRS (see page 75)? ☐ **Yes.** Complete the following. ☐ **No**

Designee's name ▶ (75) Phone no. ▶ Personal identification number (PIN) ▶

Sign Here

Joint return? See page 15. Keep a copy for your records.

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

Your signature (75)	Date	Your occupation	Daytime phone number (75)
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	

Paid Preparer's Use Only

Preparer's signature ▶ (75)	Date	Check if self-employed ☐	Preparer's SSN or PTIN
Firm's name (or yours if self-employed), address, and ZIP code ▶		EIN	
		Phone no.	

Line Instructions for Form 1040

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

Section references are to the Internal Revenue Code.

Name and Address

Use the Peel-Off Label

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

Address Change

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

Name Change

If you changed your name because of marriage, divorce, etc., be sure to report the change to your local Social Security Administration office before filing your return. This prevents delays in processing your return and issuing refunds. It also safeguards your future social security benefits. See page 90 for more details. If you received a peel-off label, cross out your former name and print your new name.

What if You Do Not Have a Label?

Print or type the information in the spaces provided. If you are married filing a separate return, enter your spouse's name on line 3 instead of below your name.

TIP *If you filed a joint return for 2008 and you are filing a joint return for 2009 with the same spouse, be sure to enter your names and SSNs in the same order as on your 2008 return.*

P.O. Box

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

Foreign Address

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

Death of a Taxpayer

See page 91.

Social Security Number (SSN)

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

Check that your SSN on your Forms W-2 and 1099 agrees with your social security card. If not, see page 90 for more details.

IRS Individual Taxpayer Identification Numbers (ITINs) for Aliens

If you are a nonresident or resident alien and you do not have and are not eligible to get an SSN, you must apply for an ITIN. For details on how to do so, see Form W-7 and its instructions. It takes 6 to 10 weeks to get an ITIN.

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

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

Nonresident Alien Spouse

If your spouse is a nonresident alien, 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. If you want $3 to go to this fund, check the box. If you are filing a joint return, your spouse can also have $3 go to the fund. If you check a box, your tax or refund will not change.

Filing Status

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

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

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

Line 1

Single

You can check the box on line 1 if any of the following was true on December 31, 2009.

- You were never married.
- You were legally separated, according to your state law, under a decree of divorce or separate maintenance.
- You were widowed before January 1, 2009, and did not remarry before the end of 2009. 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 on page 16.

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 2009, even if you did not live with your spouse at the end of 2009.
- Your spouse died in 2009 and you did not remarry in 2009.
- You were married at the end of 2009, and your spouse died in 2010 before filing a 2009 return.

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

Joint and several tax liability. If you file a joint return, both you and your spouse are generally responsible for the tax and any interest or penalties due on the return. This means that if one spouse does not pay the tax due, the other may have to. However, see *Innocent Spouse Relief* on page 90.

Nonresident aliens and dual-status aliens. Generally, a husband and wife cannot file a joint return if either spouse is a nonresident alien at any time during the year. However, if you were a nonresident alien or a dual-status alien and were married to a U.S. citizen or resident alien at the end of 2009, you may elect to be treated as a resident alien and file a joint return. See Pub. 519 for details.

Line 3

Married Filing Separately

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

Generally, you report only your own income, exemptions, deductions, and credits. Different rules apply to people in community property states. See page 21.

Be sure to enter your spouse's SSN or ITIN on Form 1040 unless your spouse does not have and is not required to have an SSN or ITIN.

TIP *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 2009. See* Married persons who live apart *on this page.*

Line 4

Head of Household

TIP *Special rules may apply for people who had to relocate because of the Midwestern storms, tornadoes, or flooding. For details, see Pub. 4492-B.*

This filing status is for unmarried individuals who provide a home for certain other persons. (Some married persons who live apart are considered unmarried. See *Married persons who live apart* on this page. If you are married to a nonresident alien, you may also be considered unmarried. See *Nonresident alien spouse* on page 16.) You can check the box on line 4 only if you were unmarried or legally separated (according to your state law) under a decree of divorce or separate maintenance at the end of 2009 and either *Test 1* or *Test 2* below applies.

Test 1. You paid over half the cost of keeping up a home that was the main home for all of 2009 of your parent whom you can claim as a dependent, except under a multiple support agreement (see page 19). Your parent did not 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* on this page).

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

a. Your qualifying child (as defined in Step 1 on page 17) whom you claim as your dependent based on the rule for *Children of divorced or separated parents* that begins on page 18,

b. Any person who is your dependent only because he or she lived with you for all of 2009, or

c. Any person you claimed as a dependent under a multiple support agreement. See page 19.

2. Your unmarried qualifying child who is not your dependent.

3. Your married qualifying child who is not your dependent only because you can be claimed as a dependent on someone else's 2009 return.

4. Your child who is neither your dependent nor your qualifying child because of the rule for *Children of divorced or separated parents* that begins on page 18.

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

Dependent. To find out if someone is your dependent, see the instructions for line 6c that begin on page 17.

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* on page 19, if applicable.

If the person for whom you kept up a home was born or died in 2009, you can still file as head of household as long as the home was that person's main home for the part of the year he or she was alive.

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

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

Married persons who live apart. Even if you were not divorced or legally separated at the end of 2009, you are considered unmarried if all of the following apply.

- You lived apart from your spouse for the last 6 months of 2009. 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 2009.
- Your home was the main home of your child, stepchild, or foster child for more than half of 2009 (if half or less, see *Exception to time lived with you* above).
- 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* that begins on page 18.

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.

Need more information or forms? See page 96.

Nonresident alien spouse. You are considered unmarried for head of household filing status if your spouse was a nonresident alien at any time during the year and you do not choose to treat him or her as a resident alien. To claim head of household filing status, you must also meet *Test 1* or *Test 2* on page 15.

Line 5

Qualifying Widow(er) With Dependent Child

TIP *Special rules may apply for people who had to relocate because of the Midwestern storms, tornadoes, or flooding. For details, see Pub. 4492-B.*

You can check the box on line 5 and use joint return tax rates for 2009 if all of the following apply.

- Your spouse died in 2007 or 2008 and you did not remarry before the end of 2009.
- You have a child or stepchild whom you claim as a dependent. This does not include a foster child.
- This child lived in your home for all of 2009. If the child did not live with you for the required time, see *Exception to time lived with you* on this page.
- You paid over half the cost of keeping up your home.
- You could have filed a joint return with your spouse the year he or she died, even if you did not actually do so.

If your spouse died in 2009, you cannot file as qualifying widow(er) with dependent child. Instead, see the instructions for line 2 on page 15.

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

Dependent. To find out if someone is your dependent, see the instructions for line 6c that begin on page 17.

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* on page 19, if applicable.

A child is considered to have lived with you for all of 2009 if the child was born or died in 2009 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 cannot count them as money you paid. However, you must include them in the total cost of keeping up your home to figure if you paid over half the cost.

Exemptions

You usually can deduct $3,650 on line 42 for each exemption you can take. You may also be able to take an additional exemption amount on line 42 if you provided housing to a person displaced by the Midwestern storms, tornadoes, or flooding.

Line 6b

Spouse

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

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

2. You were married at the end of 2009, your filing status is married filing separately or head of household, and both of the following apply.

a. Your spouse had no income and is not filing a return.

b. Your spouse cannot be claimed as a dependent on another person's return.

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

Line 6c—Dependents

Dependents and Qualifying Child for Child Tax Credit

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

Special rules may apply for people who had to relocate because of the Midwestern storms, tornadoes, or flooding. For details, see Pub. 4492-B.

Step 1 Do You Have a Qualifying Child?

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

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

AND

was ...

Under age 19 at the end of 2009 and younger than you (or your spouse, if filing jointly)

or

Under age 24 at the end of 2009, a student (see page 20), and younger than you (or your spouse, if filing jointly)

or

Any age and permanently and totally disabled (see page 19)

AND

Who did not provide over half of his or her own support for 2009 (see Pub. 501)

AND

Who is not filing a joint return for 2009 (or is filing a joint return for 2009 only as a claim for refund)

AND

Who lived with you for more than half of 2009. If the child did not live with you for the required time, see *Exception to time lived with you* on page 19.

If the child meets the conditions to be a qualifying child of any other person (other than your spouse if filing jointly) for 2009, see Qualifying child of more than one person *on page 19.*

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 on page 18.

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* on page 19.)

   ☐ **Yes.** Continue ☐ **No.** STOP You cannot claim this child as a dependent. Go to Form 1040, line 7.

2. Was the child married?

   ☐ **Yes.** See *Married person* on page 19. ☐ **No.** Continue

3. Could you, or your spouse if filing jointly, be claimed as a dependent on someone else's 2009 tax return? See Steps 1, 2, and 4.

   ☐ **Yes.** You cannot 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 2009?

   ☐ **Yes.** Continue ☐ **No.** STOP This child is not a qualifying child for the child tax credit. Go to Form 1040, line 7.

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* on page 19.)

   ☐ **Yes.** This child is a qualifying child for the child tax credit. Check the box on Form 1040, line 6c, column (4). ☐ **No.** STOP This child is not a qualifying child for the child tax credit. Go to Form 1040, line 7.

Need more information or forms? See page 96.

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

or

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

or

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

or

Any other person (other than your spouse) who lived with you all year as a member of your household if your relationship did not violate local law. If the person did not live with you for the required time, see *Exception to time lived with you* on page 19

AND

who was not...

A qualifying child (see Step 1) of any taxpayer for 2009. For this purpose, a person is not a taxpayer if he or she is not required to file a U.S. income tax return **and** either does not file such a return or files only to get a refund of withheld income tax

AND

who...

Had gross income of less than $3,650 in 2009. If the person was permanently and totally disabled, see *Exception to gross income test* on page 19

AND

For whom you provided...

Over half of his or her support in 2009. But see the special rule for *Children of divorced or separated parents* that begins on this page, *Multiple support agreements* on page 19, and *Kidnapped child* on page 19.

1. Does any person meet the conditions to be your qualifying relative?

   ☐ **Yes.** Continue ☐ **No.** STOP 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* on page 19.)

   ☐ **Yes.** Continue ☐ **No.** STOP You cannot claim this person as a dependent. Go to Form 1040, line 7.

3. Was your qualifying relative married?

   ☐ **Yes.** See *Married person* on page 19. ☐ **No.** Continue

4. Could you, or your spouse if filing jointly, be claimed as a dependent on someone else's 2009 tax return? See Steps 1, 2, and 4.

   ☐ **Yes.** STOP You cannot 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 is not a U.S. citizen or resident alien, apply for an ITIN instead, using Form W-7. See page 14.

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 on page 19) 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 2009 (whether or not they are or were married).
2. The child received over half of his or her support for 2009 from the parents (and the rules on *Multiple support agreements* on page 19 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 2009.
4. Either of the following applies.

a. The custodial parent signs Form 8332 or a substantially similar statement that he or she will not claim the child as a dependent for 2009, and the noncustodial parent attaches a copy of the form or statement to 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 attach 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* on page 19.

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 2009.

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 51 and 65). However, this special rule does not 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.

Custodial and noncustodial parents. The custodial parent is the parent with whom the child lived for the greater number of nights in 2009. 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. For details and an exception for a parent who works at night, see Pub. 501.

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 will not claim the child as a dependent.
3. The years for which the claim is released.

The noncustodial parent must attach 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 attach 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 cannot attach pages from the decree or agreement instead of Form 8332. The custodial parent must sign, and the noncustodial parent must attach to his or her return, 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.

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

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

Exception to time lived with you. 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* that begins on page 18 or *Kidnapped child* below.

A person is considered to have lived with you for all of 2009 if the person was born or died in 2009 and your home was this person's home for the entire time he or she was alive.

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

Kidnapped child. If your child is presumed by law enforcement authorities to have been kidnapped by someone who is not a family member, you may be able to take the child into account in determining your eligibility for head of household or qualifying widow(er) filing status, the 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, you cannot claim that person as your dependent if he or she files a joint return. But this rule does not apply if the return is filed only as a claim for refund and no tax liability would exist for either spouse if they had filed separate returns. If the person meets this exception, go to Step 2, question 3, on page 17 (for a qualifying child) or Step 4, question 4, on page 18 (for a qualifying relative). If the person does not meet this exception, you cannot claim this person as a dependent. Go to Form 1040, line 7.

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 2009, the person cannot 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* beginning on page 18 applies.

1. Dependency exemption (line 6c).
2. Child tax credits (lines 51 and 65).
3. Head of household filing status (line 4).
4. Credit for child and dependent care expenses (line 48).
5. Exclusion for dependent care benefits (Form 2441, Part III).
6. Earned income credit (lines 64a and 64b).

No other person can take any of the six tax benefits listed above 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 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 2009. 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 2009.
- 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 2009.
- 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 2009, but only if that person's AGI is higher than the highest AGI of any parent of the child.

Example. Your daughter meets the conditions to be a qualifying child for both you and your mother. Your daughter does not meet the conditions to be a qualifying child of any other person, including her other parent. Under the rules above, you can claim your daughter as a qualifying child for all of the six tax benefits listed above for which you otherwise qualify. Your mother cannot claim any of the six tax benefits listed above unless she has a different qualifying child. However, if your mother's AGI is higher than yours and the other parent's 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 on page 17. Otherwise, stop; you cannot claim any benefits based on this child. Go to Form 1040, line 7.

Social security number. You must enter each dependent's social security number (SSN). Be sure the name and SSN entered agree

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with the dependent's social security card. Otherwise, at the time we process your return, we may disallow the exemption claimed for the dependent and reduce or disallow any other tax benefits (such as the child tax credit) based on that dependent. If the name or SSN on the dependent's social security card is not correct, call the Social Security Administration at 1-800-772-1213. For details on how your dependent can get an SSN, see page 14. If your dependent will not have a number by the date your return is due, see *What if You Cannot File on Time?* on page 8.

If your dependent child was born and died in 2009 and you do not have an SSN for the child, enter "Died" in column (2) and attach 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 2009 was enrolled as a full-time student at a school, or took a full-time, on-farm training course given by a school or a state, county, or local government agency. A school includes a technical, trade, or mechanical school. It does not include an on-the-job training course, correspondence school, or school offering courses only through the Internet.

Income

Foreign-Source Income

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

If you worked abroad, you may be able to exclude part or all of your 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 Form 8891 to find out if you can elect to defer tax on the undistributed income.

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

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.

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 attach a statement to your tax return 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.*

Community Property States

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

California domestic partners. A registered domestic partner in California must report all wages, salaries, and other compensation received for his or her personal services on his or her own return. Therefore, a registered domestic partner cannot report half the combined income earned by the individual and his or her domestic partner as a married person filing separately does in California.

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.

- Wages received as a household employee for which you did not receive a Form W-2 because your employer paid you less than $1,700 in 2009. Also, enter ''HSH'' and the amount not reported on Form W-2 on the dotted line next to line 7.
- Tip income you did not report to your employer. Also include allocated tips shown on your Form(s) W-2 unless you can prove that you received less. Allocated tips should be shown in box 8 of your Form(s) W-2. They are not included as income in box 1. See Pub. 531 for more details.

You may owe social security and Medicare tax on unreported or allocated tips. See the instructions for line 57 on page 45.

- 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 2009.
- 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 2009 under all plans was more than $16,500 (excluding catch-up contributions as explained below), include the excess on line 7. This limit is (a) $11,500 if you only have SIMPLE plans, or (b) $19,500 for section 403(b) plans if you qualify for the 15-year rule in Pub. 571. Although designated Roth contributions are subject to this limit, 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 2009, your employer may have allowed an additional deferral (catch-up contributions) of up to $5,500 ($2,500 for section 401(k)(11) and SIMPLE plans). This additional deferral amount is not subject to the overall limit on elective deferrals.

You cannot deduct the amount deferred. It is not included as income in 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.

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But see *Insurance Premiums for Retired Public Safety Officers* on page 25. 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, certain agent or commission drivers and traveling salespeople, and certain 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, 2010. If you do not receive it by early February, use TeleTax topic 154 (see page 93) 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.

Interest credited in 2009 on deposits that you could not withdraw because of the bankruptcy or insolvency of the financial institution may not have to be included in your 2009 income. For details, see Pub. 550.

TIP *If you get a 2009 Form 1099-INT for U.S. savings bond interest that includes amounts you reported before 2009, 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, including any exempt-interest dividends from a mutual fund or other regulated investment company, should be included in box 8 of Form 1099-INT. Enter the total on line 8b. 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 will not be taxed until you recover your cost (or other basis). You must reduce your cost (or other basis) by these distributions. After you get back all of your cost (or other basis), you must report these distributions as capital gains on Schedule D. For details, see Pub. 550.

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 are not 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 is not entitled to receive the next dividend payment. When counting the number of days you held the stock, include the day you disposed of the stock but not the day you acquired it. See the examples on this page and page 23. Also, when counting the number of days you held the stock, you cannot count certain days during which your risk of loss was diminished. See Pub. 550 for more details.
- Dividends attributable to periods totaling more than 366 days that you received on any share of preferred stock held for less than 91 days during the 181-day period that began 90 days before the ex-dividend date. When counting the number of days you held the stock, you cannot count certain days during which your risk of loss was diminished. See Pub. 550 for more details. Preferred dividends attributable to periods totaling less than 367 days are subject to the 61-day holding period rule on this page.
- Dividends on any share of stock to the extent that you are under an obligation (including a short sale) to make related payments with respect to positions in substantially similar or related property.
- Payments in lieu of dividends, but only if you know or have reason to know that the payments are not qualified dividends.

Example 1. You bought 5,000 shares of XYZ Corp. common stock on July 9, 2009. XYZ Corp. paid a cash dividend of 10 cents per share. The ex-dividend date was July 17, 2009. 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 12, 2009. You held your shares of XYZ Corp. for only 34 days of the 121-day period (from July 10, 2009, through August 12, 2009). The 121-day period began on May 18, 2009 (60 days before the ex-dividend date), and ended on September 15, 2009. You have no qualified dividends from XYZ Corp. because you held the XYZ stock for less than 61 days.

Example 2. Assume the same facts as in Example 1 except that you bought the stock on July 16, 2009 (the day before the ex-dividend date), and you sold the stock on September 17, 2009. You held the stock for 63 days (from July 17, 2009, through September 17, 2009). 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 17, 2009, through September 15, 2009).

Example 3. You bought 10,000 shares of ABC Mutual Fund common stock on July 9, 2009. ABC Mutual Fund paid a cash dividend of 10 cents a share. The ex-dividend date was July 17, 2009. The ABC Mutual Fund advises you that the portion of the dividend eligible to be treated as qualified dividends equals 2 cents per share. Your Form 1099-DIV from ABC Mutual Fund shows total ordinary dividends of $1,000 and qualified dividends of $200. However, you sold the 10,000 shares on August 12, 2009. You have no qualified dividends from ABC Mutual Fund because you held the ABC Mutual Fund stock for less than 61 days.

TIP *Be sure you use the Qualified Dividends and Capital Gain Tax Worksheet or the Schedule D Tax Worksheet, whichever applies, to figure your tax. Your tax may be less if you use the worksheet that applies. See the instructions for line 44 that begin on page 37 for details.*

Line 10

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

TIP *None of your refund is taxable if, in the year you paid the tax, you either (a) did not itemize deductions, or (b) elected to 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 2009, you may receive a Form 1099-G. If you chose to apply part or all of the refund to your 2009 estimated state or local income tax, the amount applied is treated as received in 2009. If the refund was for a tax you paid in 2008 and you deducted state and local income taxes on line 5 of your 2008 Schedule A, use the worksheet below to see if any of your refund is taxable.

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

1. You received a refund in 2009 that is for a tax year other than 2008.
2. You received a refund other than an income tax refund, such as a general sales tax or real property tax refund, in 2009 of an amount deducted or credit claimed in an earlier year.
3. The amount on your 2008 Form 1040, line 42, was more than the amount on your 2008 Form 1040, line 41.
4. Your 2008 state and local income tax refund is more than your 2008 state and local income tax deduction minus the amount you could have deducted as your 2008 state and local general sales taxes.

State and Local Income Tax Refund Worksheet—Line 10

Keep for Your Records

Before you begin: √ Be sure you have read the **Exception** above 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 2008 Schedule A, line 5 . . . . . **1.** _____

2. Enter your total allowable itemized deductions from your 2008 Schedule A, line 29 . . . . **2.** _____

Note. If the filing status on your 2008 Form 1040 was married filing separately and your spouse itemized deductions in 2008, skip lines 3 through 9, enter the amount from line 2 on line 10, and go to line 11.

3. Enter the amount shown below for the filing status claimed on your **2008** Form 1040.
- Single or married filing separately—$5,450
- Married filing jointly or qualifying widow(er)—$10,900
- Head of household—$8,000

3. _____

4. Did you fill in line 39a on your 2008 Form 1040?
☐ **No.** Enter -0-.
☐ **Yes.** Multiply the number in the box on line 39a of your 2008 Form 1040 by $1,050 ($1,350 if your 2008 filing status was single or head of household).

4. _____

5. Enter any state or local real estate taxes shown on your 2008 Schedule A, line 6. **Do not** include foreign real estate taxes . . . . . **5.** _____

6. Enter $500 ($1,000 if married filing jointly) . . . . . **6.** _____

7. Enter the smaller of line 5 or line 6 . . . . . **7.** _____

8. Enter any net disaster loss from your 2008 Form 4684, line 18a . . . . . **8.** _____

9. Add lines 3, 4, 7, and 8 . . . . . **9.** _____

10. Is the amount on line 9 less than the amount on line 2?
☐ **No.** STOP None of your refund is taxable.
☐ **Yes.** Subtract line 9 from line 2 . . . . . **10.** _____

11. **Taxable part of your refund.** Enter the **smaller** of line 1 or line 10 here and on Form 1040, line 10 . . **11.** _____

Need more information or forms? See page 96.

5. You made your last payment of 2008 estimated state or local income tax in 2009.

6. You owed alternative minimum tax in 2008.

7. You could not use the full amount of credits you were entitled to in 2008 because the total credits were more than the amount shown on your 2008 Form 1040, line 46.

8. You could be claimed as a dependent by someone else in 2008.

9. You had to use the Itemized Deductions Worksheet in the 2008 Instructions for Schedules A&B because your 2008 adjusted gross income was over $159,950 ($79,975 if married filing separately) and both of the following apply.

a. You could not deduct all of the amount on the 2008 Itemized Deductions Worksheet, line 1.

b. The amount on line 8 of that 2008 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 2009.

Line 11

Alimony Received

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

Line 12

Business Income or (Loss)

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

Line 13

Capital Gain or (Loss)

If you had a capital gain or loss, including any capital gain distributions or a capital loss carryover from 2008, you must complete and attach Schedule D.

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

- The only amounts you have to report on Schedule D are capital gain distributions from Form(s) 1099-DIV, box 2a, or substitute statements.
- None of the Form(s) 1099-DIV or substitute statements have an amount in box 2b (unrecaptured section 1250 gain), box 2c (section 1202 gain), or box 2d (collectibles (28%) gain).

If both of the above apply, enter your total capital gain distributions (from box 2a of Form(s) 1099-DIV) on line 13 and check the box on that line. If you received capital gain distributions as a nominee (that is, they were paid to you but actually belong to someone else), report on line 13 only the amount that belongs to you. Attach a statement showing the full amount you received and the amount you received as a nominee. See the 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 on page 39 to figure your tax. Your tax is usually less if you use this worksheet.*

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

TIP *Special rules may apply to your IRA distributions if your main home was in a Midwestern disaster area. For details, see Pub. 4492-B.*

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

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

- IRA to another IRA of the same type (for example, from one traditional IRA to another traditional IRA),
- 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 was not rolled over in a qualified rollover, enter the part not rolled over on line 15b unless *Exception 2* applies to the part not rolled over. Generally, a qualified rollover must be made within 60 days after the day you received the distribution. For more details on rollovers, see Pub. 590.

If you rolled over the distribution into a qualified plan other than an IRA or you made the rollover in 2010, attach a statement explaining what you did.

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

1. You received a distribution from an IRA (other than a Roth IRA) and you made nondeductible contributions to any of your traditional or SEP IRAs for 2009 or an earlier year. If you made nondeductible contributions to these IRAs for 2009, also see Pub. 590.

2. You received a distribution from a Roth IRA. But if either (a) or (b) below applies, enter -0- on line 15b; you do not have to see Form 8606 or its instructions.

a. Distribution code T is shown in box 7 of Form 1099-R and you made a contribution (including a conversion) to a Roth IRA for 2004 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 2009.

4. You had a 2008 or 2009 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 2009.

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 qualified charitable distribution (QCD), enter the total distribution on line 15a. If the total amount distributed is a QCD, enter -0- on line 15b. If only part of the distribution is a QCD, enter the part that is not a QCD on line 15b unless *Exception 2* applies to that part. Enter "QCD" next to line 15b.

A QCD is a distribution made directly by the trustee of your IRA (other than an ongoing SEP or SIMPLE IRA) to an organization eligible to receive tax-deductible contributions (with certain exceptions). You must have been at least age 70½ when the distribution was made. Your total QCDs for the year cannot be more than $100,000. (On a joint return, your spouse can also have a QCD of up to $100,000.) The amount of the QCD is limited to the amount that would otherwise be included in your income. If your IRA includes nondeductible contributions, the distribution is first considered to be paid out of otherwise taxable income. See Pub. 590 for details.

You cannot claim a charitable contribution deduction for any QCD not included in your income.

Exception 4. If the distribution is a qualified 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 is not 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 cannot 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.

See Pub. 590 for details.

More than one exception applies. If more than one exception applies, attach 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."

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 you received an early distribution from your IRA and the total was not rolled over. See the instructions for line 58 on page 45 for details.

Lines 16a and 16b

Pensions and Annuities

Special rules may apply if you received a distribution from a profit-sharing or retirement plan and your main home was in a Midwestern disaster area. For details, see Pub. 4492-B.

You should receive a Form 1099-R showing the amount of your pension and annuity payments, including distributions from 401(k), 403(b), and governmental 457(b) plans. See page 27 for details on rollovers and lump-sum distributions. Do not include the following payments on lines 16a and 16b. Instead, report them on line 7.

- Disability pensions received before you reach the minimum retirement age set by your employer.
- Corrective distributions (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

If your pension or annuity is fully taxable, enter it on line 16b; do not make an entry on line 16a. Your payments are fully taxable if (a) you did not contribute to the cost (see page 27) of your pension or annuity, or (b) you got your entire cost back tax free before 2009. But see *Insurance Premiums for Retired Public Safety Officers* on this page.

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

Partially Taxable Pensions and Annuities

Enter the total pension or annuity payments you received in 2009 on line 16a. If your Form 1099-R does not show the taxable amount, you must use the General Rule explained in Pub. 939 to figure the taxable part to enter on line 16b. But if your annuity starting date (defined on this page) was after July 1, 1986, see *Simplified Method* on this page 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 $500 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 only make this election for amounts that would otherwise be included in your income.

An eligible retirement plan is a governmental plan that is:

- A qualified trust,
- A section 403(a) plan,
- A section 403(b) plan, or
- A section 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 does not reflect the exclusion. Report your total distributions on line 16a and the taxable amount on line 16b. Enter "PSO" next to line 16b.

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.

Annuity Starting Date

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

Simplified Method

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

1. Your annuity starting date (defined above) 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.

Need more information or forms? See page 96.

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

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

If you received U.S. Civil Service retirement benefits and you chose the alternative annuity option, see Pub. 721 to figure the taxable part of your annuity. Do not use the worksheet below.

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 annu-

Simplified Method Worksheet—Lines 16a and 16b

Keep for Your Records

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

Note. If you had more than one partially taxable pension or annuity, figure the taxable part of each separately. Enter the total of the taxable parts on Form 1040, line 16b. Enter the total pension or annuity payments received in 2009 on Form 1040, line 16a.

1. Enter the total pension or annuity payments received in 2009. 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* on page 25 before entering an amount on line 16b. . . . . **9.** _____

10. Was your annuity starting date before 1987?

☐ **Yes.** STOP Leave line 10 blank.

☐ **No.** Add lines 6 and 8. This is the **amount you have recovered tax free** through 2009. You will need this number when you fill out this worksheet next year . . . . . **10.** _____

Table 1 for Line 3 Above

IF the age at annuity starting date (see page 25) was . . .	AND your annuity starting date was— **before** November 19, 1996, enter on line 3 . . .	**after** November 18, 1996, enter on line 3 . . .
55 or under	300	360
56–60	260	310
61–65	240	260
66–70	170	210
71 or older	120	160

Table 2 for Line 3 Above

IF the combined ages at annuity starting date (see page 25) were . . .	THEN enter on line 3 . . .
110 or under	410
111–120	360
121–130	310
131–140	260
141 or older	210

ity starting date was after 1997 and the payments are for your life and that of your beneficiary, use your combined ages on the annuity starting date.

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

Cost

Your cost is generally your net investment in the plan as of the annuity starting date. It does not include pre-tax contributions. Your net investment should be shown in 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 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.

For more details on rollovers, including distributions under qualified domestic relations orders, see Pub. 575.

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

Special rules apply to partial rollovers of property. See Pub. 575.

Rollover to a Roth IRA (other than from a designated Roth account). Enter on line 16a the total distribution before income tax or other deductions were withheld. This amount should be shown in box 1 of Form 1099-R. From the total on line 16a, subtract any contributions (usually shown in box 5) that were taxable to you when made. Enter the remaining amount, even if zero, on line 16b.

Rollover to a Roth IRA or a designated Roth account from a designated Roth account. Enter on line 16a the total distribution before income tax or other deductions were withheld. This amount should be shown in box 1 of Form 1099-R. From the total on line 16a, subtract the amount of the qualified rollover. Enter the remaining amount, even if zero, on line 16b. Also, enter "Rollover" next to line 16b.

Lump-Sum Distributions

If you received a lump-sum distribution from a profit-sharing or retirement plan, your Form 1099-R should have the ''Total distribution'' box in box 2b checked. You may owe an additional tax if you received an early distribution from a qualified retirement plan and the total amount was not rolled over in a qualified rollover. For details, see the instructions for line 58 on page 45.

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

TIP *You may be able to pay less tax on the distribution if you were born before January 2, 1936, or you are the beneficiary of a deceased employee who was born before January 2, 1936. For details, see Form 4972.*

Line 19

Unemployment Compensation

You should receive a Form 1099-G showing in box 1 the total unemployment compensation paid to you in 2009. Report on line 19 the part, if any, you received that is more than $2,400. If married filing jointly, also report on line 19 any unemployment compensation received by your spouse that is more than $2,400. If you made contributions to a governmental unemployment compensation program and you are not itemizing deductions, reduce the amount you report on line 19 by those contributions.

If you received an overpayment of unemployment compensation in 2009 and you repaid any of it in 2009, reduce the amount you would otherwise be required to report on line 19 by the amount you repaid. Enter the result on line 19. However, if the result is zero or less, enter -0- on line 19. Also, enter "Repaid" and the amount you repaid on the dotted line next to line 19. If, in 2009, 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 2009. If you received railroad retirement benefits treated as social security, you should receive a Form RRB-1099.

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

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

- You made contributions to a traditional IRA for 2009 and you or your spouse were covered by a retirement plan at work or through self-employment. Instead, use the worksheets in Pub. 590 to see if any of your social security benefits are taxable and to figure your IRA deduction.
- You repaid any benefits in 2009 and your total repayments (box 4) were more than your total benefits for 2009 (box 3). None of your benefits are taxable for 2009. 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.

Need more information or forms? See page 96.

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 on page 35).
- √ If you are married filing separately and you lived apart from your spouse for all of 2009, 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** on page 27 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. Enter one-half of line 1 . . . . . **2.** _____

3. Enter the total of the amounts from Form 1040, lines 7, 8a, 9a, 10 through 14, 15b, 16b, 17 through 19, and 21 . . . . . **3.** _____

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

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

6. Enter the total of the amounts from Form 1040, lines 23 through 32, plus any write-in adjustments you entered on the dotted line next to line 36 . . . . . **6.** _____

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

☐ **No.** STOP None of your social security benefits are taxable. 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 2009, enter $25,000
- Married filing separately and you lived with your spouse at any time in 2009, skip lines 8 through 15; multiply line 7 by 85% (.85) and enter the result on line 16. Then go to line 17

. . . . . **8.** _____

9. Is the amount on line 8 less than the amount on line 7?

☐ **No.** STOP None of your social security benefits are taxable. Enter -0- on Form 1040, line 20b. If you are married filing separately and you **lived apart** from your spouse for all of 2009, 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 2009 . . **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% (.85). If line 11 is zero, enter -0- . . . . . **15.** _____

16. Add lines 14 and 15 . . . . . **16.** _____

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

18. **Taxable social security benefits.** Enter the **smaller** of line 16 or line 17. Also enter this amount on Form 1040, line 20b . . . . . **18.** _____

TIP *If any of your benefits are taxable for 2009* ***and*** *they include a lump-sum benefit payment that was for an earlier year, you may be able to reduce the taxable amount. See Pub. 915 for details.*

Line 21

Other Income

Do not report on this line any income from self-employment or fees received as a notary public. Instead, you must use Schedule C, C-EZ, or F, even if you do not have any business expenses. Also, do not report on line 21 any nonemployee compensation shown on Form 1099-MISC. Instead, see the chart on page 11 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. See the examples below. List the type and amount of income. If necessary, show the required information on an attached statement. For more details, see *Miscellaneous Income* in Pub. 525.

Examples of income to report on line 21 include the following.

- 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 2009, 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.

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 2009, and (b) they were not included in a qualified rollover. See Pub. 969.

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

- Amounts deemed to be income from an HSA because you did not remain an eligible individual during the testing period. See Form 8889, Part III.
- Prizes and awards.
- Gambling winnings, including lotteries, raffles, a lump-sum payment from the sale of a right to receive future lottery payments, etc. For details on gambling losses, see the instructions for Schedule A, line 28, on page A-11.

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

- Jury duty pay. Also, see the instructions for line 36 on page 35.
- Alaska Permanent Fund dividends.
- Alternative trade adjustment assistance (ATAA) payments. These payments should be shown in box 5 of Form 1099-G.
- Reimbursements or other amounts received for items deducted in an earlier year, such as medical expenses, real estate taxes, general sales taxes, or home mortgage interest. See *Recoveries* in Pub. 525 for details on how to figure the amount to report.
- Income from the rental of personal property if you engaged in the rental for profit but were not in the business of renting such property. Also, see the instructions for line 36 on page 35.
- Income from an activity not engaged in for profit. See Pub. 535.
- Loss on certain corrective distributions of excess deferrals. See *Retirement Plan Contributions* in Pub. 525.
- 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 60 on page 46.
- 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 *www.irs.gov* and enter "canceled debt" or "foreclosure" in the search box.

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

- Child support.
- Economic recovery payments of $250 made to certain recipients of social security benefits, supplemental security income, railroad retirement benefits, or certain veterans disability compensation or pension benefits.
- Vouchers or payments made for such vouchers of $3,500 or $4,500 you received under the CARS "cash for clunkers" program to buy or lease a new fuel-efficient automobile.
- 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 $14,139, you may have to report information about it on Form 3520, Part IV. See the Instructions for Form 3520.

Adjusted Gross Income

Line 23

Educator Expenses

If you were an eligible educator in 2009, you can deduct on line 23 up to $250 of qualified expenses you paid in 2009. If you and your spouse are filing jointly and both of you were eligible educators, the maximum deduction is $500. However, neither spouse can deduct more than $250 of his or her qualified expenses on line 23. You may be able to deduct expenses that are more than the $250 (or $500) limit on Schedule A, line 21. An eligible educator is a kindergarten through grade 12 teacher, instructor, counselor, principal, or aide who worked in a school for at least 900 hours during a school year.

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

Qualified expenses do not include expenses for home schooling or for nonathletic supplies for courses in health or physical education.

You must reduce your qualified expenses by the following amounts.

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

Need more information or forms? See page 96.

For more details, use TeleTax topic 458 (see page 94) or see Pub. 529.

Line 24

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

Include the following deductions on line 24.

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

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

Line 25

Health Savings Account (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 2009. See Form 8889.

Line 26

Moving Expenses

If you moved in connection with your job or business or started a new job, you may be able to take this deduction. But your new workplace must be at least 50 miles farther from your old home than your old home was from your old workplace. If you had no former workplace, your new workplace must be at least 50 miles from your old home. Use TeleTax topic 455 (see page 94) or see Form 3903.

Line 27

One-Half of Self-Employment Tax

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

Line 28

Self-Employed SEP, SIMPLE, and Qualified Plans

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

Line 29

Self-Employed Health Insurance Deduction

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

- You were self-employed and had a net profit for the year.
- You used one of the optional methods to figure your net earnings from self-employment on Schedule SE.
- You received wages in 2009 from an S corporation in which you were a more-than-2% shareholder. Health insurance premiums paid or reimbursed by the S corporation may be shown in box 14 of Form W-2.

The insurance plan must be established under your business. If you are a more-than-2% shareholder in an S corporation, the plan must be established by the S corporation. A plan is established by the S corporation if (a) the S corporation makes the premium payments for the policy in 2009 or (b) you make the premium payments and furnish proof of payment to the S corporation and then the S corporation reimburses you for the premium payments in 2009. 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 2009 and you also report the premium payments or reimbursements as wages on Form 1040, line 7.

Self-Employed Health Insurance Deduction Worksheet—Line 29

Keep for Your Records

Before you begin:

√ If, during 2009, you were an eligible trade adjustment assistance (TAA) recipient, alternative TAA (ATAA) recipient, reemployment trade adjustment assistance (RTAA) recipient, or Pension Benefit Guaranty Corporation pension recipient, see the Note on page 31.

√ Be sure you have read the **Exception** on page 31 to see if you can use this worksheet instead of Pub. 535 to figure your deduction.

1. Enter the total amount paid in 2009 for health insurance coverage established under your business (or the S corporation in which you were a more-than-2% shareholder) for 2009 for you, your spouse, and your dependents. But do not include amounts for any month you were eligible to participate in an employer-sponsored health plan or amounts paid from retirement plan distributions that were nontaxable because you are a retired public safety officer	**1.**	
2. Enter your net profit* and any other earned income** from the business under which the insurance plan is established, minus any deductions on Form 1040, lines 27 and 28	**2.**	
3. Self-employed health insurance deduction. Enter the **smaller** of line 1 or line 2 here and on Form 1040, line 29. **Do not** include this amount in figuring any medical expense deduction on Schedule A	**3.**	

**If you used either optional method to figure your net earnings from self-employment, 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 does not include capital gain income. If you were a more-than-2% shareholder in the S corporation under which the insurance plan is established, earned income is your Medicare wages (box 5 of Form W-2) from that corporation.*

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 2009, amounts paid for health insurance coverage for that month cannot be used to figure the deduction. For example, if you were eligible to participate in a subsidized health plan maintained by your spouse's employer from September 30 through December 31, you cannot use amounts paid for health insurance coverage for September through December to figure your deduction.

Medicare premiums cannot be used to figure the deduction. Also, amounts paid for health insurance coverage from retirement plan distributions that were nontaxable because you are a retired public safety officer cannot be used to figure the deduction.

For more details, see Pub. 535.

Note. If, during 2009, you were an eligible trade adjustment assistance (TAA) recipient, alternative TAA (ATAA) recipient, reemployment trade adjustment assistance (RTAA) recipient, or Pension Benefit Guaranty Corporation pension recipient, you must complete Form 8885 before completing the worksheet on page 30. When figuring the amount to enter on line 1 of the worksheet on page 30, do not include:

- Any amounts you included on Form 8885, line 4,
- Any qualified health insurance premiums you paid to "U.S. Treasury-HCTC," or
- Any health coverage tax credit advance payments shown in box 1 of Form 1099-H.

If you qualify to take the deduction, use the worksheet on page 30 to figure the amount you can deduct.

Exception. Use Pub. 535 instead of the worksheet on page 30 to figure your deduction if any of the following applies.

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

Line 30

Penalty on Early Withdrawal of Savings

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

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 TeleTax topic 452 (see page 94) or see Pub. 504.

Line 32

IRA Deduction

TIP *If you made any nondeductible contributions to a traditional individual retirement arrangement (IRA) for 2009, you must report them on Form 8606.*

If you made contributions to a traditional IRA for 2009, 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 statement should be sent to you by June 1, 2010, that shows all contributions to your traditional IRA for 2009.

Use the worksheet on pages 32 and 33 to figure the amount, if any, of your IRA deduction. But read the following list before you fill in the worksheet.

1. If you were age 70½ or older at the end of 2009, you cannot deduct any contributions made to your traditional IRA for 2009 or treat them as nondeductible contributions.

2. You cannot deduct contributions to a Roth IRA. But you may be able to take the retirement savings contributions credit (saver's credit). See the instructions for line 50 on page 40.

CAUTION *If you are filing a joint return and you or your spouse made contributions to both a traditional IRA and a Roth IRA for 2009, do not use the worksheet on pages 32 and 33. Instead, see Pub. 590 to figure the amount, if any, of your IRA deduction.*

3. You cannot deduct elective deferrals to a 401(k) plan, 403(b) plan, section 457 plan, SIMPLE plan, or the federal Thrift Savings Plan. These amounts are not 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 50 on page 40.

4. If you made contributions to your IRA in 2009 that you deducted for 2008, do not include them in the worksheet.

5. If you received income from a nonqualified deferred compensation plan or nongovernmental section 457 plan that is included in box 1 of your Form W-2, or in box 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 is not, contact your employer or the payer for the amount of the income.

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

7. Do not include qualified rollover contributions in figuring your deduction. Instead, see the instructions for lines 15a and 15b that begin on page 24.

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

9. Do not include any repayments of qualified reservist distributions. You cannot deduct them. For information on how to report these repayments, see *Qualified reservist repayments* in Pub. 590.

10. 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 2009, see Pub. 590 for special rules.

11. You may be able to deduct up to an additional $3,000 if all the following conditions are met.

a. You must have been a participant in a 401(k) plan under which the employer matched at least 50% of your contributions to the plan with stock of the company.

b. You must have been a participant in the 401(k) plan 6 months before the employer filed for bankruptcy.

c. The employer (or a controlling corporation) must have been a debtor in a bankruptcy case in an earlier year.

d. The employer (or any other person) must have been subject to indictment or conviction based on business transactions related to the bankruptcy.

If this applies to you, do not use the worksheet on pages 32 and 33. Instead, use the worksheet in Pub. 590.

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.*

Need more information or forms? See page 96.

Were You Covered by a Retirement Plan?

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

The "Retirement plan" box in 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 to figure the amount, if any, of your IRA deduction.

Married persons filing separately. If you were not covered by a retirement plan but

IRA Deduction Worksheet—Line 32

Keep for Your Records

If you were age 70½ or older at the end of 2009, you cannot 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 2009. If you are married filing jointly and only one spouse was under age 70½ at the end of 2009, complete this worksheet only for that spouse.*

Before you begin:
- √ Be sure you have read the list on page 31. You may not be eligible 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 on page 35).
- √ If you are married filing separately and you lived apart from your spouse for all of 2009, 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 page 31)?	**1a.**	☐ Yes ☐ No		
b.	If married filing jointly, was your spouse covered by a retirement plan?			**1b.**	☐ Yes ☐ No
	Next. If you checked "No" on line 1a (and "No" on line 1b if married filing jointly), skip lines 2 through 6, enter the applicable amount below on line 7a (and line 7b if applicable), and go to line 8. • $5,000, if under age 50 at the end of 2009. • $6,000, if age 50 or older but under age 70½ at the end of 2009. Otherwise, go to line 2.				
2.	Enter the amount shown below that applies to you. • Single, head of household, or married filing separately and you **lived apart** from your spouse for all of 2009, enter $65,000 • Qualifying widow(er), enter $109,000 • Married filing jointly, enter $109,000 in both columns. But if you checked "No" on either line 1a or 1b, enter $176,000 for the person who was not covered by a plan • Married filing separately and you lived with your spouse at any time in 2009, enter $10,000	**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?				
	☐ **No.** STOP None of your IRA contributions are deductible. For details on nondeductible IRA contributions, see Form 8606.				
	☐ **Yes.** Subtract line 5 from line 2 in each column. Follow the instruction below that applies to you. • If single, head of household, or married filing separately, and the result is $10,000 or more, enter the applicable amount below on line 7 for that column and go to line 8. **i.** $5,000, if under age 50 at the end of 2009. **ii.** $6,000, if age 50 or older but under age 70½ at the end of 2009. Otherwise, go to line 7. • 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 was not covered by a retirement plan), enter the applicable amount below on line 7 for that column and go to line 8. **i.** $5,000, if under age 50 at the end of 2009. **ii.** $6,000 if age 50 or older but under age 70½ at the end of 2009. Otherwise, go to line 7.	**6a.**	_____	**6b.**	_____

IRA Deduction Worksheet—*Continued from page 32*

			Your IRA		Spouse's IRA
7.	Multiply lines 6a and 6b by the percentage below that applies to you. If the result is not a multiple of $10, increase it to the next multiple of $10 (for example, increase $490.30 to $500). If the result is $200 or more, enter the result. But if it is less than $200, enter $200. • Single, head of household, or married filing separately, multiply by 50% (.50)(or by 60% (.60) in the column for the IRA of a person who is age 50 or older at the end of 2009) • Married filing jointly or qualifying widow(er), multiply by 25% (.25) (or by 30% (.30) in the column for the IRA of a person who is age 50 or older at the end of 2009). But if you checked "No" on either line 1a or 1b, then in the column for the IRA of the person who was not covered by a retirement plan, multiply by 50% (.50) (or by 60% (.60) if age 50 or older at the end of 2009)	**7a.**		**7b.**	
8.	Enter the total of your (and your spouse's if filing jointly): • Wages, salaries, tips, etc. Generally, this is the amount reported in box 1 of Form W-2. See page 31 for exceptions • Alimony and separate maintenance payments reported on Form 1040, line 11 • Nontaxable combat pay. This amount should be reported in box 12 of Form W-2 with code Q	**8.**			
9.	Enter the earned income you (and your spouse if filing jointly) received as a self-employed individual or a partner. Generally, this is your (and your spouse's if filing jointly) net earnings from self-employment if your personal services were a material income-producing factor, minus any deductions on Form 1040, lines 27 and 28. If zero or less, enter -0-. For more details, see Pub. 590	**9.**			
10.	Add lines 8 and 9	**10.**			

CAUTION *If married filing jointly and line 10 is less than $10,000 ($11,000 if one spouse is age 50 or older at the end of 2009; $12,000 if both spouses are age 50 or older at the end of 2009),* ***stop here*** *and see Pub. 590 to figure your IRA deduction.*

11.	Enter traditional IRA contributions made, or that will be made by April 15, 2010, for 2009 to your IRA on line 11a and to your spouse's IRA on line 11b	**11a.**		**11b.**	
12.	On line 12a, enter the **smallest** of line 7a, 10, or 11a. On line 12b, enter the **smallest** of line 7b, 10, or 11b. This is the most you can deduct. Add the amounts on lines 12a and 12b and enter the total on 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)	**12a.**		**12b.**	

your spouse was, you are considered covered by a plan unless you lived apart from your spouse for all of 2009.

TIP *You may be able to take the retirement savings contributions credit. See the instructions for line 50 that begin on page 40.*

Need more information or forms? See page 96.

Line 33

Student Loan Interest Deduction

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

- You paid interest in 2009 on a qualified student loan (see below).
- Your filing status is any status except married filing separately.
- Your modified adjusted gross income (AGI) is less than: $75,000 if single, head of household, or qualifying widow(er); $150,000 if married filing jointly. Use lines 2 through 4 of the worksheet below to figure your modified AGI.
- You, or your spouse if filing jointly, are not claimed as a dependent on someone's (such as your parent's) 2009 tax return.

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

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

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

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 ($3,650 for 2009), or

c. You, or your spouse if filing jointly, could be claimed as a dependent on someone else's return.

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

Qualified higher education expenses. Qualified higher education expenses generally include tuition, fees, room and board, and related expenses such as books and supplies. The expenses must be for education in a degree, certificate, or similar program at an eligible educational institution. An eligible educational institution includes most colleges, universities, and certain vocational schools. You must reduce the expenses by the following benefits.

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

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

Eligible student. An eligible student is a person who:

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

Student Loan Interest Deduction Worksheet—Line 33

Keep for Your Records

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 on page 35).
√ Be sure you have read the **Exception** above to see if you can use this worksheet instead of Pub. 970 to figure your deduction.

1.	Enter the total interest you paid in 2009 on qualified student loans (see above). **Do not** enter more than $2,500		**1.** _____
2.	Enter the amount from Form 1040, line 22	**2.** _____	
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	**3.** _____	
4.	Subtract line 3 from line 2	**4.** _____	
5.	Enter the amount shown below for your filing status. • Single, head of household, or qualifying widow(er)—$60,000 • Married filing jointly—$120,000	**5.** _____	
6.	Is the amount on line 4 more than the amount on line 5? ☐ **No.** Skip lines 6 and 7, enter -0- on line 8, and go to line 9. ☐ **Yes.** Subtract line 5 from line 4	**6.** _____	
7.	Divide line 6 by $15,000 ($30,000 if married filing jointly). Enter the result as a decimal (rounded to at least three places). If the result is 1.000 or more, enter 1.000		**7.** ___.___
8.	Multiply line 1 by line 7		**8.** _____
9.	**Student loan interest deduction.** Subtract line 8 from line 1. Enter the result here and on Form 1040, line 33. **Do not** include this amount in figuring any other deduction on your return (such as on Schedule A, C, E, etc.)		**9.** _____

Line 34

Tuition and Fees Deduction

If you paid qualified tuition and fees for yourself, your spouse, or your dependent(s), you may be able to take this deduction. See Form 8917.

You may be able to take a credit for your educational expenses instead of a deduction. See the instructions for line 49 on page 40 for details.

Line 35

Domestic Production Activities Deduction

You may be able to deduct up to 6% 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 within the United States,

b. Any qualified film you produced, or

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

The deduction does not apply to income derived from:

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

In certain cases, the references above to the United States include Puerto Rico.

For details, see Form 8903 and its instructions.

Line 36

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

- Archer MSA deduction (see Form 8853). Identify as "MSA."
- Jury duty pay if you gave the pay to your employer because your employer paid your salary while you served on the jury. Identify as "Jury Pay."
- Deductible expenses related to income reported on line 21 from the rental of personal property engaged in for profit. Identify as "PPR."
- Reforestation amortization and expenses (see Pub. 535). Identify as "RFST."
- Repayment of supplemental unemployment benefits under the Trade Act of 1974 (see Pub. 525). Identify as "Sub-Pay TRA."
- Contributions to section 501(c)(18)(D) pension plans (see Pub. 525). Identify as "501(c)(18)(D)."
- Contributions by certain chaplains to section 403(b) plans (see Pub. 517). Identify as "403(b)."
- Attorney fees and court costs for actions settled or decided after October 22, 2004, involving certain unlawful discrimination claims, but only to the extent of gross income from such actions (see Pub. 525). Identify as "UDC."
- Attorney fees and court costs paid by you in connection with an award from the IRS for information you provided after December 19, 2006, that substantially contributed to the detection of 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, 1945, or were blind at the end of 2009, 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, 1945, or was blind at the end of 2009, also check the appropriate box(es) for your spouse. Be sure to enter the total number of boxes checked.

Blindness

If you were partially blind as of December 31, 2009, you must get a statement certified by your eye doctor or registered optometrist that:

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

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

You must keep the statement for your records.

Line 39b

If your 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 2009 and you and your spouse agree to be taxed on your combined worldwide income, do not check the box.

Line 40a

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 Form 1040, line 40a. But use the worksheet on page 36 to figure your standard deduction if:

- You, or your spouse if filing jointly, can be claimed as a dependent on someone's 2009 return, or
- You checked any box on line 39a.

Exception. Use Schedule L, instead of the worksheet on page 36, to figure your standard deduction if:

- You paid state or local real estate taxes in 2009,
- You paid state or local sales or excise taxes (or certain other taxes or fees in a state without a sales tax) on the purchase of a new motor vehicle after February 16, 2009, or
- You have a net disaster loss on Form 4684, line 18.

If you use Schedule L to figure your standard deduction, be sure to check the box on

Need more information or forms? See page 96.

line 40b and attach Schedule L to your return.

If you checked the box on line 39b, your standard deduction is zero, even if you were born before January 2, 1945, were blind, paid real estate taxes or sales or excise taxes on the purchase of a vehicle, or had a net disaster loss.

Standard Deduction Worksheet—Line 40a

Keep for Your Records

Do not complete this worksheet if you checked the box on line 39b; your standard deduction is zero. Also, do not complete this worksheet if you must use Schedule L to figure your standard deduction (see *Exception* on page 35).

1. Enter the amount shown below for your filing status.
- Single or married filing separately—$5,700
- Married filing jointly or Qualifying widow(er)—$11,400
- Head of household—$8,350

. . . . . **1.** _____

2. Can you (or your spouse if filing jointly) be claimed as a dependent on someone else's return?
- ☐ **No.** Enter the amount from line 1 on line 4, skip line 3, and go to line 5.
- ☐ **Yes.** Go to line 3.

3. Is your **earned income*** more than $650?
- ☐ **Yes.** Add $300 to your earned income. Enter the total
- ☐ **No.** Enter $950

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

4. Enter the **smaller** of line 1 or line 3. . . . . **4.** _____

5. If born before January 2, 1945, or blind, multiply the number on Form 1040, line 39a, by $1,100 ($1,400 if single or head of household). Otherwise, enter -0- . . . . . **5.** _____

6. Add lines 4 and 5. Enter the total here and on Form 1040, line 40a . . . . . **6.** _____

***Earned income** includes wages, salaries, tips, professional fees, and other compensation received for personal services you performed. It also includes any amount received as a scholarship that you must include in your income. 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.*

Line 42

Exemptions

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

- The person displaced lived in your main home for a period of at least 60 consecutive days ending in 2009.
- You did not receive any rent or other amount from any source for providing the housing.
- The main home of the person displaced was in a Midwestern disaster area on the date the storms, tornadoes, or flooding occurred.
- The person displaced was not your spouse or dependent.
- You did not claim an additional exemption amount for that person in 2008.
- You did not claim the maximum additional exemption amount of $2,000 ($1,000 if married filing separately) in 2008.

You must complete and attach Form 8914 to claim this additional exemption amount.

Adjusted gross income (line 38) over $125,100. Use the Deduction for Exemptions Worksheet below to figure your deduction for exemptions unless you are filing Form 8914.

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 on this page and page 38.
- Tax from Form 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.
- 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 2009 for the student. See Form 8863 for more details. Enter the amount and "ECR" in the space next to line 44.

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

❑ **Yes.** See Pub. 967 for details, including who is eligible and what to do. If you have paid too much, we will send you a refund. If you did not pay enough, we will send you a bill.

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

Tax Table or Tax Computation Worksheet. If your taxable income is less than $100,000, you must use the Tax Table that begins on page 77 to figure your tax. Be sure you use the correct column. If your taxable income is $100,000 or more, use the Tax Computation Worksheet on page 89.

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

Deduction for Exemptions Worksheet—Line 42

Keep for Your Records

1. Is the amount on Form 1040, line 38, more than the amount shown on line 4 below for your filing status?

☐ **No.** STOP Multiply $3,650 by the total number of exemptions claimed on Form 1040, line 6d, and enter the result on Form 1040, line 42.

☐ **Yes.** *Continue*

2. Multiply $3,650 by the total number of exemptions claimed on Form 1040, line 6d . . . . . **2.** _____

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

4. Enter the amount shown below for your filing status.
- Single—$166,800
- Married filing jointly or qualifying widow(er)—$250,200
- Married filing separately—$125,100
- Head of household—$208,500

. . . . . **4.** _____

5. Subtract line 4 from line 3 . . . . . **5.** _____

6. Is line 5 more than $122,500 ($61,250 if married filing separately)?

☐ **Yes.** Multiply $2,433 by the total number of exemptions claimed on Form 1040, line 6d. Enter the result here and on Form 1040, line 42. **Do not** complete the rest of this worksheet.

☐ **No.** Divide line 5 by $2,500 ($1,250 if married filing separately). If the result is not a whole number, increase it to the next higher whole number (for example, increase 0.0004 to 1) . . . . . **6.** _____

7. Multiply line 6 by 2% (.02) and enter the result as a decimal . . . . . **7.** _____

8. Multiply line 2 by line 7 . . . . . **8.** _____

9. Divide line 8 by 3.0 . . . . . **9.** _____

10. **Deduction for exemptions**. Subtract line 9 from line 2. Enter the result here and on Form 1040, line 42 . . . . . **10.** _____

Need more information or forms? See page 96.

Form 8615. Form 8615 generally must be used to figure the tax for any child who had more than $1,900 of investment 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 2009,
2. Was age 18 at the end of 2009 and did not have earned income that was more than half of the child's support, or
3. Was a full-time student over age 18 and under age 24 at the end of 2009 and did not have earned income that was more than half of the child's support.

But if the child files a joint return for 2009 or if neither of the child's parents was alive at the end of 2009, do not use Form 8615 to figure the child's tax.

A child born on January 1, 1992, is considered to be age 18 at the end of 2009; a child born on January 1, 1991, is considered to be age 19 at the end of 2009; a child born on January 1, 1986, is considered to be age 24 at the end of 2009.

Schedule D Tax Worksheet. If you have to file Schedule D and Schedule D, line 18 or 19, is more than zero, use the Schedule D Tax Worksheet on page D-10 of 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 below instead.

Qualified Dividends and Capital Gain Tax Worksheet. If you do not have to use the Schedule D Tax Worksheet (see above), use the worksheet on page 39 to figure the amount to enter on Form 1040, line 44, 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 below 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 worksheet below.

Foreign Earned Income Tax Worksheet—Line 44

Keep for Your Records

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

1. Enter the amount from Form 1040, line 43	**1.**	
2. Enter the amount from your (and your spouse's, if filing jointly) Form 2555, lines 45 and 50, or Form 2555-EZ, line 18	**2.**	
3. Add lines 1 and 2	**3.**	
4. Tax on the amount on line 3. Use the Tax Table, Tax Computation Worksheet, Qualified Dividends and Capital Gain Tax Worksheet*, Schedule D Tax Worksheet*, or Form 8615, whichever applies. See the instructions for line 44 that begin on page 37 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. Tax on the amount on line 2. Use the Tax Table or Tax Computation Worksheet, whichever applies	**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 on page D-9 of the Instructions for Schedule D (Form 1040).

Qualified Dividends and Capital Gain Tax Worksheet—Line 44

Keep for Your Records

Before you begin:

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

√ 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.

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 worksheet on page 38 . . . . . **1.** _____

2. Enter the amount from Form 1040, line 9b* . . . . . **2.** _____

3. Are you filing Schedule D?*

☐ **Yes.** Enter the **smaller** of line 15 or 16 of Schedule D. If either line 15 or line 16 is a loss, enter -0-

☐ **No.** Enter the amount from Form 1040, line 13

3. _____

4. Add lines 2 and 3 . . . . . **4.** _____

5. If you are claiming investment interest expense on Form 4952, enter the amount from line 4g of that form. Otherwise, enter -0- . . . . . **5.** _____

6. Subtract line 5 from line 4. If zero or less, enter -0- . . . . . **6.** _____

7. Subtract line 6 from line 1. If zero or less, enter -0- . . . . . **7.** _____

8. Enter the **smaller** of:

- The amount on line 1, or
- $33,950 if single or married filing separately, $67,900 if married filing jointly or qualifying widow(er), $45,500 if head of household.

. . . . . **8.** _____

9. Is the amount on line 7 equal to or more than the amount on line 8?

☐ **Yes.** Skip lines 9 and 10; go to line 11 and check the ‘‘No’’ box.

☐ **No.** Enter the amount from line 7 . . . . . **9.** _____

10. Subtract line 9 from line 8 . . . . . **10.** _____

11. Are the amounts on lines 6 and 10 the same?

☐ **Yes.** Skip lines 11 through 14; go to line 15.

☐ **No.** Enter the **smaller** of line 1 or line 6 . . . . . **11.** _____

12. Enter the amount from line 10 (if line 10 is blank, enter -0-) . . . . . **12.** _____

13. Subtract line 12 from line 11 . . . . . **13.** _____

14. Multiply line 13 by 15% (.15) . . . . . **14.** _____

15. Figure the tax on the amount on line 7. Use the Tax Table or Tax Computation Worksheet, whichever applies . . . . . **15.** _____

16. Add lines 14 and 15 . . . . . **16.** _____

17. Figure the tax on the amount on line 1. Use the Tax Table or Tax Computation Worksheet, whichever applies . . . . . **17.** _____

18. **Tax on all taxable income.** Enter the **smaller** of line 16 or line 17. 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 worksheet on page 38 . . . . . **18.** _____

**If you are filing Form 2555 or 2555-EZ, see the footnote in the worksheet on page 38 before completing this line.*

Need more information or forms? See page 96.

Line 45

Alternative Minimum Tax

Use the worksheet on page 41 to see if you should fill in Form 6251.

An electronic version of this worksheet is available on www.irs.gov. *Enter "AMT Assistant" in the search box on the website.*

Exception. Fill in Form 6251 instead of using the worksheet on page 41 if you claimed or received any of the following items.

- Accelerated depreciation.
- Stock by exercising an incentive stock option and you did not dispose of the stock in the same year.
- Tax-exempt interest from private activity bonds.
- Intangible drilling, circulation, research, experimental, or mining costs.
- Amortization of pollution-control facilities or depletion.
- Income or (loss) from tax-shelter farm activities or passive activities.
- Income from long-term contracts not figured using the percentage-of-completion method.
- Interest paid on a home mortgage not used to buy, build, or substantially improve your home.
- Investment interest expense reported on Form 4952.
- Net operating loss deduction.
- Alternative minimum tax adjustments from an estate, trust, electing large partnership, or cooperative.
- Section 1202 exclusion.
- Any general business credit in Part I of Form 3800.
- Empowerment zone and renewal community employment credit.
- Qualified electric vehicle credit.
- Alternative fuel vehicle refueling property credit.
- Credit for prior year minimum tax.

Form 6251 should be filled in for a child if Form 8615 must be used to figure the child's tax and the child's adjusted gross income on Form 1040, line 38, exceeds the child's earned income by more than $6,700. To find out when Form 8615 must be used, see page 38.

Line 47

Foreign Tax Credit

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

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

1. All of your gross foreign source income was from interest and dividends and all of that income and the foreign tax paid on it were reported to you on Form 1099-INT, Form 1099-DIV, or Schedule K-1 (or substitute statement).

2. If you had dividend income from shares of stock, you held those shares for at least 16 days.

3. You are not filing Form 4563 or excluding income from sources within Puerto Rico.

4. The total of your foreign taxes was not more than $300 (not more than $600 if married filing jointly).

5. All of your foreign taxes were:

a. Legally owed and not eligible for a refund, and

b. Paid to countries that are recognized by the United States and do not support terrorism.

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

Do you meet all five requirements above?

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

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

Line 48

Credit for Child and Dependent Care Expenses

You may be able to take this credit if you paid someone to care for any of the following persons.

1. Your qualifying child under age 13 whom you claim as your dependent.

2. Your disabled spouse who could not care for himself or herself, and who lived with you for more than half the year.

3. Any disabled person not able to care for himself or herself, who lived with you for more than half the year, and whom you claim as a dependent.

4. Any disabled person not able to care for himself or herself, who lived with you for more than half the year, and whom you could have claimed as a dependent except that:

a. The person filed a joint return,

b. The person had $3,650 or more of gross income, or

c. You, or your spouse if filing jointly, could be claimed as a dependent on someone else's 2009 return.

5. Your child whom you could not claim as a dependent because of the rules for *Children of divorced or separated parents* that begin on page 18.

For details, use TeleTax topic 602 (see page 94) or see Form 2441.

Line 49

Education Credits

If you (or your dependent) paid qualified expenses in 2009 for yourself, your spouse, or your dependent to enroll in or attend an eligible educational institution, you may be able to take an education credit. See Form 8863 for details. However, you cannot take an education credit if any of the following applies.

- You, or your spouse if filing jointly, are claimed as a dependent on someone else's (such as your parent's) 2009 tax return.
- Your filing status is married filing separately.
- The amount on Form 1040, line 38, is $90,000 or more ($180,000 or more if married filing jointly).
- You are taking a deduction for tuition and fees on Form 1040, line 34, for the same student.
- You, or your spouse, were a nonresident alien for any part of 2009 unless your filing status is married filing jointly.

Line 50

Retirement Savings Contributions Credit (Saver's Credit)

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

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

1. The amount on Form 1040, line 38, is more than $27,750 ($41,625 if head of household; $55,500 if married filing jointly).

2. The person(s) who made the qualified contribution or elective deferral (a) was born after January 1, 1992, (b) is claimed as

a dependent on someone else's 2009 tax return, or (c) was a student (defined next).

You were a student if during any part of 5 calendar months of 2009 you:

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

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

For more details, use TeleTax topic 610 (see page 94) or see Form 8880.

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

Keep for Your Records

Before you begin:

√ Be sure you have read the **Exception** on page 40 to see if you must fill in Form 6251 instead of using this worksheet.

√ If you are claiming the foreign tax credit (see the instructions for Form 1040, line 47, on page 40), enter that credit on line 47.

1. Are you filing **Schedule A?**

☐ **No.** Enter the amount from Form 1040, line 38.
☐ **Yes.** Enter the amount from Form 1040, line 41. . . . . **1.** _____

2. Enter any amount from Form 8914, line 6 . . . . . **2.** _____

3. If filing **Schedule L**, enter the total of lines 6 and 20 from Schedule L. Otherwise, enter -0- . . **3.** _____

4. Add lines 2 and 3 . . . . . **4.** _____

5. Subtract line 4 from line 1 . . . . . **5.** _____

6. If filing Schedule A, enter the **smaller** of the amount on Schedule A, line 4, or 2.5% (.025) of the amount on Form 1040, line 38 (but not less than zero). Otherwise, enter -0- . . . . . **6.** _____

7. If filing Schedule A, enter the total of the amounts from Schedule A, lines 5, 6, 8, and 27. Otherwise, enter -0- . . **7.** _____

8. Add lines 5 through 7 . . . . . **8.** _____

9. Enter any tax refund from Form 1040, lines 10 and 21 . . . . . **9.** _____

10. Subtract line 9 from line 8 . . . . . **10.** _____

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

- Single or head of household—$46,700
- Married filing jointly or Qualifying widow(er)—$70,950
- Married filing separately—$35,475

. . . . . **11.** _____

12. Is the amount on line 10 more than the amount on line 11?

☐ **No.** STOP You do not need to fill in Form 6251.

☐ **Yes.** Subtract line 11 from line 10 . . . . . **12.** _____

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

- Single or head of household—$112,500
- Married filing jointly or qualifying widow(er)—$150,000
- Married filing separately—$75,000

. . . . . **13.** _____

14. Is the amount on line 10 more than the amount on line 13?

☐ **No.** Skip lines 14 and 15; enter on line 16 the amount from line 12, and go to line 17.

☐ **Yes.** Subtract line 13 from line 10 . . . . . **14.** _____

15. Multiply line 14 by 25% (.25) and enter the **smaller** of the result or line 11 above . . . . . **15.** _____

16. Add lines 12 and 15 . . . . . **16.** _____

17. Is the amount on line 16 more than $175,000 ($87,500 if married filing separately)?

☐ **Yes.** STOP Fill in Form 6251 to see if you owe the alternative minimum tax.

☐ **No.** Multiply line 16 by 26% (.26) . . . . . **17.** _____

18. Enter the amount from Form 1040, line 44, minus the total of any tax from Form 4972 and any amount on Form 1040, line 47. If you used Schedule J to figure your tax, the amount for Form 1040, line 44, must be refigured without using Schedule J . . . . . **18.** _____

Next. Is the amount on line 17 more than the amount on line 18?

☐ **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 in Form 6251. Leave line 45 blank.

Need more information or forms? See page 96.

Line 51—Child Tax Credit

Three Steps To Take the Child Tax Credit!

Step 1. Make sure you have a qualifying child for the child tax credit. Follow Steps 1 through 3 in the instructions for line 6c on page 17.

Step 2. Make sure you checked the box on Form 1040, line 6c, column (4), for each qualifying child.

Step 3. Answer the questions on this page to see if you can use the worksheet on pages 43 and 44 to figure your credit or if you must use Pub. 972.

Question **Who Must Use Pub. 972**

1. Are you claiming any of the following credits?
   - Mortgage interest credit, Form 8396.
   - Adoption credit, Form 8839.
   - District of Columbia first-time homebuyer credit, Form 8859.
   - Residential energy efficient property credit, Form 5695, Part II.

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

   ☐ **No.** Continue

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

   ☐ **Yes.** STOP You must use Pub. 972 to figure your credit.

   ☐ **No.** Use the worksheet on pages 43 and 44 to figure your credit.

Child Tax Credit Worksheet—Line 51

Keep for Your Records

- To be a qualifying child for the child tax credit, the child must be your dependent, **under age 17** at the end of 2009, and meet all the conditions in Steps 1 through 3 on page 17.
- **Do not** use this worksheet if you answered "Yes" to question 1 or 2 on page 42. Instead, use Pub. 972.

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. | **4** |

☐ **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.

5. Multiply the amount on line 4 by 5% (.05). Enter the result. | **5** |

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

☐ **No.** STOP
You cannot take the child tax credit on Form 1040, line 51. You also cannot take the additional child tax credit on Form 1040, line 65. Complete the rest of your Form 1040.

☐ **Yes.** Subtract line 5 from line 1. Enter the result. | **6** |
Go to Part 2 on the next page.

Need more information or forms? See page 96.

Child Tax Credit Worksheet—*Continued from page 43*

Keep for Your Records

Before you begin Part 2: √ Figure the amount of any credits you are claiming on Form 5695, Part I; Form 8834, Part I; Form 8910; Form 8936; or Schedule R.

Part 2

7. Enter the amount from Form 1040, line 46. | **7** |

8. Add the following amounts from:

Form 1040, line 47 _____

Form 1040, line 48 + _____

Form 1040, line 49 + _____

Form 1040, line 50 + _____

Form 5695, line 11 + _____

Form 8834, line 22 + _____

Form 8910, line 21 + _____

Form 8936, line 14 + _____

Schedule R, line 24 + _____ Enter the total. | **8** |

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

☐ **Yes.** STOP

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

☐ **No.** Subtract line 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.

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

This is your child tax credit. | **10** |

Enter this amount on Form 1040, line 51.

1040

TIP You may be able to take the **additional child tax credit** on Form 1040, line 65, if you answered "Yes" on line 9 **or** line 10 above.

- First, complete your Form 1040 through lines 64a and 64b.
- Then, use Form 8812 to figure any additional child tax credit.

Line 52

Include the following credits on line 52 and check the appropriate box(es). To find out if you can take the credit, see the form indicated.

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

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 2009. See the Instructions for Form 8839.

Nonbusiness energy property credit. You may be able to take this credit by completing and attaching Form 5695 for any of the following improvements to your main home located in the United States in 2009 if they are new and meet certain requirements for energy efficiency.

- Any insulation material or system primarily designed to reduce heat gain or loss in your home.
- Exterior windows (including skylights).
- Exterior doors.
- A metal roof or asphalt roof with pigmented coatings or cooling granules primarily designed to reduce the heat gain in your home.

You may also be able to take this credit for the cost of the following items if the items meet certain performance and quality standards.

- Certain electric heat pump water heaters, electric heat pumps, central air conditioners, and natural gas, propane, or oil water heaters.
- A qualified furnace or hot water boiler that uses natural gas, propane, or oil.
- A stove that burns biomass fuel to heat your home or to heat water for use in your home.
- An advanced main air circulating fan used in a natural gas, propane, or oil furnace.

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.

For details, see Form 5695.

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 2009.

- 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.

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.

For details, see Form 5695.

Line 53

Other Credits

Include the following credits on line 53 and check the appropriate box(es). 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.

- Credit for the elderly or the disabled. See Schedule R.
- District of Columbia first-time homebuyer credit. See Form 8859.
- Qualified plug-in electric drive motor vehicle credit. See Form 8936.
- Qualified plug-in electric vehicle credit. See Form 8834, Part I.
- Qualified electric vehicle credit. You cannot claim this credit for a vehicle placed in service after 2006. You can claim this credit only if you have a passive activity electric vehicle credit carried forward from a prior year. See Form 8834, Part II.
- Alternative motor vehicle credit. See Form 8910 if you placed an alternative motor vehicle (such as a qualified hybrid vehicle) in service during 2009 or converted a motor vehicle to a qualified plug-in electric drive motor vehicle and placed it in service after February 17, 2009.
- Alternative fuel vehicle refueling property credit. See Form 8911.
- 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.
- Credit to holders of tax credit bonds. See Form 8912.

Other Taxes

Line 57

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

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

CAUTION *You may be charged a penalty equal to 50% of the social security and Medicare tax due on tips you received but did not report to your employer.*

Form 8919. If you are an employee who received wages from an employer who did not withhold social security and Medicare tax from your wages, use Form 8919 to figure your share of the unreported tax. Include on line 57 the amount from line 13 of Form 8919. Include the amount from line 6 of Form 8919 on Form 1040, line 7.

Line 58

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

TIP *You may not owe this tax if the distribution was made or repaid because of the storms, tornadoes, or flooding in a Midwestern disaster area. For details, see Pub. 4492-B.*

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

1. You received an early distribution from (a) an IRA or other qualified retirement plan, (b) an annuity, or (c) a modified endowment contract entered into after June 20, 1988, and the total distribution was not rolled over in a qualified rollover contribution.

2. Excess contributions were made to your IRAs, Coverdell education savings ac-

Need more information or forms? See page 96.

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

3. You received taxable distributions from Coverdell ESAs or qualified tuition programs.

Exception. If only item (1) applies and distribution code 1 is correctly shown in box 7 of Form 1099-R, you do not have to file Form 5329. Instead, multiply the taxable amount of the distribution by 10% (.10) and enter the result on line 58. 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 58 to indicate that you do not have to file Form 5329. But if distribution code 1 is incorrectly shown in box 7 of Form 1099-R or you qualify for an exception for qualified medical expenses, qualified higher education expenses, qualified first-time homebuyer distributions, or a qualified reservist distribution, you must file Form 5329.

Line 59

Additional Taxes

Enter the total of any advance earned income credit (AEIC) payments you received and household employment taxes from Schedule H. Check the appropriate box(es).

AEIC payments. Enter the amount of AEIC payments you received. These payments are shown in box 9 of Form(s) W-2.

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

1. You paid any one household employee (defined below) cash wages of $1,700 or more in 2009. 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 2009 and was a student.

2. You withheld federal income tax during 2009 at the request of any household employee.

3. You paid total cash wages of $1,000 or more in any calendar quarter of 2008 or 2009 to household employees.

Household employee. Any person who does household work is a household employee if you can control what will be done and how it will be done. Household work includes work done in or around your home by babysitters, nannies, health aides, maids, yard workers, and similar domestic workers.

Line 60

Total Tax

Include in the total on line 60 any of the following taxes. To find out if you owe the tax, see the form or publication indicated. On the dotted line next to line 60, enter the amount of the tax and identify it as indicated.

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 did not 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. First-time homebuyer credit (see Form 5405). Identify as "FTHCR."

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

d. Qualified electric vehicle credit (see Form 8834). Identify as "QEVCR."

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

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

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

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

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

6. Recapture of federal mortgage subsidy. If you sold your home in 2009 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. Recapture of COBRA premium assistance. If you received premium assistance under COBRA continuation coverage that covered you, your spouse, or any of your dependents, and your modified adjusted gross income is more than $125,000 ($250,000 if married filing jointly), see Pub. 502. Identify as "COBRA."

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

9. 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."

10. 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."

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

12. Excise tax on insider stock compensation from an expatriated corporation. You may owe a 15% excise tax on the value of nonstatutory stock options and certain other stock-based compensation held by you or a member of your family from an expatriated corporation or its expanded affiliated group in which you were an officer, director, or more-than-10% owner. See section 4985. Identify as "ISC."

13. Additional tax on income you received from a nonqualified deferred compensation plan that fails to meet certain requirements. 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."

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

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

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

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

Payments

Line 61

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 61. The amount withheld should be shown in box 2 of Form W-2 or W-2G, and in box 4 of Form 1099-R. Attach Forms W-2G and 1099-R to the front of your return if federal income tax was withheld.

If you received a 2009 Form 1099 showing federal income tax withheld on

dividends, taxable or tax-exempt interest income, unemployment compensation, social security benefits, or other income you received, include the amount withheld in the total on line 61. This should be shown in box 4 of Form 1099 or box 6 of Form SSA-1099.

Line 62

2009 Estimated Tax Payments

Enter any estimated federal income tax payments you made for 2009. Include any overpayment that you applied to your 2009 estimated tax from:

- Your 2008 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 cannot agree, you must divide the payments in proportion to each spouse's individual tax as shown on your separate returns for 2009. For an example of how to do this, see Pub. 505. Be sure to show both social security numbers (SSNs) in the space provided on the separate returns. If you or your spouse paid separate estimated tax but you are now filing a joint return, add the amounts you each paid. Follow these instructions even if your spouse died in 2009 or in 2010 before filing a 2009 return.

Divorced Taxpayers

If you got divorced in 2009 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 2009, 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 62, 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 2009 and the name(s) and SSN(s) under which you made them.

Line 63

Making Work Pay and Government Retiree Credits

Complete Schedule M to take either the:

- Making work pay credit, or
- Government retiree credit.

Making Work Pay Credit

You may be able to take this credit if you have earned income from work. However, you cannot take the credit if:

- Your modified adjusted gross income (AGI) is $95,000 ($190,000 if married filing jointly) or more, or
- You can be claimed as a dependent on someone else's return.

Even if the federal income tax withheld from your pay was reduced because of this credit, you must claim the credit on your return to benefit from it.

The credit is reduced if:

- You received a $250 economic recovery payment in 2009 because you were a recipient of social security benefits, supplemental security income, railroad retirement benefits, or certain veterans disability compensation or pension benefits,
- Your modified AGI is more than $75,000 ($150,000 if married filing jointly), or
- You take the government retiree credit discussed next.

Government Retiree Credit

You can take this credit if you received a pension or annuity payment in 2009 for service performed for the U.S. Government or any state or local government (or any agency of one or more of these) and the service was not covered by social security. The credit is $250 ($500 if married filing jointly and both you and your spouse received a qualifying pension or annuity).

However, you cannot take this credit if you received a $250 economic recovery payment in 2009. If you file a joint return, both you and your spouse received a qualifying pension or annuity, and both of you received an economic recovery payment in 2009, no government retiree credit is allowed. If only one of you received an economic recovery payment in 2009, the credit is $250.

This credit reduces your making work pay credit.

Need more information or forms? See page 96.

Lines 64a and 64b— 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.

Special rules may apply for people who had to relocate because of the storms, tornadoes, or flooding in a Midwestern disaster area. For details, see Pub. 4492-B.

To Take the EIC:

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

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

If you take the EIC even though you are not eligible and it is determined that your error is due to reckless or intentional disregard of the EIC rules, you will not be allowed to take the credit for 2 years even if you are otherwise eligible to do so. If you fraudulently take the EIC, you will not be allowed to take the credit for 10 years. See Form 8862, who must file, *that begins on page 50. You may also have to pay penalties.*

Step 1 All Filers

1. If, in 2009:
   - 3 or more children lived with you, is the amount on Form 1040, line 38, less than $43,279 ($48,279 if married filing jointly)?
   - 2 children lived with you, is the amount on Form 1040, line 38, less than $40,295 ($45,295 if married filing jointly)?
   - 1 child lived with you, is the amount on Form 1040, line 38, less than $35,463 ($40,463 if married filing jointly)?
   - No children lived with you, is the amount on Form 1040, line 38, less than $13,440 ($18,440 if married filing jointly)?

   ☐ **Yes.** Continue ☐ **No.** STOP You cannot take the credit.

2. Do you, and your spouse if filing a joint return, have a social security number that allows you to work or is valid for EIC purposes (see page 51)?

   ☐ **Yes.** Continue ☐ **No.** STOP You cannot take the credit. Enter "No" on the dotted line next to line 64a.

3. Is your filing status married filing separately?

   ☐ **Yes.** STOP You cannot take the credit. ☐ **No.** Continue

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

   ☐ **Yes.** STOP You cannot take the credit. ☐ **No.** Continue

5. Were you or your spouse a nonresident alien for any part of 2009?

   ☐ **Yes.** See *Nonresident aliens* on page 51. ☐ **No.** Go to Step 2.

Step 2 Investment Income

1. Add the amounts from Form 1040:

Line 8a		_____
Line 8b	+	_____
Line 9a	+	_____
Line 13*	+	_____
Investment Income	=	☐

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

2. Is your investment income more than $3,100?

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

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

   ☐ **Yes.** See *Form 4797 filers* on page 50. ☐ **No.** STOP You cannot take the credit.

4. Do any of the following apply for 2009?
   - You are filing Schedule E.
   - You are a member of a qualified joint venture that is a passive activity reporting rental real estate income not subject to self-employment tax on Schedule C or C-EZ.
   - You are reporting income from the rental of personal property not used in a trade or business.
   - You are reporting income on Form 1040, line 21, from Form 8814 (relating to election to report child's interest and dividends).

   ☐ **Yes.** You must use Worksheet 1 in Pub. 596 to see if you can take the credit. ☐ **No.** Go to Step 3.

Continued from page 48

Step 3 Qualifying Child

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

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

AND

was ...

Under age 19 at the end of 2009 and younger than you (or your spouse, if filing jointly)

or

Under age 24 at the end of 2009, a student (see page 51), and younger than you (or your spouse, if filing jointly)

or

Any age and permanently and totally disabled (see page 51)

AND

Who is not filing a joint return for 2009 (or is filing a joint return for 2009 only as a claim for refund)

AND

Who lived with you in the United States for more than half of 2009.
If the child did not live with you for the required time, see *Exception to time lived with you* on page 50.

CAUTION *If the child meets the conditions to be a qualifying child of any other person (other than your spouse if filing a joint return) for 2009, or the child was married, see page 51.*

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 on page 51 unless the child was born and died in 2009. If at least one qualifying child has a valid SSN (or was born or died in 2009), go to question 2. Otherwise, you cannot take the credit.

   ☐ **No.** Skip question 2; go to Step 4.

2. Could you, or your spouse if filing a joint return, be a qualifying child of another person in 2009?

   ☐ **Yes.** STOP You cannot take the credit. Enter "No" on the dotted line next to line 64a.

   ☐ **No.** Skip Step 4; go to Step 5 on page 50.

Step 4 Filers Without a Qualifying Child

1. Is the amount on Form 1040, line 38, less than $13,440 ($18,440 if married filing jointly)?

   ☐ **Yes.** Continue

   ☐ **No.** STOP You cannot take the credit.

2. Could you, or your spouse if filing a joint return, be a qualifying child of another person in 2009?

   ☐ **Yes.** STOP You cannot take the credit. Enter "No" on the dotted line next to line 64a.

   ☐ **No.** Continue

3. Can you, or your spouse if filing a joint return, be claimed as a dependent on someone else's 2009 tax return?

   ☐ **Yes.** STOP You cannot take the credit.

   ☐ **No.** Continue

4. Were you, or your spouse if filing a joint return, at least age 25 but under age 65 at the end of 2009? If your spouse died in 2009, see Pub. 596 before you answer.

   ☐ **Yes.** Continue

   ☐ **No.** STOP You cannot take the credit.

5. Was your home, and your spouse's if filing a joint return, in the United States for more than half of 2009? Members of the military stationed outside the United States, see page 51 before you answer.

   ☐ **Yes.** Go to Step 5 on page 50.

   ☐ **No.** STOP You cannot take the credit. Enter "No" on the dotted line next to line 64a.

Need more information or forms? See page 96.

Continued from page 49

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, on this page. ☐ **No.** Continue

2. Figure earned income:

   Form 1040, line 7 _____

   Subtract, if included on line 7, any:
   - Taxable scholarship or fellowship grant not reported on a Form W-2.
   - Amount received for work performed while an inmate in a penal institution (enter "PRI" and the amount subtracted on the dotted line next to Form 1040, line 7).
   - Amount received as a pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan (enter "DFC" and the amount subtracted 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 as a pension or annuity.

   − _____

   Add all of your nontaxable combat pay if you elect to include it in earned income. Also enter this amount on Form 1040, line 64b. See *Combat pay, nontaxable* on this page. + _____

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

   Earned Income = ☐

3. Were you self-employed at any time in 2009, or are you filing Schedule SE because you were a member of the clergy or you had church employee income, or are you filing Schedule C or C-EZ as a statutory employee?

   ☐ **Yes.** Skip question 4 and Step 6; go to Worksheet B on page 53. ☐ **No.** Continue

4. If you have:
   - 3 or more qualifying children, is your earned income less than $43,279 ($48,279 if married filing jointly)?
   - 2 qualifying children, is your earned income less than $40,295 ($45,295 if married filing jointly)?
   - 1 qualifying child, is your earned income less than $35,463 ($40,463 if married filing jointly)?
   - No qualifying children, is your earned income less than $13,440 ($18,440 if married filing jointly)?

   ☐ **Yes.** Go to Step 6. ☐ **No.** STOP You cannot 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* on this page. ☐ **No.** Go to Worksheet A on page 52.

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, line 5a. Subtract that amount from the amount on Form 1040, line 7, and enter the result in the first space of Step 5, line 2. Be sure to answer "Yes" to question 3 in Step 5.

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

1. Enter "Clergy" on the dotted line next to Form 1040, line 64a.
2. Determine how much of the amount on Form 1040, line 7, was also reported on Schedule SE, line 2.
3. Subtract that amount from the amount on Form 1040, line 7. Enter the result in the first space of Step 5, line 2.
4. Be sure to answer "Yes" to question 3 in Step 5.

Combat pay, nontaxable. If you were a member of the U.S. Armed Forces who served in a combat zone, certain pay is excluded from your income. See *Combat Zone Exclusion* in Pub. 3. You can elect to include this pay in your earned income when figuring the EIC. The amount of your nontaxable combat pay should be shown in 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.

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

1. Enter "EIC" on the dotted line next to Form 1040, line 64a.
2. Be sure you enter the nontaxable combat pay you elect to include in earned income on Form 1040, line 64b. See *Combat pay, nontaxable* above.
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* below.

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* on page 19 or *Members of the military* on page 51. A child is considered to have lived with you for all of 2009 if the child was born or died in 2009 and your home was this child's home for the entire time he or she was alive in 2009.

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 cannot take the EIC.

Form 8862, who must file. You must file Form 8862 if your EIC for a year after 1996 was reduced or disallowed for any reason other

than a math or clerical error. But do not file Form 8862 if either of the following applies.

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

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

- 2 years after the most recent tax year for which there was a final determination that your EIC 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 2009 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* that begins on page 18.

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

Nonresident aliens. If your filing status is married filing jointly, go to Step 2 on page 48. Otherwise, stop; you cannot take the EIC. Enter "No" on the dotted line next to line 64a.

Permanently and totally disabled. A person is permanently and totally disabled if, at any time in 2009, the person cannot engage in any substantial gainful activity because of a physical or mental condition and a doctor has determined that this condition (a) has lasted or can be expected to last continuously for at least a year, or (b) can be expected to lead to death.

Qualifying child of more than one person. 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* beginning on page 18 applies.

1. Dependency exemption (line 6c).
2. Child tax credits (lines 51 and 65).
3. Head of household filing status (line 4).
4. Credit for child and dependent care expenses (line 48).
5. Exclusion for dependent care benefits (Form 2441, Part III).
6. Earned income credit (lines 64a and 64b).

No other person can take any of the six tax benefits listed above 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 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 2009. 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 2009.
- 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 2009.
- 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 2009, but only if that person's AGI is higher than the highest AGI of any parent of the child.

Example. Your daughter meets the conditions to be a qualifying child for both you and your mother. Your daughter does not meet the conditions to be a qualifying child of any other person, including her other parent. Under the rules above, you can claim your daughter as a qualifying child for all of the six tax benefits listed above for which you otherwise qualify. Your mother cannot claim any of the six tax benefits listed above unless she has a different qualifying child. However, if your mother's AGI is higher than yours and the other parent's 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 will not be taking the EIC with a qualifying child, enter "No" on the dotted line next to line 64a. Otherwise, go to Step 3, question 1, on page 49.

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

To find out how to get an SSN, see page 14. If you will not have an SSN by the date your return is due, see *What if You Cannot File on Time?* on page 8.

Student. A student is a child who during any part of 5 calendar months of 2009 was enrolled as a full-time student at a school, or took a full-time, on-farm training course given by a school or a state, county, or local government agency. A school includes a technical, trade, or mechanical school. It does not include an on-the-job training course, correspondence school, or school offering courses only through the Internet.

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

- Temporary Assistance for Needy Families (TANF).
- Medicaid and supplemental security income (SSI).
- Supplemental Nutrition Assistance Program (food stamps) and low-income housing.

Need more information or forms? See page 96.

Worksheet A—Earned Income Credit (EIC)—Lines 64a and 64b

Keep for Your Records

Before you begin: √ Be sure you are using the correct worksheet. Use this worksheet only if you answered "No" to Step 5, question 3, on page 50. Otherwise, use Worksheet B that begins on page 53.

Part 1

All Filers Using Worksheet A

1. Enter your earned income from Step 5 on page 50. | 1 | |

2. Look up the amount on line 1 above in the EIC Table on pages 55–71 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. | 2 | |

If line 2 is zero, STOP You cannot take the credit. Enter "No" on the dotted line next to line 64a.

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

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

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

☐ **No.** Go to line 5.

Part 2

Filers Who Answered "No" on Line 4

5. If you have:

- No qualifying children, is the amount on line 3 less than $7,500 ($12,500 if married filing jointly)?
- 1 or more qualifying children, is the amount on line 3 less than $16,450 ($21,450 if married filing jointly)?

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

☐ **No.** Look up the amount on line 3 in the EIC Table on pages 55–71 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. | 5 | |

Look at the amounts on lines 5 and 2. Then, enter the **smaller** amount on line 6.

Part 3

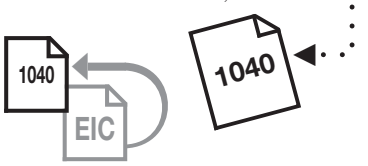
Your Earned Income Credit

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

Enter this amount on Form 1040, line 64a.

Reminder—

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



CAUTION *If your EIC for a year after 1996 was reduced or disallowed, see page 50 to find out if you must file Form 8862 to take the credit for 2009.*

Worksheet B—Earned Income Credit (EIC)—Lines 64a and 64b

Keep for Your Records

Use this worksheet if you answered "Yes" to Step 5, question 3, on page 50.

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

Part 2

Self-Employed NOT Required To File Schedule SE

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

2. 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 income or loss from a qualified joint venture reporting only rental real estate income not subject to self-employment tax.

a.	Enter any net farm profit or (loss) from Schedule F, line 36, and from farm partnerships, Schedule K-1 (Form 1065), box 14, code A*.		2a
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*.	+	2b
c.	Combine lines 2a and 2b.	=	2c

*Reduce any Schedule K-1 amounts by any partnership section 179 expense deduction claimed, unreimbursed partnership expenses claimed, and depletion claimed on oil and gas properties. If you have any Schedule K-1 amounts, complete the appropriate line(s) of Schedule SE, Section A. 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 did not, we may reduce your credit by the amount of self-employment tax not paid.

4a. Enter your earned income from Step 5 on page 50. **4a**

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

If line 4b is zero or less, STOP You cannot take the credit. Enter "No" on the dotted line next to line 64a.

5. If you have:

- 3 or more qualifying children, is line 4b less than $43,279 ($48,279 if married filing jointly)?
- 2 qualifying children, is line 4b less than $40,295 ($45,295 if married filing jointly)?
- 1 qualifying child, is line 4b less than $35,463 ($40,463 if married filing jointly)?
- No qualifying children, is line 4b less than $13,440 ($18,440 if married filing jointly)?

☐ **Yes.** If you want the IRS to figure your credit, see page 50. If you want to figure the credit yourself, enter the amount from line 4b on line 6 (page 54).

☐ **No.** STOP You cannot take the credit. Enter "No" on the dotted line next to line 64a.

Need more information or forms? See page 96.

Part 5

All Filers Using Worksheet B

6. Enter your total earned income from Part 4, line 4b, on page 53. | **6** |

7. Look up the amount on line 6 above in the EIC Table on pages 55–71 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, STOP You cannot take the credit. Enter "No" on the dotted line next to line 64a.

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 $7,500 ($12,500 if married filing jointly)?
- 1 or more qualifying children, is the amount on line 8 less than $16,450 ($21,450 if married filing jointly)?

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

☐ **No.** Look up the amount on line 8 in the EIC Table on pages 55–71 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

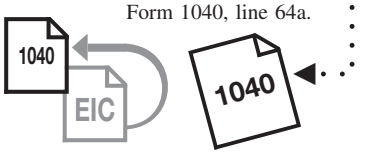
Your Earned Income Credit

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

Enter this amount on Form 1040, line 64a.

Reminder—

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



CAUTION *If your EIC for a year after 1996 was reduced or disallowed, see page 50 to find out if you must file Form 8862 to take the credit for 2009.*

2009 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 you have—			
		No children	One child	Two children	Three children
At least	But less than	Your credit is—			
2,400	2,450	186	825	970	1,091
2,450	2,500	189	842	990	1,114

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 you have–				Married filing jointly and you have–			
		No Children	One Child	Two Children	Three Children	No Children	One Child	Two Children	Three Children
At least	But less than	Your credit is–				Your credit is–			
$1	**$50**	$2	$9	$10	$11	$2	$9	$10	$11
50	**100**	6	26	30	34	6	26	30	34
100	**150**	10	43	50	56	10	43	50	56
150	**200**	13	60	70	79	13	60	70	79
200	**250**	17	77	90	101	17	77	90	101
250	**300**	21	94	110	124	21	94	110	124
300	**350**	25	111	130	146	25	111	130	146
350	**400**	29	128	150	169	29	128	150	169
400	**450**	33	145	170	191	33	145	170	191
450	**500**	36	162	190	214	36	162	190	214
500	**550**	40	179	210	236	40	179	210	236
550	**600**	44	196	230	259	44	196	230	259
600	**650**	48	213	250	281	48	213	250	281
650	**700**	52	230	270	304	52	230	270	304
700	**750**	55	247	290	326	55	247	290	326
750	**800**	59	264	310	349	59	264	310	349
800	**850**	63	281	330	371	63	281	330	371
850	**900**	67	298	350	394	67	298	350	394
900	**950**	71	315	370	416	71	315	370	416
950	**1,000**	75	332	390	439	75	332	390	439
1,000	**1,050**	78	349	410	461	78	349	410	461
1,050	**1,100**	82	366	430	484	82	366	430	484
1,100	**1,150**	86	383	450	506	86	383	450	506
1,150	**1,200**	90	400	470	529	90	400	470	529
1,200	**1,250**	94	417	490	551	94	417	490	551
1,250	**1,300**	98	434	510	574	98	434	510	574
1,300	**1,350**	101	451	530	596	101	451	530	596
1,350	**1,400**	105	468	550	619	105	468	550	619
1,400	**1,450**	109	485	570	641	109	485	570	641
1,450	**1,500**	113	502	590	664	113	502	590	664
1,500	**1,550**	117	519	610	686	117	519	610	686
1,550	**1,600**	120	536	630	709	120	536	630	709
1,600	**1,650**	124	553	650	731	124	553	650	731
1,650	**1,700**	128	570	670	754	128	570	670	754
1,700	**1,750**	132	587	690	776	132	587	690	776
1,750	**1,800**	136	604	710	799	136	604	710	799
1,800	**1,850**	140	621	730	821	140	621	730	821
1,850	**1,900**	143	638	750	844	143	638	750	844
1,900	**1,950**	147	655	770	866	147	655	770	866
1,950	**2,000**	151	672	790	889	151	672	790	889
2,000	**2,050**	155	689	810	911	155	689	810	911
2,050	**2,100**	159	706	830	934	159	706	830	934
2,100	**2,150**	163	723	850	956	163	723	850	956
2,150	**2,200**	166	740	870	979	166	740	870	979
2,200	**2,250**	170	757	890	1,001	170	757	890	1,001
2,250	**2,300**	174	774	910	1,024	174	774	910	1,024
2,300	**2,350**	178	791	930	1,046	178	791	930	1,046
2,350	**2,400**	182	808	950	1,069	182	808	950	1,069
2,400	**2,450**	186	825	970	1,091	186	825	970	1,091
2,450	**2,500**	189	842	990	1,114	189	842	990	1,114

(Continued on page 56)

Need more information or forms? See page 96.

2009 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 you have–				Married filing jointly and you have–			
		No Children	One Child	Two Children	Three Children	No Children	One Child	Two Children	Three Children
At least	But less than	Your credit is–				Your credit is–			
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
2,800	**2,850**	216	961	1,130	1,271	216	961	1,130	1,271
2,850	**2,900**	220	978	1,150	1,294	220	978	1,150	1,294
2,900	**2,950**	224	995	1,170	1,316	224	995	1,170	1,316
2,950	**3,000**	228	1,012	1,190	1,339	228	1,012	1,190	1,339
3,000	**3,050**	231	1,029	1,210	1,361	231	1,029	1,210	1,361
3,050	**3,100**	235	1,046	1,230	1,384	235	1,046	1,230	1,384
3,100	**3,150**	239	1,063	1,250	1,406	239	1,063	1,250	1,406
3,150	**3,200**	243	1,080	1,270	1,429	243	1,080	1,270	1,429
3,200	**3,250**	247	1,097	1,290	1,451	247	1,097	1,290	1,451
3,250	**3,300**	251	1,114	1,310	1,474	251	1,114	1,310	1,474
3,300	**3,350**	254	1,131	1,330	1,496	254	1,131	1,330	1,496
3,350	**3,400**	258	1,148	1,350	1,519	258	1,148	1,350	1,519
3,400	**3,450**	262	1,165	1,370	1,541	262	1,165	1,370	1,541
3,450	**3,500**	266	1,182	1,390	1,564	266	1,182	1,390	1,564
3,500	**3,550**	270	1,199	1,410	1,586	270	1,199	1,410	1,586
3,550	**3,600**	273	1,216	1,430	1,609	273	1,216	1,430	1,609
3,600	**3,650**	277	1,233	1,450	1,631	277	1,233	1,450	1,631
3,650	**3,700**	281	1,250	1,470	1,654	281	1,250	1,470	1,654
3,700	**3,750**	285	1,267	1,490	1,676	285	1,267	1,490	1,676
3,750	**3,800**	289	1,284	1,510	1,699	289	1,284	1,510	1,699
3,800	**3,850**	293	1,301	1,530	1,721	293	1,301	1,530	1,721
3,850	**3,900**	296	1,318	1,550	1,744	296	1,318	1,550	1,744
3,900	**3,950**	300	1,335	1,570	1,766	300	1,335	1,570	1,766
3,950	**4,000**	304	1,352	1,590	1,789	304	1,352	1,590	1,789
4,000	**4,050**	308	1,369	1,610	1,811	308	1,369	1,610	1,811
4,050	**4,100**	312	1,386	1,630	1,834	312	1,386	1,630	1,834
4,100	**4,150**	316	1,403	1,650	1,856	316	1,403	1,650	1,856
4,150	**4,200**	319	1,420	1,670	1,879	319	1,420	1,670	1,879
4,200	**4,250**	323	1,437	1,690	1,901	323	1,437	1,690	1,901
4,250	**4,300**	327	1,454	1,710	1,924	327	1,454	1,710	1,924
4,300	**4,350**	331	1,471	1,730	1,946	331	1,471	1,730	1,946
4,350	**4,400**	335	1,488	1,750	1,969	335	1,488	1,750	1,969
4,400	**4,450**	339	1,505	1,770	1,991	339	1,505	1,770	1,991
4,450	**4,500**	342	1,522	1,790	2,014	342	1,522	1,790	2,014
4,500	**4,550**	346	1,539	1,810	2,036	346	1,539	1,810	2,036
4,550	**4,600**	350	1,556	1,830	2,059	350	1,556	1,830	2,059
4,600	**4,650**	354	1,573	1,850	2,081	354	1,573	1,850	2,081
4,650	**4,700**	358	1,590	1,870	2,104	358	1,590	1,870	2,104
4,700	**4,750**	361	1,607	1,890	2,126	361	1,607	1,890	2,126
4,750	**4,800**	365	1,624	1,910	2,149	365	1,624	1,910	2,149
4,800	**4,850**	369	1,641	1,930	2,171	369	1,641	1,930	2,171
4,850	**4,900**	373	1,658	1,950	2,194	373	1,658	1,950	2,194
4,900	**4,950**	377	1,675	1,970	2,216	377	1,675	1,970	2,216
4,950	**5,000**	381	1,692	1,990	2,239	381	1,692	1,990	2,239
5,000	**5,050**	384	1,709	2,010	2,261	384	1,709	2,010	2,261
5,050	**5,100**	388	1,726	2,030	2,284	388	1,726	2,030	2,284
5,100	**5,150**	392	1,743	2,050	2,306	392	1,743	2,050	2,306
5,150	**5,200**	396	1,760	2,070	2,329	396	1,760	2,070	2,329
5,200	**5,250**	400	1,777	2,090	2,351	400	1,777	2,090	2,351
5,250	**5,300**	404	1,794	2,110	2,374	404	1,794	2,110	2,374
5,300	**5,350**	407	1,811	2,130	2,396	407	1,811	2,130	2,396
5,350	**5,400**	411	1,828	2,150	2,419	411	1,828	2,150	2,419
5,400	**5,450**	415	1,845	2,170	2,441	415	1,845	2,170	2,441
5,450	**5,500**	419	1,862	2,190	2,464	419	1,862	2,190	2,464

(Continued on page 57)

2009 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 you have–				Married filing jointly and you have–			
		No Children	One Child	Two Children	Three Children	No Children	One Child	Two Children	Three Children
At least	But less than	Your credit is–				Your credit is–			
5,500	**5,550**	423	1,879	2,210	2,486	423	1,879	2,210	2,486
5,550	**5,600**	426	1,896	2,230	2,509	426	1,896	2,230	2,509
5,600	**5,650**	430	1,913	2,250	2,531	430	1,913	2,250	2,531
5,650	**5,700**	434	1,930	2,270	2,554	434	1,930	2,270	2,554
5,700	**5,750**	438	1,947	2,290	2,576	438	1,947	2,290	2,576
5,750	**5,800**	442	1,964	2,310	2,599	442	1,964	2,310	2,599
5,800	**5,850**	446	1,981	2,330	2,621	446	1,981	2,330	2,621
5,850	**5,900**	449	1,998	2,350	2,644	449	1,998	2,350	2,644
5,900	**5,950**	453	2,015	2,370	2,666	453	2,015	2,370	2,666
5,950	**6,000**	457	2,032	2,390	2,689	457	2,032	2,390	2,689
6,000	**6,050**	457	2,049	2,410	2,711	457	2,049	2,410	2,711
6,050	**6,100**	457	2,066	2,430	2,734	457	2,066	2,430	2,734
6,100	**6,150**	457	2,083	2,450	2,756	457	2,083	2,450	2,756
6,150	**6,200**	457	2,100	2,470	2,779	457	2,100	2,470	2,779
6,200	**6,250**	457	2,117	2,490	2,801	457	2,117	2,490	2,801
6,250	**6,300**	457	2,134	2,510	2,824	457	2,134	2,510	2,824
6,300	**6,350**	457	2,151	2,530	2,846	457	2,151	2,530	2,846
6,350	**6,400**	457	2,168	2,550	2,869	457	2,168	2,550	2,869
6,400	**6,450**	457	2,185	2,570	2,891	457	2,185	2,570	2,891
6,450	**6,500**	457	2,202	2,590	2,914	457	2,202	2,590	2,914
6,500	**6,550**	457	2,219	2,610	2,936	457	2,219	2,610	2,936
6,550	**6,600**	457	2,236	2,630	2,959	457	2,236	2,630	2,959
6,600	**6,650**	457	2,253	2,650	2,981	457	2,253	2,650	2,981
6,650	**6,700**	457	2,270	2,670	3,004	457	2,270	2,670	3,004
6,700	**6,750**	457	2,287	2,690	3,026	457	2,287	2,690	3,026
6,750	**6,800**	457	2,304	2,710	3,049	457	2,304	2,710	3,049
6,800	**6,850**	457	2,321	2,730	3,071	457	2,321	2,730	3,071
6,850	**6,900**	457	2,338	2,750	3,094	457	2,338	2,750	3,094
6,900	**6,950**	457	2,355	2,770	3,116	457	2,355	2,770	3,116
6,950	**7,000**	457	2,372	2,790	3,139	457	2,372	2,790	3,139
7,000	**7,050**	457	2,389	2,810	3,161	457	2,389	2,810	3,161
7,050	**7,100**	457	2,406	2,830	3,184	457	2,406	2,830	3,184
7,100	**7,150**	457	2,423	2,850	3,206	457	2,423	2,850	3,206
7,150	**7,200**	457	2,440	2,870	3,229	457	2,440	2,870	3,229
7,200	**7,250**	457	2,457	2,890	3,251	457	2,457	2,890	3,251
7,250	**7,300**	457	2,474	2,910	3,274	457	2,474	2,910	3,274
7,300	**7,350**	457	2,491	2,930	3,296	457	2,491	2,930	3,296
7,350	**7,400**	457	2,508	2,950	3,319	457	2,508	2,950	3,319
7,400	**7,450**	457	2,525	2,970	3,341	457	2,525	2,970	3,341
7,450	**7,500**	457	2,542	2,990	3,364	457	2,542	2,990	3,364
7,500	**7,550**	452	2,559	3,010	3,386	457	2,559	3,010	3,386
7,550	**7,600**	449	2,576	3,030	3,409	457	2,576	3,030	3,409
7,600	**7,650**	445	2,593	3,050	3,431	457	2,593	3,050	3,431
7,650	**7,700**	441	2,610	3,070	3,454	457	2,610	3,070	3,454
7,700	**7,750**	437	2,627	3,090	3,476	457	2,627	3,090	3,476
7,750	**7,800**	433	2,644	3,110	3,499	457	2,644	3,110	3,499
7,800	**7,850**	430	2,661	3,130	3,521	457	2,661	3,130	3,521
7,850	**7,900**	426	2,678	3,150	3,544	457	2,678	3,150	3,544
7,900	**7,950**	422	2,695	3,170	3,566	457	2,695	3,170	3,566
7,950	**8,000**	418	2,712	3,190	3,589	457	2,712	3,190	3,589
8,000	**8,050**	414	2,729	3,210	3,611	457	2,729	3,210	3,611
8,050	**8,100**	410	2,746	3,230	3,634	457	2,746	3,230	3,634
8,100	**8,150**	407	2,763	3,250	3,656	457	2,763	3,250	3,656
8,150	**8,200**	403	2,780	3,270	3,679	457	2,780	3,270	3,679
8,200	**8,250**	399	2,797	3,290	3,701	457	2,797	3,290	3,701
8,250	**8,300**	395	2,814	3,310	3,724	457	2,814	3,310	3,724
8,300	**8,350**	391	2,831	3,330	3,746	457	2,831	3,330	3,746
8,350	**8,400**	387	2,848	3,350	3,769	457	2,848	3,350	3,769
8,400	**8,450**	384	2,865	3,370	3,791	457	2,865	3,370	3,791
8,450	**8,500**	380	2,882	3,390	3,814	457	2,882	3,390	3,814

(Continued on page 58)

Need more information or forms? See page 96.

2009 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 you have–				Married filing jointly and you have–			
		No Children	One Child	Two Children	Three Children	No Children	One Child	Two Children	Three Children
At least	But less than	Your credit is–				Your credit is–			
8,500	**8,550**	376	2,899	3,410	3,836	457	2,899	3,410	3,836
8,550	**8,600**	372	2,916	3,430	3,859	457	2,916	3,430	3,859
8,600	**8,650**	368	2,933	3,450	3,881	457	2,933	3,450	3,881
8,650	**8,700**	365	2,950	3,470	3,904	457	2,950	3,470	3,904
8,700	**8,750**	361	2,967	3,490	3,926	457	2,967	3,490	3,926
8,750	**8,800**	357	2,984	3,510	3,949	457	2,984	3,510	3,949
8,800	**8,850**	353	3,001	3,530	3,971	457	3,001	3,530	3,971
8,850	**8,900**	349	3,018	3,550	3,994	457	3,018	3,550	3,994
8,900	**8,950**	345	3,035	3,570	4,016	457	3,035	3,570	4,016
8,950	**9,000**	342	3,043	3,590	4,039	457	3,043	3,590	4,039
9,000	**9,050**	338	3,043	3,610	4,061	457	3,043	3,610	4,061
9,050	**9,100**	334	3,043	3,630	4,084	457	3,043	3,630	4,084
9,100	**9,150**	330	3,043	3,650	4,106	457	3,043	3,650	4,106
9,150	**9,200**	326	3,043	3,670	4,129	457	3,043	3,670	4,129
9,200	**9,250**	322	3,043	3,690	4,151	457	3,043	3,690	4,151
9,250	**9,300**	319	3,043	3,710	4,174	457	3,043	3,710	4,174
9,300	**9,350**	315	3,043	3,730	4,196	457	3,043	3,730	4,196
9,350	**9,400**	311	3,043	3,750	4,219	457	3,043	3,750	4,219
9,400	**9,450**	307	3,043	3,770	4,241	457	3,043	3,770	4,241
9,450	**9,500**	303	3,043	3,790	4,264	457	3,043	3,790	4,264
9,500	**9,550**	299	3,043	3,810	4,286	457	3,043	3,810	4,286
9,550	**9,600**	296	3,043	3,830	4,309	457	3,043	3,830	4,309
9,600	**9,650**	292	3,043	3,850	4,331	457	3,043	3,850	4,331
9,650	**9,700**	288	3,043	3,870	4,354	457	3,043	3,870	4,354
9,700	**9,750**	284	3,043	3,890	4,376	457	3,043	3,890	4,376
9,750	**9,800**	280	3,043	3,910	4,399	457	3,043	3,910	4,399
9,800	**9,850**	277	3,043	3,930	4,421	457	3,043	3,930	4,421
9,850	**9,900**	273	3,043	3,950	4,444	457	3,043	3,950	4,444
9,900	**9,950**	269	3,043	3,970	4,466	457	3,043	3,970	4,466
9,950	**10,000**	265	3,043	3,990	4,489	457	3,043	3,990	4,489
10,000	**10,050**	261	3,043	4,010	4,511	457	3,043	4,010	4,511
10,050	**10,100**	257	3,043	4,030	4,534	457	3,043	4,030	4,534
10,100	**10,150**	254	3,043	4,050	4,556	457	3,043	4,050	4,556
10,150	**10,200**	250	3,043	4,070	4,579	457	3,043	4,070	4,579
10,200	**10,250**	246	3,043	4,090	4,601	457	3,043	4,090	4,601
10,250	**10,300**	242	3,043	4,110	4,624	457	3,043	4,110	4,624
10,300	**10,350**	238	3,043	4,130	4,646	457	3,043	4,130	4,646
10,350	**10,400**	234	3,043	4,150	4,669	457	3,043	4,150	4,669
10,400	**10,450**	231	3,043	4,170	4,691	457	3,043	4,170	4,691
10,450	**10,500**	227	3,043	4,190	4,714	457	3,043	4,190	4,714
10,500	**10,550**	223	3,043	4,210	4,736	457	3,043	4,210	4,736
10,550	**10,600**	219	3,043	4,230	4,759	457	3,043	4,230	4,759
10,600	**10,650**	215	3,043	4,250	4,781	457	3,043	4,250	4,781
10,650	**10,700**	212	3,043	4,270	4,804	457	3,043	4,270	4,804
10,700	**10,750**	208	3,043	4,290	4,826	457	3,043	4,290	4,826
10,750	**10,800**	204	3,043	4,310	4,849	457	3,043	4,310	4,849
10,800	**10,850**	200	3,043	4,330	4,871	457	3,043	4,330	4,871
10,850	**10,900**	196	3,043	4,350	4,894	457	3,043	4,350	4,894
10,900	**10,950**	192	3,043	4,370	4,916	457	3,043	4,370	4,916
10,950	**11,000**	189	3,043	4,390	4,939	457	3,043	4,390	4,939
11,000	**11,050**	185	3,043	4,410	4,961	457	3,043	4,410	4,961
11,050	**11,100**	181	3,043	4,430	4,984	457	3,043	4,430	4,984
11,100	**11,150**	177	3,043	4,450	5,006	457	3,043	4,450	5,006
11,150	**11,200**	173	3,043	4,470	5,029	457	3,043	4,470	5,029
11,200	**11,250**	169	3,043	4,490	5,051	457	3,043	4,490	5,051
11,250	**11,300**	166	3,043	4,510	5,074	457	3,043	4,510	5,074
11,300	**11,350**	162	3,043	4,530	5,096	457	3,043	4,530	5,096
11,350	**11,400**	158	3,043	4,550	5,119	457	3,043	4,550	5,119
11,400	**11,450**	154	3,043	4,570	5,141	457	3,043	4,570	5,141
11,450	**11,500**	150	3,043	4,590	5,164	457	3,043	4,590	5,164

(Continued on page 59)

2009 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 you have–				Married filing jointly and you have–			
		No Children	One Child	Two Children	Three Children	No Children	One Child	Two Children	Three Children
At least	But less than	Your credit is–				Your credit is–			
11,500	**11,550**	146	3,043	4,610	5,186	457	3,043	4,610	5,186
11,550	**11,600**	143	3,043	4,630	5,209	457	3,043	4,630	5,209
11,600	**11,650**	139	3,043	4,650	5,231	457	3,043	4,650	5,231
11,650	**11,700**	135	3,043	4,670	5,254	457	3,043	4,670	5,254
11,700	**11,750**	131	3,043	4,690	5,276	457	3,043	4,690	5,276
11,750	**11,800**	127	3,043	4,710	5,299	457	3,043	4,710	5,299
11,800	**11,850**	124	3,043	4,730	5,321	457	3,043	4,730	5,321
11,850	**11,900**	120	3,043	4,750	5,344	457	3,043	4,750	5,344
11,900	**11,950**	116	3,043	4,770	5,366	457	3,043	4,770	5,366
11,950	**12,000**	112	3,043	4,790	5,389	457	3,043	4,790	5,389
12,000	**12,050**	108	3,043	4,810	5,411	457	3,043	4,810	5,411
12,050	**12,100**	104	3,043	4,830	5,434	457	3,043	4,830	5,434
12,100	**12,150**	101	3,043	4,850	5,456	457	3,043	4,850	5,456
12,150	**12,200**	97	3,043	4,870	5,479	457	3,043	4,870	5,479
12,200	**12,250**	93	3,043	4,890	5,501	457	3,043	4,890	5,501
12,250	**12,300**	89	3,043	4,910	5,524	457	3,043	4,910	5,524
12,300	**12,350**	85	3,043	4,930	5,546	457	3,043	4,930	5,546
12,350	**12,400**	81	3,043	4,950	5,569	457	3,043	4,950	5,569
12,400	**12,450**	78	3,043	4,970	5,591	457	3,043	4,970	5,591
12,450	**12,500**	74	3,043	4,990	5,614	457	3,043	4,990	5,614
12,500	**12,550**	70	3,043	5,010	5,636	452	3,043	5,010	5,636
12,550	**12,600**	66	3,043	5,028	5,657	449	3,043	5,028	5,657
12,600	**12,650**	62	3,043	5,028	5,657	445	3,043	5,028	5,657
12,650	**12,700**	59	3,043	5,028	5,657	441	3,043	5,028	5,657
12,700	**12,750**	55	3,043	5,028	5,657	437	3,043	5,028	5,657
12,750	**12,800**	51	3,043	5,028	5,657	433	3,043	5,028	5,657
12,800	**12,850**	47	3,043	5,028	5,657	430	3,043	5,028	5,657
12,850	**12,900**	43	3,043	5,028	5,657	426	3,043	5,028	5,657
12,900	**12,950**	39	3,043	5,028	5,657	422	3,043	5,028	5,657
12,950	**13,000**	36	3,043	5,028	5,657	418	3,043	5,028	5,657
13,000	**13,050**	32	3,043	5,028	5,657	414	3,043	5,028	5,657
13,050	**13,100**	28	3,043	5,028	5,657	410	3,043	5,028	5,657
13,100	**13,150**	24	3,043	5,028	5,657	407	3,043	5,028	5,657
13,150	**13,200**	20	3,043	5,028	5,657	403	3,043	5,028	5,657
13,200	**13,250**	16	3,043	5,028	5,657	399	3,043	5,028	5,657
13,250	**13,300**	13	3,043	5,028	5,657	395	3,043	5,028	5,657
13,300	**13,350**	9	3,043	5,028	5,657	391	3,043	5,028	5,657
13,350	**13,400**	5	3,043	5,028	5,657	387	3,043	5,028	5,657
13,400	**13,450**	*	3,043	5,028	5,657	384	3,043	5,028	5,657
13,450	**13,500**	0	3,043	5,028	5,657	380	3,043	5,028	5,657
13,500	**13,550**	0	3,043	5,028	5,657	376	3,043	5,028	5,657
13,550	**13,600**	0	3,043	5,028	5,657	372	3,043	5,028	5,657
13,600	**13,650**	0	3,043	5,028	5,657	368	3,043	5,028	5,657
13,650	**13,700**	0	3,043	5,028	5,657	365	3,043	5,028	5,657
13,700	**13,750**	0	3,043	5,028	5,657	361	3,043	5,028	5,657
13,750	**13,800**	0	3,043	5,028	5,657	357	3,043	5,028	5,657
13,800	**13,850**	0	3,043	5,028	5,657	353	3,043	5,028	5,657
13,850	**13,900**	0	3,043	5,028	5,657	349	3,043	5,028	5,657
13,900	**13,950**	0	3,043	5,028	5,657	345	3,043	5,028	5,657
13,950	**14,000**	0	3,043	5,028	5,657	342	3,043	5,028	5,657
14,000	**14,050**	0	3,043	5,028	5,657	338	3,043	5,028	5,657
14,050	**14,100**	0	3,043	5,028	5,657	334	3,043	5,028	5,657
14,100	**14,150**	0	3,043	5,028	5,657	330	3,043	5,028	5,657
14,150	**14,200**	0	3,043	5,028	5,657	326	3,043	5,028	5,657
14,200	**14,250**	0	3,043	5,028	5,657	322	3,043	5,028	5,657

*If the amount you are looking up from the worksheet is at least $13,400 but less than $13,440, your credit is $2. Otherwise, you cannot take the credit.

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Need more information or forms? See page 96.

2009 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 you have–				Married filing jointly and you have–			
		No Children	One Child	Two Children	Three Children	No Children	One Child	Two Children	Three Children
At least	But less than	Your credit is–				Your credit is–			
14,250	**14,300**	0	3,043	5,028	5,657	319	3,043	5,028	5,657
14,300	**14,350**	0	3,043	5,028	5,657	315	3,043	5,028	5,657
14,350	**14,400**	0	3,043	5,028	5,657	311	3,043	5,028	5,657
14,400	**14,450**	0	3,043	5,028	5,657	307	3,043	5,028	5,657
14,450	**14,500**	0	3,043	5,028	5,657	303	3,043	5,028	5,657
14,500	**14,550**	0	3,043	5,028	5,657	299	3,043	5,028	5,657
14,550	**14,600**	0	3,043	5,028	5,657	296	3,043	5,028	5,657
14,600	**14,650**	0	3,043	5,028	5,657	292	3,043	5,028	5,657
14,650	**14,700**	0	3,043	5,028	5,657	288	3,043	5,028	5,657
14,700	**14,750**	0	3,043	5,028	5,657	284	3,043	5,028	5,657
14,750	**14,800**	0	3,043	5,028	5,657	280	3,043	5,028	5,657
14,800	**14,850**	0	3,043	5,028	5,657	277	3,043	5,028	5,657
14,850	**14,900**	0	3,043	5,028	5,657	273	3,043	5,028	5,657
14,900	**14,950**	0	3,043	5,028	5,657	269	3,043	5,028	5,657
14,950	**15,000**	0	3,043	5,028	5,657	265	3,043	5,028	5,657
15,000	**15,050**	0	3,043	5,028	5,657	261	3,043	5,028	5,657
15,050	**15,100**	0	3,043	5,028	5,657	257	3,043	5,028	5,657
15,100	**15,150**	0	3,043	5,028	5,657	254	3,043	5,028	5,657
15,150	**15,200**	0	3,043	5,028	5,657	250	3,043	5,028	5,657
15,200	**15,250**	0	3,043	5,028	5,657	246	3,043	5,028	5,657
15,250	**15,300**	0	3,043	5,028	5,657	242	3,043	5,028	5,657
15,300	**15,350**	0	3,043	5,028	5,657	238	3,043	5,028	5,657
15,350	**15,400**	0	3,043	5,028	5,657	234	3,043	5,028	5,657
15,400	**15,450**	0	3,043	5,028	5,657	231	3,043	5,028	5,657
15,450	**15,500**	0	3,043	5,028	5,657	227	3,043	5,028	5,657
15,500	**15,550**	0	3,043	5,028	5,657	223	3,043	5,028	5,657
15,550	**15,600**	0	3,043	5,028	5,657	219	3,043	5,028	5,657
15,600	**15,650**	0	3,043	5,028	5,657	215	3,043	5,028	5,657
15,650	**15,700**	0	3,043	5,028	5,657	212	3,043	5,028	5,657
15,700	**15,750**	0	3,043	5,028	5,657	208	3,043	5,028	5,657
15,750	**15,800**	0	3,043	5,028	5,657	204	3,043	5,028	5,657
15,800	**15,850**	0	3,043	5,028	5,657	200	3,043	5,028	5,657
15,850	**15,900**	0	3,043	5,028	5,657	196	3,043	5,028	5,657
15,900	**15,950**	0	3,043	5,028	5,657	192	3,043	5,028	5,657
15,950	**16,000**	0	3,043	5,028	5,657	189	3,043	5,028	5,657
16,000	**16,050**	0	3,043	5,028	5,657	185	3,043	5,028	5,657
16,050	**16,100**	0	3,043	5,028	5,657	181	3,043	5,028	5,657
16,100	**16,150**	0	3,043	5,028	5,657	177	3,043	5,028	5,657
16,150	**16,200**	0	3,043	5,028	5,657	173	3,043	5,028	5,657
16,200	**16,250**	0	3,043	5,028	5,657	169	3,043	5,028	5,657
16,250	**16,300**	0	3,043	5,028	5,657	166	3,043	5,028	5,657
16,300	**16,350**	0	3,043	5,028	5,657	162	3,043	5,028	5,657
16,350	**16,400**	0	3,043	5,028	5,657	158	3,043	5,028	5,657
16,400	**16,450**	0	3,043	5,028	5,657	154	3,043	5,028	5,657
16,450	**16,500**	0	3,034	5,016	5,645	150	3,043	5,028	5,657
16,500	**16,550**	0	3,026	5,006	5,634	146	3,043	5,028	5,657
16,550	**16,600**	0	3,018	4,995	5,624	143	3,043	5,028	5,657
16,600	**16,650**	0	3,010	4,985	5,613	139	3,043	5,028	5,657
16,650	**16,700**	0	3,002	4,974	5,603	135	3,043	5,028	5,657
16,700	**16,750**	0	2,994	4,964	5,592	131	3,043	5,028	5,657
16,750	**16,800**	0	2,986	4,953	5,582	127	3,043	5,028	5,657
16,800	**16,850**	0	2,978	4,943	5,571	124	3,043	5,028	5,657
16,850	**16,900**	0	2,970	4,932	5,561	120	3,043	5,028	5,657
16,900	**16,950**	0	2,962	4,922	5,550	116	3,043	5,028	5,657
16,950	**17,000**	0	2,954	4,911	5,540	112	3,043	5,028	5,657
17,000	**17,050**	0	2,946	4,901	5,529	108	3,043	5,028	5,657
17,050	**17,100**	0	2,938	4,890	5,519	104	3,043	5,028	5,657
17,100	**17,150**	0	2,930	4,880	5,508	101	3,043	5,028	5,657
17,150	**17,200**	0	2,922	4,869	5,497	97	3,043	5,028	5,657
17,200	**17,250**	0	2,914	4,858	5,487	93	3,043	5,028	5,657

(Continued on page 61)

2009 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 you have–				Married filing jointly and you have–			
		No Children	One Child	Two Children	Three Children	No Children	One Child	Two Children	Three Children
At least	But less than	Your credit is–				Your credit is–			
17,250	**17,300**	0	2,906	4,848	5,476	89	3,043	5,028	5,657
17,300	**17,350**	0	2,898	4,837	5,466	85	3,043	5,028	5,657
17,350	**17,400**	0	2,890	4,827	5,455	81	3,043	5,028	5,657
17,400	**17,450**	0	2,882	4,816	5,445	78	3,043	5,028	5,657
17,450	**17,500**	0	2,874	4,806	5,434	74	3,043	5,028	5,657
17,500	**17,550**	0	2,866	4,795	5,424	70	3,043	5,028	5,657
17,550	**17,600**	0	2,858	4,785	5,413	66	3,043	5,028	5,657
17,600	**17,650**	0	2,850	4,774	5,403	62	3,043	5,028	5,657
17,650	**17,700**	0	2,842	4,764	5,392	59	3,043	5,028	5,657
17,700	**17,750**	0	2,834	4,753	5,382	55	3,043	5,028	5,657
17,750	**17,800**	0	2,826	4,743	5,371	51	3,043	5,028	5,657
17,800	**17,850**	0	2,818	4,732	5,361	47	3,043	5,028	5,657
17,850	**17,900**	0	2,810	4,722	5,350	43	3,043	5,028	5,657
17,900	**17,950**	0	2,803	4,711	5,340	39	3,043	5,028	5,657
17,950	**18,000**	0	2,795	4,701	5,329	36	3,043	5,028	5,657
18,000	**18,050**	0	2,787	4,690	5,318	32	3,043	5,028	5,657
18,050	**18,100**	0	2,779	4,679	5,308	28	3,043	5,028	5,657
18,100	**18,150**	0	2,771	4,669	5,297	24	3,043	5,028	5,657
18,150	**18,200**	0	2,763	4,658	5,287	20	3,043	5,028	5,657
18,200	**18,250**	0	2,755	4,648	5,276	16	3,043	5,028	5,657
18,250	**18,300**	0	2,747	4,637	5,266	13	3,043	5,028	5,657
18,300	**18,350**	0	2,739	4,627	5,255	9	3,043	5,028	5,657
18,350	**18,400**	0	2,731	4,616	5,245	5	3,043	5,028	5,657
18,400	**18,450**	0	2,723	4,606	5,234	*	3,043	5,028	5,657
18,450	**18,500**	0	2,715	4,595	5,224	0	3,043	5,028	5,657
18,500	**18,550**	0	2,707	4,585	5,213	0	3,043	5,028	5,657
18,550	**18,600**	0	2,699	4,574	5,203	0	3,043	5,028	5,657
18,600	**18,650**	0	2,691	4,564	5,192	0	3,043	5,028	5,657
18,650	**18,700**	0	2,683	4,553	5,182	0	3,043	5,028	5,657
18,700	**18,750**	0	2,675	4,543	5,171	0	3,043	5,028	5,657
18,750	**18,800**	0	2,667	4,532	5,161	0	3,043	5,028	5,657
18,800	**18,850**	0	2,659	4,522	5,150	0	3,043	5,028	5,657
18,850	**18,900**	0	2,651	4,511	5,139	0	3,043	5,028	5,657
18,900	**18,950**	0	2,643	4,500	5,129	0	3,043	5,028	5,657
18,950	**19,000**	0	2,635	4,490	5,118	0	3,043	5,028	5,657
19,000	**19,050**	0	2,627	4,479	5,108	0	3,043	5,028	5,657
19,050	**19,100**	0	2,619	4,469	5,097	0	3,043	5,028	5,657
19,100	**19,150**	0	2,611	4,458	5,087	0	3,043	5,028	5,657
19,150	**19,200**	0	2,603	4,448	5,076	0	3,043	5,028	5,657
19,200	**19,250**	0	2,595	4,437	5,066	0	3,043	5,028	5,657
19,250	**19,300**	0	2,587	4,427	5,055	0	3,043	5,028	5,657
19,300	**19,350**	0	2,579	4,416	5,045	0	3,043	5,028	5,657
19,350	**19,400**	0	2,571	4,406	5,034	0	3,043	5,028	5,657
19,400	**19,450**	0	2,563	4,395	5,024	0	3,043	5,028	5,657
19,450	**19,500**	0	2,555	4,385	5,013	0	3,043	5,028	5,657
19,500	**19,550**	0	2,547	4,374	5,003	0	3,043	5,028	5,657
19,550	**19,600**	0	2,539	4,364	4,992	0	3,043	5,028	5,657
19,600	**19,650**	0	2,531	4,353	4,982	0	3,043	5,028	5,657
19,650	**19,700**	0	2,523	4,342	4,971	0	3,043	5,028	5,657
19,700	**19,750**	0	2,515	4,332	4,960	0	3,043	5,028	5,657
19,750	**19,800**	0	2,507	4,321	4,950	0	3,043	5,028	5,657
19,800	**19,850**	0	2,499	4,311	4,939	0	3,043	5,028	5,657
19,850	**19,900**	0	2,491	4,300	4,929	0	3,043	5,028	5,657
19,900	**19,950**	0	2,483	4,290	4,918	0	3,043	5,028	5,657
19,950	**20,000**	0	2,475	4,279	4,908	0	3,043	5,028	5,657

*If the amount you are looking up from the worksheet is at least $18,400 but less than $18,440, your credit is $2. Otherwise, you cannot take the credit.

(Continued on page 62)

Need more information or forms? See page 96.

2009 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 you have–				Married filing jointly and you have–			
		No Children	One Child	Two Children	Three Children	No Children	One Child	Two Children	Three Children
At least	But less than	Your credit is–				Your credit is–			
20,000	**20,050**	0	2,467	4,269	4,897	0	3,043	5,028	5,657
20,050	**20,100**	0	2,459	4,258	4,887	0	3,043	5,028	5,657
20,100	**20,150**	0	2,451	4,248	4,876	0	3,043	5,028	5,657
20,150	**20,200**	0	2,443	4,237	4,866	0	3,043	5,028	5,657
20,200	**20,250**	0	2,435	4,227	4,855	0	3,043	5,028	5,657
20,250	**20,300**	0	2,427	4,216	4,845	0	3,043	5,028	5,657
20,300	**20,350**	0	2,419	4,206	4,834	0	3,043	5,028	5,657
20,350	**20,400**	0	2,411	4,195	4,824	0	3,043	5,028	5,657
20,400	**20,450**	0	2,403	4,185	4,813	0	3,043	5,028	5,657
20,450	**20,500**	0	2,395	4,174	4,803	0	3,043	5,028	5,657
20,500	**20,550**	0	2,387	4,163	4,792	0	3,043	5,028	5,657
20,550	**20,600**	0	2,379	4,153	4,781	0	3,043	5,028	5,657
20,600	**20,650**	0	2,371	4,142	4,771	0	3,043	5,028	5,657
20,650	**20,700**	0	2,363	4,132	4,760	0	3,043	5,028	5,657
20,700	**20,750**	0	2,355	4,121	4,750	0	3,043	5,028	5,657
20,750	**20,800**	0	2,347	4,111	4,739	0	3,043	5,028	5,657
20,800	**20,850**	0	2,339	4,100	4,729	0	3,043	5,028	5,657
20,850	**20,900**	0	2,331	4,090	4,718	0	3,043	5,028	5,657
20,900	**20,950**	0	2,323	4,079	4,708	0	3,043	5,028	5,657
20,950	**21,000**	0	2,315	4,069	4,697	0	3,043	5,028	5,657
21,000	**21,050**	0	2,307	4,058	4,687	0	3,043	5,028	5,657
21,050	**21,100**	0	2,299	4,048	4,676	0	3,043	5,028	5,657
21,100	**21,150**	0	2,291	4,037	4,666	0	3,043	5,028	5,657
21,150	**21,200**	0	2,283	4,027	4,655	0	3,043	5,028	5,657
21,200	**21,250**	0	2,275	4,016	4,645	0	3,043	5,028	5,657
21,250	**21,300**	0	2,267	4,006	4,634	0	3,043	5,028	5,657
21,300	**21,350**	0	2,259	3,995	4,624	0	3,043	5,028	5,657
21,350	**21,400**	0	2,251	3,984	4,613	0	3,043	5,028	5,657
21,400	**21,450**	0	2,243	3,974	4,602	0	3,043	5,028	5,657
21,450	**21,500**	0	2,235	3,963	4,592	0	3,034	5,016	5,645
21,500	**21,550**	0	2,227	3,953	4,581	0	3,026	5,006	5,634
21,550	**21,600**	0	2,219	3,942	4,571	0	3,018	4,995	5,624
21,600	**21,650**	0	2,211	3,932	4,560	0	3,010	4,985	5,613
21,650	**21,700**	0	2,203	3,921	4,550	0	3,002	4,974	5,603
21,700	**21,750**	0	2,195	3,911	4,539	0	2,994	4,964	5,592
21,750	**21,800**	0	2,187	3,900	4,529	0	2,986	4,953	5,582
21,800	**21,850**	0	2,179	3,890	4,518	0	2,978	4,943	5,571
21,850	**21,900**	0	2,171	3,879	4,508	0	2,970	4,932	5,561
21,900	**21,950**	0	2,163	3,869	4,497	0	2,962	4,922	5,550
21,950	**22,000**	0	2,155	3,858	4,487	0	2,954	4,911	5,540
22,000	**22,050**	0	2,147	3,848	4,476	0	2,946	4,901	5,529
22,050	**22,100**	0	2,139	3,837	4,466	0	2,938	4,890	5,519
22,100	**22,150**	0	2,131	3,827	4,455	0	2,930	4,880	5,508
22,150	**22,200**	0	2,123	3,816	4,444	0	2,922	4,869	5,497
22,200	**22,250**	0	2,115	3,805	4,434	0	2,914	4,858	5,487
22,250	**22,300**	0	2,107	3,795	4,423	0	2,906	4,848	5,476
22,300	**22,350**	0	2,099	3,784	4,413	0	2,898	4,837	5,466
22,350	**22,400**	0	2,091	3,774	4,402	0	2,890	4,827	5,455
22,400	**22,450**	0	2,083	3,763	4,392	0	2,882	4,816	5,445
22,450	**22,500**	0	2,075	3,753	4,381	0	2,874	4,806	5,434
22,500	**22,550**	0	2,067	3,742	4,371	0	2,866	4,795	5,424
22,550	**22,600**	0	2,059	3,732	4,360	0	2,858	4,785	5,413
22,600	**22,650**	0	2,051	3,721	4,350	0	2,850	4,774	5,403
22,650	**22,700**	0	2,043	3,711	4,339	0	2,842	4,764	5,392
22,700	**22,750**	0	2,035	3,700	4,329	0	2,834	4,753	5,382
22,750	**22,800**	0	2,027	3,690	4,318	0	2,826	4,743	5,371
22,800	**22,850**	0	2,019	3,679	4,308	0	2,818	4,732	5,361
22,850	**22,900**	0	2,011	3,669	4,297	0	2,810	4,722	5,350
22,900	**22,950**	0	2,004	3,658	4,287	0	2,803	4,711	5,340
22,950	**23,000**	0	1,996	3,648	4,276	0	2,795	4,701	5,329

(Continued on page 63)

2009 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 you have–				Married filing jointly and you have–			
		No Children	One Child	Two Children	Three Children	No Children	One Child	Two Children	Three Children
At least	But less than	Your credit is–				Your credit is–			
23,000	**23,050**	0	1,988	3,637	4,265	0	2,787	4,690	5,318
23,050	**23,100**	0	1,980	3,626	4,255	0	2,779	4,679	5,308
23,100	**23,150**	0	1,972	3,616	4,244	0	2,771	4,669	5,297
23,150	**23,200**	0	1,964	3,605	4,234	0	2,763	4,658	5,287
23,200	**23,250**	0	1,956	3,595	4,223	0	2,755	4,648	5,276
23,250	**23,300**	0	1,948	3,584	4,213	0	2,747	4,637	5,266
23,300	**23,350**	0	1,940	3,574	4,202	0	2,739	4,627	5,255
23,350	**23,400**	0	1,932	3,563	4,192	0	2,731	4,616	5,245
23,400	**23,450**	0	1,924	3,553	4,181	0	2,723	4,606	5,234
23,450	**23,500**	0	1,916	3,542	4,171	0	2,715	4,595	5,224
23,500	**23,550**	0	1,908	3,532	4,160	0	2,707	4,585	5,213
23,550	**23,600**	0	1,900	3,521	4,150	0	2,699	4,574	5,203
23,600	**23,650**	0	1,892	3,511	4,139	0	2,691	4,564	5,192
23,650	**23,700**	0	1,884	3,500	4,129	0	2,683	4,553	5,182
23,700	**23,750**	0	1,876	3,490	4,118	0	2,675	4,543	5,171
23,750	**23,800**	0	1,868	3,479	4,108	0	2,667	4,532	5,161
23,800	**23,850**	0	1,860	3,469	4,097	0	2,659	4,522	5,150
23,850	**23,900**	0	1,852	3,458	4,086	0	2,651	4,511	5,139
23,900	**23,950**	0	1,844	3,447	4,076	0	2,643	4,500	5,129
23,950	**24,000**	0	1,836	3,437	4,065	0	2,635	4,490	5,118
24,000	**24,050**	0	1,828	3,426	4,055	0	2,627	4,479	5,108
24,050	**24,100**	0	1,820	3,416	4,044	0	2,619	4,469	5,097
24,100	**24,150**	0	1,812	3,405	4,034	0	2,611	4,458	5,087
24,150	**24,200**	0	1,804	3,395	4,023	0	2,603	4,448	5,076
24,200	**24,250**	0	1,796	3,384	4,013	0	2,595	4,437	5,066
24,250	**24,300**	0	1,788	3,374	4,002	0	2,587	4,427	5,055
24,300	**24,350**	0	1,780	3,363	3,992	0	2,579	4,416	5,045
24,350	**24,400**	0	1,772	3,353	3,981	0	2,571	4,406	5,034
24,400	**24,450**	0	1,764	3,342	3,971	0	2,563	4,395	5,024
24,450	**24,500**	0	1,756	3,332	3,960	0	2,555	4,385	5,013
24,500	**24,550**	0	1,748	3,321	3,950	0	2,547	4,374	5,003
24,550	**24,600**	0	1,740	3,311	3,939	0	2,539	4,364	4,992
24,600	**24,650**	0	1,732	3,300	3,929	0	2,531	4,353	4,982
24,650	**24,700**	0	1,724	3,289	3,918	0	2,523	4,342	4,971
24,700	**24,750**	0	1,716	3,279	3,907	0	2,515	4,332	4,960
24,750	**24,800**	0	1,708	3,268	3,897	0	2,507	4,321	4,950
24,800	**24,850**	0	1,700	3,258	3,886	0	2,499	4,311	4,939
24,850	**24,900**	0	1,692	3,247	3,876	0	2,491	4,300	4,929
24,900	**24,950**	0	1,684	3,237	3,865	0	2,483	4,290	4,918
24,950	**25,000**	0	1,676	3,226	3,855	0	2,475	4,279	4,908
25,000	**25,050**	0	1,668	3,216	3,844	0	2,467	4,269	4,897
25,050	**25,100**	0	1,660	3,205	3,834	0	2,459	4,258	4,887
25,100	**25,150**	0	1,652	3,195	3,823	0	2,451	4,248	4,876
25,150	**25,200**	0	1,644	3,184	3,813	0	2,443	4,237	4,866
25,200	**25,250**	0	1,636	3,174	3,802	0	2,435	4,227	4,855
25,250	**25,300**	0	1,628	3,163	3,792	0	2,427	4,216	4,845
25,300	**25,350**	0	1,620	3,153	3,781	0	2,419	4,206	4,834
25,350	**25,400**	0	1,612	3,142	3,771	0	2,411	4,195	4,824
25,400	**25,450**	0	1,604	3,132	3,760	0	2,403	4,185	4,813
25,450	**25,500**	0	1,596	3,121	3,750	0	2,395	4,174	4,803
25,500	**25,550**	0	1,588	3,110	3,739	0	2,387	4,163	4,792
25,550	**25,600**	0	1,580	3,100	3,728	0	2,379	4,153	4,781
25,600	**25,650**	0	1,572	3,089	3,718	0	2,371	4,142	4,771
25,650	**25,700**	0	1,564	3,079	3,707	0	2,363	4,132	4,760
25,700	**25,750**	0	1,556	3,068	3,697	0	2,355	4,121	4,750
25,750	**25,800**	0	1,548	3,058	3,686	0	2,347	4,111	4,739
25,800	**25,850**	0	1,540	3,047	3,676	0	2,339	4,100	4,729
25,850	**25,900**	0	1,532	3,037	3,665	0	2,331	4,090	4,718
25,900	**25,950**	0	1,524	3,026	3,655	0	2,323	4,079	4,708
25,950	**26,000**	0	1,516	3,016	3,644	0	2,315	4,069	4,697

(Continued on page 64)

Need more information or forms? See page 96.

2009 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 you have–				Married filing jointly and you have–			
		No Children	One Child	Two Children	Three Children	No Children	One Child	Two Children	Three Children
At least	But less than	Your credit is–				Your credit is–			
26,000	**26,050**	0	1,508	3,005	3,634	0	2,307	4,058	4,687
26,050	**26,100**	0	1,500	2,995	3,623	0	2,299	4,048	4,676
26,100	**26,150**	0	1,492	2,984	3,613	0	2,291	4,037	4,666
26,150	**26,200**	0	1,484	2,974	3,602	0	2,283	4,027	4,655
26,200	**26,250**	0	1,476	2,963	3,592	0	2,275	4,016	4,645
26,250	**26,300**	0	1,468	2,953	3,581	0	2,267	4,006	4,634
26,300	**26,350**	0	1,460	2,942	3,571	0	2,259	3,995	4,624
26,350	**26,400**	0	1,452	2,931	3,560	0	2,251	3,984	4,613
26,400	**26,450**	0	1,444	2,921	3,549	0	2,243	3,974	4,602
26,450	**26,500**	0	1,436	2,910	3,539	0	2,235	3,963	4,592
26,500	**26,550**	0	1,428	2,900	3,528	0	2,227	3,953	4,581
26,550	**26,600**	0	1,420	2,889	3,518	0	2,219	3,942	4,571
26,600	**26,650**	0	1,412	2,879	3,507	0	2,211	3,932	4,560
26,650	**26,700**	0	1,404	2,868	3,497	0	2,203	3,921	4,550
26,700	**26,750**	0	1,396	2,858	3,486	0	2,195	3,911	4,539
26,750	**26,800**	0	1,388	2,847	3,476	0	2,187	3,900	4,529
26,800	**26,850**	0	1,380	2,837	3,465	0	2,179	3,890	4,518
26,850	**26,900**	0	1,372	2,826	3,455	0	2,171	3,879	4,508
26,900	**26,950**	0	1,364	2,816	3,444	0	2,163	3,869	4,497
26,950	**27,000**	0	1,356	2,805	3,434	0	2,155	3,858	4,487
27,000	**27,050**	0	1,348	2,795	3,423	0	2,147	3,848	4,476
27,050	**27,100**	0	1,340	2,784	3,413	0	2,139	3,837	4,466
27,100	**27,150**	0	1,332	2,774	3,402	0	2,131	3,827	4,455
27,150	**27,200**	0	1,324	2,763	3,391	0	2,123	3,816	4,444
27,200	**27,250**	0	1,316	2,752	3,381	0	2,115	3,805	4,434
27,250	**27,300**	0	1,308	2,742	3,370	0	2,107	3,795	4,423
27,300	**27,350**	0	1,300	2,731	3,360	0	2,099	3,784	4,413
27,350	**27,400**	0	1,292	2,721	3,349	0	2,091	3,774	4,402
27,400	**27,450**	0	1,284	2,710	3,339	0	2,083	3,763	4,392
27,450	**27,500**	0	1,276	2,700	3,328	0	2,075	3,753	4,381
27,500	**27,550**	0	1,268	2,689	3,318	0	2,067	3,742	4,371
27,550	**27,600**	0	1,260	2,679	3,307	0	2,059	3,732	4,360
27,600	**27,650**	0	1,252	2,668	3,297	0	2,051	3,721	4,350
27,650	**27,700**	0	1,244	2,658	3,286	0	2,043	3,711	4,339
27,700	**27,750**	0	1,236	2,647	3,276	0	2,035	3,700	4,329
27,750	**27,800**	0	1,228	2,637	3,265	0	2,027	3,690	4,318
27,800	**27,850**	0	1,220	2,626	3,255	0	2,019	3,679	4,308
27,850	**27,900**	0	1,212	2,616	3,244	0	2,011	3,669	4,297
27,900	**27,950**	0	1,205	2,605	3,234	0	2,004	3,658	4,287
27,950	**28,000**	0	1,197	2,595	3,223	0	1,996	3,648	4,276
28,000	**28,050**	0	1,189	2,584	3,212	0	1,988	3,637	4,265
28,050	**28,100**	0	1,181	2,573	3,202	0	1,980	3,626	4,255
28,100	**28,150**	0	1,173	2,563	3,191	0	1,972	3,616	4,244
28,150	**28,200**	0	1,165	2,552	3,181	0	1,964	3,605	4,234
28,200	**28,250**	0	1,157	2,542	3,170	0	1,956	3,595	4,223
28,250	**28,300**	0	1,149	2,531	3,160	0	1,948	3,584	4,213
28,300	**28,350**	0	1,141	2,521	3,149	0	1,940	3,574	4,202
28,350	**28,400**	0	1,133	2,510	3,139	0	1,932	3,563	4,192
28,400	**28,450**	0	1,125	2,500	3,128	0	1,924	3,553	4,181
28,450	**28,500**	0	1,117	2,489	3,118	0	1,916	3,542	4,171
28,500	**28,550**	0	1,109	2,479	3,107	0	1,908	3,532	4,160
28,550	**28,600**	0	1,101	2,468	3,097	0	1,900	3,521	4,150
28,600	**28,650**	0	1,093	2,458	3,086	0	1,892	3,511	4,139
28,650	**28,700**	0	1,085	2,447	3,076	0	1,884	3,500	4,129
28,700	**28,750**	0	1,077	2,437	3,065	0	1,876	3,490	4,118
28,750	**28,800**	0	1,069	2,426	3,055	0	1,868	3,479	4,108
28,800	**28,850**	0	1,061	2,416	3,044	0	1,860	3,469	4,097
28,850	**28,900**	0	1,053	2,405	3,033	0	1,852	3,458	4,086
28,900	**28,950**	0	1,045	2,394	3,023	0	1,844	3,447	4,076
28,950	**29,000**	0	1,037	2,384	3,012	0	1,836	3,437	4,065

(Continued on page 65)

2009 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 you have–				Married filing jointly and you have–			
		No Children	One Child	Two Children	Three Children	No Children	One Child	Two Children	Three Children
At least	But less than	Your credit is–				Your credit is–			
29,000	**29,050**	0	1,029	2,373	3,002	0	1,828	3,426	4,055
29,050	**29,100**	0	1,021	2,363	2,991	0	1,820	3,416	4,044
29,100	**29,150**	0	1,013	2,352	2,981	0	1,812	3,405	4,034
29,150	**29,200**	0	1,005	2,342	2,970	0	1,804	3,395	4,023
29,200	**29,250**	0	997	2,331	2,960	0	1,796	3,384	4,013
29,250	**29,300**	0	989	2,321	2,949	0	1,788	3,374	4,002
29,300	**29,350**	0	981	2,310	2,939	0	1,780	3,363	3,992
29,350	**29,400**	0	973	2,300	2,928	0	1,772	3,353	3,981
29,400	**29,450**	0	965	2,289	2,918	0	1,764	3,342	3,971
29,450	**29,500**	0	957	2,279	2,907	0	1,756	3,332	3,960
29,500	**29,550**	0	949	2,268	2,897	0	1,748	3,321	3,950
29,550	**29,600**	0	941	2,258	2,886	0	1,740	3,311	3,939
29,600	**29,650**	0	933	2,247	2,876	0	1,732	3,300	3,929
29,650	**29,700**	0	925	2,236	2,865	0	1,724	3,289	3,918
29,700	**29,750**	0	917	2,226	2,854	0	1,716	3,279	3,907
29,750	**29,800**	0	909	2,215	2,844	0	1,708	3,268	3,897
29,800	**29,850**	0	901	2,205	2,833	0	1,700	3,258	3,886
29,850	**29,900**	0	893	2,194	2,823	0	1,692	3,247	3,876
29,900	**29,950**	0	885	2,184	2,812	0	1,684	3,237	3,865
29,950	**30,000**	0	877	2,173	2,802	0	1,676	3,226	3,855
30,000	**30,050**	0	869	2,163	2,791	0	1,668	3,216	3,844
30,050	**30,100**	0	861	2,152	2,781	0	1,660	3,205	3,834
30,100	**30,150**	0	853	2,142	2,770	0	1,652	3,195	3,823
30,150	**30,200**	0	845	2,131	2,760	0	1,644	3,184	3,813
30,200	**30,250**	0	837	2,121	2,749	0	1,636	3,174	3,802
30,250	**30,300**	0	829	2,110	2,739	0	1,628	3,163	3,792
30,300	**30,350**	0	821	2,100	2,728	0	1,620	3,153	3,781
30,350	**30,400**	0	813	2,089	2,718	0	1,612	3,142	3,771
30,400	**30,450**	0	805	2,079	2,707	0	1,604	3,132	3,760
30,450	**30,500**	0	797	2,068	2,697	0	1,596	3,121	3,750
30,500	**30,550**	0	789	2,057	2,686	0	1,588	3,110	3,739
30,550	**30,600**	0	781	2,047	2,675	0	1,580	3,100	3,728
30,600	**30,650**	0	773	2,036	2,665	0	1,572	3,089	3,718
30,650	**30,700**	0	765	2,026	2,654	0	1,564	3,079	3,707
30,700	**30,750**	0	757	2,015	2,644	0	1,556	3,068	3,697
30,750	**30,800**	0	749	2,005	2,633	0	1,548	3,058	3,686
30,800	**30,850**	0	741	1,994	2,623	0	1,540	3,047	3,676
30,850	**30,900**	0	733	1,984	2,612	0	1,532	3,037	3,665
30,900	**30,950**	0	725	1,973	2,602	0	1,524	3,026	3,655
30,950	**31,000**	0	717	1,963	2,591	0	1,516	3,016	3,644
31,000	**31,050**	0	709	1,952	2,581	0	1,508	3,005	3,634
31,050	**31,100**	0	701	1,942	2,570	0	1,500	2,995	3,623
31,100	**31,150**	0	693	1,931	2,560	0	1,492	2,984	3,613
31,150	**31,200**	0	685	1,921	2,549	0	1,484	2,974	3,602
31,200	**31,250**	0	677	1,910	2,539	0	1,476	2,963	3,592
31,250	**31,300**	0	669	1,900	2,528	0	1,468	2,953	3,581
31,300	**31,350**	0	661	1,889	2,518	0	1,460	2,942	3,571
31,350	**31,400**	0	653	1,878	2,507	0	1,452	2,931	3,560
31,400	**31,450**	0	645	1,868	2,496	0	1,444	2,921	3,549
31,450	**31,500**	0	637	1,857	2,486	0	1,436	2,910	3,539
31,500	**31,550**	0	629	1,847	2,475	0	1,428	2,900	3,528
31,550	**31,600**	0	621	1,836	2,465	0	1,420	2,889	3,518
31,600	**31,650**	0	613	1,826	2,454	0	1,412	2,879	3,507
31,650	**31,700**	0	605	1,815	2,444	0	1,404	2,868	3,497
31,700	**31,750**	0	597	1,805	2,433	0	1,396	2,858	3,486
31,750	**31,800**	0	589	1,794	2,423	0	1,388	2,847	3,476
31,800	**31,850**	0	581	1,784	2,412	0	1,380	2,837	3,465
31,850	**31,900**	0	573	1,773	2,402	0	1,372	2,826	3,455
31,900	**31,950**	0	565	1,763	2,391	0	1,364	2,816	3,444
31,950	**32,000**	0	557	1,752	2,381	0	1,356	2,805	3,434

(Continued on page 66)

Need more information or forms? See page 96.

2009 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 you have–				Married filing jointly and you have–			
		No Children	One Child	Two Children	Three Children	No Children	One Child	Two Children	Three Children
At least	But less than	Your credit is–				Your credit is–			
32,000	**32,050**	0	549	1,742	2,370	0	1,348	2,795	3,423
32,050	**32,100**	0	541	1,731	2,360	0	1,340	2,784	3,413
32,100	**32,150**	0	533	1,721	2,349	0	1,332	2,774	3,402
32,150	**32,200**	0	525	1,710	2,338	0	1,324	2,763	3,391
32,200	**32,250**	0	517	1,699	2,328	0	1,316	2,752	3,381
32,250	**32,300**	0	509	1,689	2,317	0	1,308	2,742	3,370
32,300	**32,350**	0	501	1,678	2,307	0	1,300	2,731	3,360
32,350	**32,400**	0	493	1,668	2,296	0	1,292	2,721	3,349
32,400	**32,450**	0	485	1,657	2,286	0	1,284	2,710	3,339
32,450	**32,500**	0	477	1,647	2,275	0	1,276	2,700	3,328
32,500	**32,550**	0	469	1,636	2,265	0	1,268	2,689	3,318
32,550	**32,600**	0	461	1,626	2,254	0	1,260	2,679	3,307
32,600	**32,650**	0	453	1,615	2,244	0	1,252	2,668	3,297
32,650	**32,700**	0	445	1,605	2,233	0	1,244	2,658	3,286
32,700	**32,750**	0	437	1,594	2,223	0	1,236	2,647	3,276
32,750	**32,800**	0	429	1,584	2,212	0	1,228	2,637	3,265
32,800	**32,850**	0	421	1,573	2,202	0	1,220	2,626	3,255
32,850	**32,900**	0	413	1,563	2,191	0	1,212	2,616	3,244
32,900	**32,950**	0	406	1,552	2,181	0	1,205	2,605	3,234
32,950	**33,000**	0	398	1,542	2,170	0	1,197	2,595	3,223
33,000	**33,050**	0	390	1,531	2,159	0	1,189	2,584	3,212
33,050	**33,100**	0	382	1,520	2,149	0	1,181	2,573	3,202
33,100	**33,150**	0	374	1,510	2,138	0	1,173	2,563	3,191
33,150	**33,200**	0	366	1,499	2,128	0	1,165	2,552	3,181
33,200	**33,250**	0	358	1,489	2,117	0	1,157	2,542	3,170
33,250	**33,300**	0	350	1,478	2,107	0	1,149	2,531	3,160
33,300	**33,350**	0	342	1,468	2,096	0	1,141	2,521	3,149
33,350	**33,400**	0	334	1,457	2,086	0	1,133	2,510	3,139
33,400	**33,450**	0	326	1,447	2,075	0	1,125	2,500	3,128
33,450	**33,500**	0	318	1,436	2,065	0	1,117	2,489	3,118
33,500	**33,550**	0	310	1,426	2,054	0	1,109	2,479	3,107
33,550	**33,600**	0	302	1,415	2,044	0	1,101	2,468	3,097
33,600	**33,650**	0	294	1,405	2,033	0	1,093	2,458	3,086
33,650	**33,700**	0	286	1,394	2,023	0	1,085	2,447	3,076
33,700	**33,750**	0	278	1,384	2,012	0	1,077	2,437	3,065
33,750	**33,800**	0	270	1,373	2,002	0	1,069	2,426	3,055
33,800	**33,850**	0	262	1,363	1,991	0	1,061	2,416	3,044
33,850	**33,900**	0	254	1,352	1,980	0	1,053	2,405	3,033
33,900	**33,950**	0	246	1,341	1,970	0	1,045	2,394	3,023
33,950	**34,000**	0	238	1,331	1,959	0	1,037	2,384	3,012
34,000	**34,050**	0	230	1,320	1,949	0	1,029	2,373	3,002
34,050	**34,100**	0	222	1,310	1,938	0	1,021	2,363	2,991
34,100	**34,150**	0	214	1,299	1,928	0	1,013	2,352	2,981
34,150	**34,200**	0	206	1,289	1,917	0	1,005	2,342	2,970
34,200	**34,250**	0	198	1,278	1,907	0	997	2,331	2,960
34,250	**34,300**	0	190	1,268	1,896	0	989	2,321	2,949
34,300	**34,350**	0	182	1,257	1,886	0	981	2,310	2,939
34,350	**34,400**	0	174	1,247	1,875	0	973	2,300	2,928
34,400	**34,450**	0	166	1,236	1,865	0	965	2,289	2,918
34,450	**34,500**	0	158	1,226	1,854	0	957	2,279	2,907
34,500	**34,550**	0	150	1,215	1,844	0	949	2,268	2,897
34,550	**34,600**	0	142	1,205	1,833	0	941	2,258	2,886
34,600	**34,650**	0	134	1,194	1,823	0	933	2,247	2,876
34,650	**34,700**	0	126	1,183	1,812	0	925	2,236	2,865
34,700	**34,750**	0	118	1,173	1,801	0	917	2,226	2,854
34,750	**34,800**	0	110	1,162	1,791	0	909	2,215	2,844
34,800	**34,850**	0	102	1,152	1,780	0	901	2,205	2,833
34,850	**34,900**	0	94	1,141	1,770	0	893	2,194	2,823
34,900	**34,950**	0	86	1,131	1,759	0	885	2,184	2,812
34,950	**35,000**	0	78	1,120	1,749	0	877	2,173	2,802

(Continued on page 67)

2009 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 you have–				Married filing jointly and you have–			
		No Children	One Child	Two Children	Three Children	No Children	One Child	Two Children	Three Children
At least	But less than	Your credit is–				Your credit is–			
35,000	**35,050**	0	70	1,110	1,738	0	869	2,163	2,791
35,050	**35,100**	0	62	1,099	1,728	0	861	2,152	2,781
35,100	**35,150**	0	54	1,089	1,717	0	853	2,142	2,770
35,150	**35,200**	0	46	1,078	1,707	0	845	2,131	2,760
35,200	**35,250**	0	38	1,068	1,696	0	837	2,121	2,749
35,250	**35,300**	0	30	1,057	1,686	0	829	2,110	2,739
35,300	**35,350**	0	22	1,047	1,675	0	821	2,100	2,728
35,350	**35,400**	0	14	1,036	1,665	0	813	2,089	2,718
35,400	**35,450**	0	6	1,026	1,654	0	805	2,079	2,707
35,450	**35,500**	0	*	1,015	1,644	0	797	2,068	2,697
35,500	**35,550**	0	0	1,004	1,633	0	789	2,057	2,686
35,550	**35,600**	0	0	994	1,622	0	781	2,047	2,675
35,600	**35,650**	0	0	983	1,612	0	773	2,036	2,665
35,650	**35,700**	0	0	973	1,601	0	765	2,026	2,654
35,700	**35,750**	0	0	962	1,591	0	757	2,015	2,644
35,750	**35,800**	0	0	952	1,580	0	749	2,005	2,633
35,800	**35,850**	0	0	941	1,570	0	741	1,994	2,623
35,850	**35,900**	0	0	931	1,559	0	733	1,984	2,612
35,900	**35,950**	0	0	920	1,549	0	725	1,973	2,602
35,950	**36,000**	0	0	910	1,538	0	717	1,963	2,591
36,000	**36,050**	0	0	899	1,528	0	709	1,952	2,581
36,050	**36,100**	0	0	889	1,517	0	701	1,942	2,570
36,100	**36,150**	0	0	878	1,507	0	693	1,931	2,560
36,150	**36,200**	0	0	868	1,496	0	685	1,921	2,549
36,200	**36,250**	0	0	857	1,486	0	677	1,910	2,539
36,250	**36,300**	0	0	847	1,475	0	669	1,900	2,528
36,300	**36,350**	0	0	836	1,465	0	661	1,889	2,518
36,350	**36,400**	0	0	825	1,454	0	653	1,878	2,507
36,400	**36,450**	0	0	815	1,443	0	645	1,868	2,496
36,450	**36,500**	0	0	804	1,433	0	637	1,857	2,486
36,500	**36,550**	0	0	794	1,422	0	629	1,847	2,475
36,550	**36,600**	0	0	783	1,412	0	621	1,836	2,465
36,600	**36,650**	0	0	773	1,401	0	613	1,826	2,454
36,650	**36,700**	0	0	762	1,391	0	605	1,815	2,444
36,700	**36,750**	0	0	752	1,380	0	597	1,805	2,433
36,750	**36,800**	0	0	741	1,370	0	589	1,794	2,423
36,800	**36,850**	0	0	731	1,359	0	581	1,784	2,412
36,850	**36,900**	0	0	720	1,349	0	573	1,773	2,402
36,900	**36,950**	0	0	710	1,338	0	565	1,763	2,391
36,950	**37,000**	0	0	699	1,328	0	557	1,752	2,381
37,000	**37,050**	0	0	689	1,317	0	549	1,742	2,370
37,050	**37,100**	0	0	678	1,307	0	541	1,731	2,360
37,100	**37,150**	0	0	668	1,296	0	533	1,721	2,349
37,150	**37,200**	0	0	657	1,285	0	525	1,710	2,338
37,200	**37,250**	0	0	646	1,275	0	517	1,699	2,328
37,250	**37,300**	0	0	636	1,264	0	509	1,689	2,317
37,300	**37,350**	0	0	625	1,254	0	501	1,678	2,307
37,350	**37,400**	0	0	615	1,243	0	493	1,668	2,296
37,400	**37,450**	0	0	604	1,233	0	485	1,657	2,286
37,450	**37,500**	0	0	594	1,222	0	477	1,647	2,275
37,500	**37,550**	0	0	583	1,212	0	469	1,636	2,265
37,550	**37,600**	0	0	573	1,201	0	461	1,626	2,254
37,600	**37,650**	0	0	562	1,191	0	453	1,615	2,244
37,650	**37,700**	0	0	552	1,180	0	445	1,605	2,233
37,700	**37,750**	0	0	541	1,170	0	437	1,594	2,223

*If the amount you are looking up from the worksheet is at least $35,450 but less than $35,463, your credit is $1. Otherwise, you cannot take the credit.

(Continued on page 68)

Need more information or forms? See page 96.

2009 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 you have–				Married filing jointly and you have–			
		No Children	One Child	Two Children	Three Children	No Children	One Child	Two Children	Three Children
At least	But less than	Your credit is–				Your credit is–			
37,750	**37,800**	0	0	531	1,159	0	429	1,584	2,212
37,800	**37,850**	0	0	520	1,149	0	421	1,573	2,202
37,850	**37,900**	0	0	510	1,138	0	413	1,563	2,191
37,900	**37,950**	0	0	499	1,128	0	406	1,552	2,181
37,950	**38,000**	0	0	489	1,117	0	398	1,542	2,170
38,000	**38,050**	0	0	478	1,106	0	390	1,531	2,159
38,050	**38,100**	0	0	467	1,096	0	382	1,520	2,149
38,100	**38,150**	0	0	457	1,085	0	374	1,510	2,138
38,150	**38,200**	0	0	446	1,075	0	366	1,499	2,128
38,200	**38,250**	0	0	436	1,064	0	358	1,489	2,117
38,250	**38,300**	0	0	425	1,054	0	350	1,478	2,107
38,300	**38,350**	0	0	415	1,043	0	342	1,468	2,096
38,350	**38,400**	0	0	404	1,033	0	334	1,457	2,086
38,400	**38,450**	0	0	394	1,022	0	326	1,447	2,075
38,450	**38,500**	0	0	383	1,012	0	318	1,436	2,065
38,500	**38,550**	0	0	373	1,001	0	310	1,426	2,054
38,550	**38,600**	0	0	362	991	0	302	1,415	2,044
38,600	**38,650**	0	0	352	980	0	294	1,405	2,033
38,650	**38,700**	0	0	341	970	0	286	1,394	2,023
38,700	**38,750**	0	0	331	959	0	278	1,384	2,012
38,750	**38,800**	0	0	320	949	0	270	1,373	2,002
38,800	**38,850**	0	0	310	938	0	262	1,363	1,991
38,850	**38,900**	0	0	299	927	0	254	1,352	1,980
38,900	**38,950**	0	0	288	917	0	246	1,341	1,970
38,950	**39,000**	0	0	278	906	0	238	1,331	1,959
39,000	**39,050**	0	0	267	896	0	230	1,320	1,949
39,050	**39,100**	0	0	257	885	0	222	1,310	1,938
39,100	**39,150**	0	0	246	875	0	214	1,299	1,928
39,150	**39,200**	0	0	236	864	0	206	1,289	1,917
39,200	**39,250**	0	0	225	854	0	198	1,278	1,907
39,250	**39,300**	0	0	215	843	0	190	1,268	1,896
39,300	**39,350**	0	0	204	833	0	182	1,257	1,886
39,350	**39,400**	0	0	194	822	0	174	1,247	1,875
39,400	**39,450**	0	0	183	812	0	166	1,236	1,865
39,450	**39,500**	0	0	173	801	0	158	1,226	1,854
39,500	**39,550**	0	0	162	791	0	150	1,215	1,844
39,550	**39,600**	0	0	152	780	0	142	1,205	1,833
39,600	**39,650**	0	0	141	770	0	134	1,194	1,823
39,650	**39,700**	0	0	130	759	0	126	1,183	1,812
39,700	**39,750**	0	0	120	748	0	118	1,173	1,801
39,750	**39,800**	0	0	109	738	0	110	1,162	1,791
39,800	**39,850**	0	0	99	727	0	102	1,152	1,780
39,850	**39,900**	0	0	88	717	0	94	1,141	1,770
39,900	**39,950**	0	0	78	706	0	86	1,131	1,759
39,950	**40,000**	0	0	67	696	0	78	1,120	1,749
40,000	**40,050**	0	0	57	685	0	70	1,110	1,738
40,050	**40,100**	0	0	46	675	0	62	1,099	1,728
40,100	**40,150**	0	0	36	664	0	54	1,089	1,717
40,150	**40,200**	0	0	25	654	0	46	1,078	1,707
40,200	**40,250**	0	0	15	643	0	38	1,068	1,696
40,250	**40,300**	0	0	*	633	0	30	1,057	1,686
40,300	**40,350**	0	0	0	622	0	22	1,047	1,675
40,350	**40,400**	0	0	0	612	0	14	1,036	1,665
40,400	**40,450**	0	0	0	601	0	6	1,026	1,654
40,450	**40,500**	0	0	0	591	0	**	1,015	1,644

*If the amount you are looking up from the worksheet is at least $40,250 but less than $40,295, your credit is $5. Otherwise, you cannot take the credit.
**If the amount you are looking up from the worksheet is at least $40,450 but less than $40,463, your credit is $1. Otherwise, you cannot take the credit.

(Continued on page 69)

2009 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 you have–				Married filing jointly and you have–			
		No Children	One Child	Two Children	Three Children	No Children	One Child	Two Children	Three Children
At least	But less than	Your credit is–				Your credit is–			
40,500	**40,550**	0	0	0	580	0	0	1,004	1,633
40,550	**40,600**	0	0	0	569	0	0	994	1,622
40,600	**40,650**	0	0	0	559	0	0	983	1,612
40,650	**40,700**	0	0	0	548	0	0	973	1,601
40,700	**40,750**	0	0	0	538	0	0	962	1,591
40,750	**40,800**	0	0	0	527	0	0	952	1,580
40,800	**40,850**	0	0	0	517	0	0	941	1,570
40,850	**40,900**	0	0	0	506	0	0	931	1,559
40,900	**40,950**	0	0	0	496	0	0	920	1,549
40,950	**41,000**	0	0	0	485	0	0	910	1,538
41,000	**41,050**	0	0	0	475	0	0	899	1,528
41,050	**41,100**	0	0	0	464	0	0	889	1,517
41,100	**41,150**	0	0	0	454	0	0	878	1,507
41,150	**41,200**	0	0	0	443	0	0	868	1,496
41,200	**41,250**	0	0	0	433	0	0	857	1,486
41,250	**41,300**	0	0	0	422	0	0	847	1,475
41,300	**41,350**	0	0	0	412	0	0	836	1,465
41,350	**41,400**	0	0	0	401	0	0	825	1,454
41,400	**41,450**	0	0	0	390	0	0	815	1,443
41,450	**41,500**	0	0	0	380	0	0	804	1,433
41,500	**41,550**	0	0	0	369	0	0	794	1,422
41,550	**41,600**	0	0	0	359	0	0	783	1,412
41,600	**41,650**	0	0	0	348	0	0	773	1,401
41,650	**41,700**	0	0	0	338	0	0	762	1,391
41,700	**41,750**	0	0	0	327	0	0	752	1,380
41,750	**41,800**	0	0	0	317	0	0	741	1,370
41,800	**41,850**	0	0	0	306	0	0	731	1,359
41,850	**41,900**	0	0	0	296	0	0	720	1,349
41,900	**41,950**	0	0	0	285	0	0	710	1,338
41,950	**42,000**	0	0	0	275	0	0	699	1,328
42,000	**42,050**	0	0	0	264	0	0	689	1,317
42,050	**42,100**	0	0	0	254	0	0	678	1,307
42,100	**42,150**	0	0	0	243	0	0	668	1,296
42,150	**42,200**	0	0	0	232	0	0	657	1,285
42,200	**42,250**	0	0	0	222	0	0	646	1,275
42,250	**42,300**	0	0	0	211	0	0	636	1,264
42,300	**42,350**	0	0	0	201	0	0	625	1,254
42,350	**42,400**	0	0	0	190	0	0	615	1,243
42,400	**42,450**	0	0	0	180	0	0	604	1,233
42,450	**42,500**	0	0	0	169	0	0	594	1,222
42,500	**42,550**	0	0	0	159	0	0	583	1,212
42,550	**42,600**	0	0	0	148	0	0	573	1,201
42,600	**42,650**	0	0	0	138	0	0	562	1,191
42,650	**42,700**	0	0	0	127	0	0	552	1,180
42,700	**42,750**	0	0	0	117	0	0	541	1,170
42,750	**42,800**	0	0	0	106	0	0	531	1,159
42,800	**42,850**	0	0	0	96	0	0	520	1,149
42,850	**42,900**	0	0	0	85	0	0	510	1,138
42,900	**42,950**	0	0	0	75	0	0	499	1,128
42,950	**43,000**	0	0	0	64	0	0	489	1,117
43,000	**43,050**	0	0	0	53	0	0	478	1,106
43,050	**43,100**	0	0	0	43	0	0	467	1,096
43,100	**43,150**	0	0	0	32	0	0	457	1,085
43,150	**43,200**	0	0	0	22	0	0	446	1,075
43,200	**43,250**	0	0	0	11	0	0	436	1,064

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Need more information or forms? See page 96.

2009 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 you have–				Married filing jointly and you have–			
		No Children	One Child	Two Children	Three Children	No Children	One Child	Two Children	Three Children
At least	But less than	Your credit is–				Your credit is–			
43,250	**43,300**	0	0	0	*	0	0	425	1,054
43,300	**43,350**	0	0	0	0	0	0	415	1,043
43,350	**43,400**	0	0	0	0	0	0	404	1,033
43,400	**43,450**	0	0	0	0	0	0	394	1,022
43,450	**43,500**	0	0	0	0	0	0	383	1,012
43,500	**43,550**	0	0	0	0	0	0	373	1,001
43,550	**43,600**	0	0	0	0	0	0	362	991
43,600	**43,650**	0	0	0	0	0	0	352	980
43,650	**43,700**	0	0	0	0	0	0	341	970
43,700	**43,750**	0	0	0	0	0	0	331	959
43,750	**43,800**	0	0	0	0	0	0	320	949
43,800	**43,850**	0	0	0	0	0	0	310	938
43,850	**43,900**	0	0	0	0	0	0	299	927
43,900	**43,950**	0	0	0	0	0	0	288	917
43,950	**44,000**	0	0	0	0	0	0	278	906
44,000	**44,050**	0	0	0	0	0	0	267	896
44,050	**44,100**	0	0	0	0	0	0	257	885
44,100	**44,150**	0	0	0	0	0	0	246	875
44,150	**44,200**	0	0	0	0	0	0	236	864
44,200	**44,250**	0	0	0	0	0	0	225	854
44,250	**44,300**	0	0	0	0	0	0	215	843
44,300	**44,350**	0	0	0	0	0	0	204	833
44,350	**44,400**	0	0	0	0	0	0	194	822
44,400	**44,450**	0	0	0	0	0	0	183	812
44,450	**44,500**	0	0	0	0	0	0	173	801
44,500	**44,550**	0	0	0	0	0	0	162	791
44,550	**44,600**	0	0	0	0	0	0	152	780
44,600	**44,650**	0	0	0	0	0	0	141	770
44,650	**44,700**	0	0	0	0	0	0	130	759
44,700	**44,750**	0	0	0	0	0	0	120	748
44,750	**44,800**	0	0	0	0	0	0	109	738
44,800	**44,850**	0	0	0	0	0	0	99	727
44,850	**44,900**	0	0	0	0	0	0	88	717
44,900	**44,950**	0	0	0	0	0	0	78	706
44,950	**45,000**	0	0	0	0	0	0	67	696
45,000	**45,050**	0	0	0	0	0	0	57	685
45,050	**45,100**	0	0	0	0	0	0	46	675
45,100	**45,150**	0	0	0	0	0	0	36	664
45,150	**45,200**	0	0	0	0	0	0	25	654
45,200	**45,250**	0	0	0	0	0	0	15	643
45,250	**45,300**	0	0	0	0	0	0	**	633
45,300	**45,350**	0	0	0	0	0	0	0	622
45,350	**45,400**	0	0	0	0	0	0	0	612
45,400	**45,450**	0	0	0	0	0	0	0	601
45,450	**45,500**	0	0	0	0	0	0	0	591
45,500	**45,550**	0	0	0	0	0	0	0	580
45,550	**45,600**	0	0	0	0	0	0	0	569
45,600	**45,650**	0	0	0	0	0	0	0	559
45,650	**45,700**	0	0	0	0	0	0	0	548
45,700	**45,750**	0	0	0	0	0	0	0	538
45,750	**45,800**	0	0	0	0	0	0	0	527
45,800	**45,850**	0	0	0	0	0	0	0	517
45,850	**45,900**	0	0	0	0	0	0	0	506
45,900	**45,950**	0	0	0	0	0	0	0	496
45,950	**46,000**	0	0	0	0	0	0	0	485

*If the amount you are looking up from the worksheet is at least $43,250 but less than $43,279, your credit is $3. Otherwise, you cannot take the credit.
**If the amount you are looking up from the worksheet is at least $45,250 but less than $45,295, your credit is $5. Otherwise, you cannot take the credit.

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2009 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 you have–				Married filing jointly and you have–			
		No Children	One Child	Two Children	Three Children	No Children	One Child	Two Children	Three Children
At least	But less than	Your credit is–				Your credit is–			
46,000	**46,050**	0	0	0	0	0	0	0	475
46,050	**46,100**	0	0	0	0	0	0	0	464
46,100	**46,150**	0	0	0	0	0	0	0	454
46,150	**46,200**	0	0	0	0	0	0	0	443
46,200	**46,250**	0	0	0	0	0	0	0	433
46,250	**46,300**	0	0	0	0	0	0	0	422
46,300	**46,350**	0	0	0	0	0	0	0	412
46,350	**46,400**	0	0	0	0	0	0	0	401
46,400	**46,450**	0	0	0	0	0	0	0	390
46,450	**46,500**	0	0	0	0	0	0	0	380
46,500	**46,550**	0	0	0	0	0	0	0	369
46,550	**46,600**	0	0	0	0	0	0	0	359
46,600	**46,650**	0	0	0	0	0	0	0	348
46,650	**46,700**	0	0	0	0	0	0	0	338
46,700	**46,750**	0	0	0	0	0	0	0	327
46,750	**46,800**	0	0	0	0	0	0	0	317
46,800	**46,850**	0	0	0	0	0	0	0	306
46,850	**46,900**	0	0	0	0	0	0	0	296
46,900	**46,950**	0	0	0	0	0	0	0	285
46,950	**47,000**	0	0	0	0	0	0	0	275
47,000	**47,050**	0	0	0	0	0	0	0	264
47,050	**47,100**	0	0	0	0	0	0	0	254
47,100	**47,150**	0	0	0	0	0	0	0	243
47,150	**47,200**	0	0	0	0	0	0	0	232
47,200	**47,250**	0	0	0	0	0	0	0	222
47,250	**47,300**	0	0	0	0	0	0	0	211
47,300	**47,350**	0	0	0	0	0	0	0	201
47,350	**47,400**	0	0	0	0	0	0	0	190
47,400	**47,450**	0	0	0	0	0	0	0	180
47,450	**47,500**	0	0	0	0	0	0	0	169
47,500	**47,550**	0	0	0	0	0	0	0	159
47,550	**47,600**	0	0	0	0	0	0	0	148
47,600	**47,650**	0	0	0	0	0	0	0	138
47,650	**47,700**	0	0	0	0	0	0	0	127
47,700	**47,750**	0	0	0	0	0	0	0	117
47,750	**47,800**	0	0	0	0	0	0	0	106
47,800	**47,850**	0	0	0	0	0	0	0	96
47,850	**47,900**	0	0	0	0	0	0	0	85
47,900	**47,950**	0	0	0	0	0	0	0	75
47,950	**48,000**	0	0	0	0	0	0	0	64
48,000	**48,050**	0	0	0	0	0	0	0	53
48,050	**48,100**	0	0	0	0	0	0	0	43
48,100	**48,150**	0	0	0	0	0	0	0	32
48,150	**48,200**	0	0	0	0	0	0	0	22
48,200	**48,250**	0	0	0	0	0	0	0	11
48,250	**48,279**	0	0	0	0	0	0	0	3

Need more information or forms? See page 96.

Line 65

Additional Child Tax Credit

What Is the Additional Child Tax Credit?

This credit is for certain people who have at least one qualifying child as defined in the instructions for line 6c on page 17. The additional child tax credit may give you a refund even if you do not owe any tax.

Two Steps To Take the Additional Child Tax Credit!

Step 1. Be sure you figured the amount, if any, of your child tax credit. See the instructions for line 51 that begin on page 42.

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

Line 66

Refundable Education Credit from Form 8863

If you meet the requirements to claim the American opportunity credit (see the instructions for line 49 on page 40), enter on line 66 the amount, if any, from Form 8863, line 16.

Line 67

First-Time Homebuyer Credit

You may be able to take this credit if you bought a main home in the United States and you (and your spouse if married) did not own any other main home during the 3-year period ending on the date you bought the home. If you constructed your main home, you are treated as having bought it on the date you first occupied it. If you bought the home after 2008 and before May 1, 2010 (before July 1, 2010, if you entered into a written binding contract before May 1, 2010), the credit generally is 10% of the purchase price of the home but is limited to $8,000 ($4,000 if married filing separately).

You also may be able to take the credit, but it is limited to $6,500 ($3,250 if married filing separately), if:

1. You bought a main home in the United States after November 6, 2009, and before May 1, 2010 (before July 1, 2010, if you entered into a written binding contract before May 1, 2010), and

2. You (and your spouse if married) owned and used the same home as your main home for any period of 5 consecutive years during the 8-year period ending on the date you bought the home described in (1) above.

No credit is allowed for homes bought after April 30, 2010 (after June 30, 2010, if you entered into a written binding contract before May 1, 2010).

You can choose to claim the credit on your 2009 return for a home you bought in 2010 that qualifies for the credit.

You generally must repay the credit if:

- You dispose of the home within 36 months after buying it, or
- You stop using the home as your main home during that 36-month period.

See Form 5405 for more details, including special rules for certain members of the uniformed services, members of the U.S. Foreign Service, and employees of the intelligence community on official extended duty service.

TIP

Credit claimed on 2008 return. *The maximum credit was originally $7,500 ($3,750 if married filing separately). So if you made the election to claim the credit on your 2008 return for a home you bought in 2009 and you did not use the February 2009 revision of Form 5405, you now may be able to claim a larger credit (up to $8,000) on an amended 2008 return. See* Amended Return *on page 91.*

Line 68

Amount Paid With Request for Extension To File

If you filed Form 4868 to get an automatic extension of time to file Form 1040, enter any amount you paid with that form or by electronic funds withdrawal or credit or debit card. If you paid by credit or debit card, do not include on line 68 the convenience fee you were charged. Also, include any amounts paid with Form 2350.

Line 69

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 2009 and total wages of more than $106,800, 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 $6,621.60. But if any one employer withheld more than $6,621.60, you cannot claim the excess on your return. The employer should adjust the tax for you. If the employer does not adjust the overcollection, you can file a claim for refund using Form 843. Figure this amount separately for you and your spouse.

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

For more details, see Pub. 505.

Line 70

Check the box(es) on line 70 to report any credit from Form 2439, 4136, 8801 (line 29), or 8885.

Refund

Line 72

Amount Overpaid

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

If you want to check the status of your refund, please wait at least 72 hours after IRS acknowledges receipt of your e-filed return (3 to 4 weeks after you mail a paper return) to do so. But if you filed Form 8379 with your return, allow 14 weeks (11 weeks if you filed electronically). See page 93 for details.

TIP

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 2010 *on page 90.*

Refund Offset

If you owe past-due federal tax, state income tax, child support, spousal support, or certain federal nontax debts, such as student loans, all or part of the overpayment on line 72 may be used (offset) to pay the past-due amount. Offsets for federal taxes are made by the IRS. All other offsets are made by the Treasury Department's Financial Management Service (FMS). For federal tax offsets, you will receive a notice from the IRS. For all other offsets, you will receive a notice from FMS. To find out if you may have an offset or if you have any questions about it, contact the agency to which you owe the debt.

Injured Spouse

If you file a joint return and your spouse has not paid past-due federal tax, state income tax, child support, spousal support, or a federal nontax debt, such as a student loan, part or all of the overpayment on line 72 may be used (offset) to pay the past-due amount. But your part of the overpayment may be refunded to you if certain conditions apply and you complete Form 8379. For details, use TeleTax topic 203 (see page 93) or see Form 8379.

Lines 73a Through 73d

DIRECT DEPOSIT

Simple. Safe. Secure.

Fast Refunds! 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 on this page.

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.

If you want us to directly deposit the amount shown on line 73a 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:

- Check the box on line 73a and attach Form 8888 if you want to split the direct deposit of your refund among two or three accounts, or
- Complete lines 73b through 73d if you want your refund deposited to only one account.

Otherwise, we will send you a check.

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

CAUTION *The IRS is not 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. Do not use the routing number on a deposit slip if it is different from the routing number on your checks.*

If you file a joint return and check the box on line 73a and attach Form 8888 or fill in lines 73b through 73d, your spouse may get at least part of the refund.

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.

TreasuryDirect®. You can request a deposit of your refund to a TreasuryDirect® online account to buy U.S. Treasury marketable securities and savings bonds. For more information, go to *www.treasurydirect.gov.*

U.S. Series I Savings Bonds. You can use your refund to buy up to $5,000 in U.S. Series I Savings Bonds. The amount you request must be a multiple of $50. You do not need a TreasuryDirect® account to do this. See the Form 8888 instructions for details.

Line 73a

You cannot file Form 8888 and split your refund among two or three accounts if Form 8379 is filed with your return.

Line 73b

The routing number must be nine digits. The first two digits must be 01 through 12 or 21 through 32. Otherwise, the direct deposit will be rejected and a check will be sent instead. On the sample check below, the routing number is 250250025. Bob and Jennifer Maple 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 73b if:

- Your deposit is to a savings account that does not allow you to write checks, or
- Your checks state they are payable through a financial institution different from the one at which you have your checking account.

Line 73c

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. For a TreasuryDirect® online account, check the "Savings" box.

Line 73d

The account number can be up to 17 characters (both numbers and letters). Include hyphens but omit spaces and special symbols. Enter the number from left to right and leave any unused boxes blank. On the sample check below, the account number is 20202086. Do not include the check number.

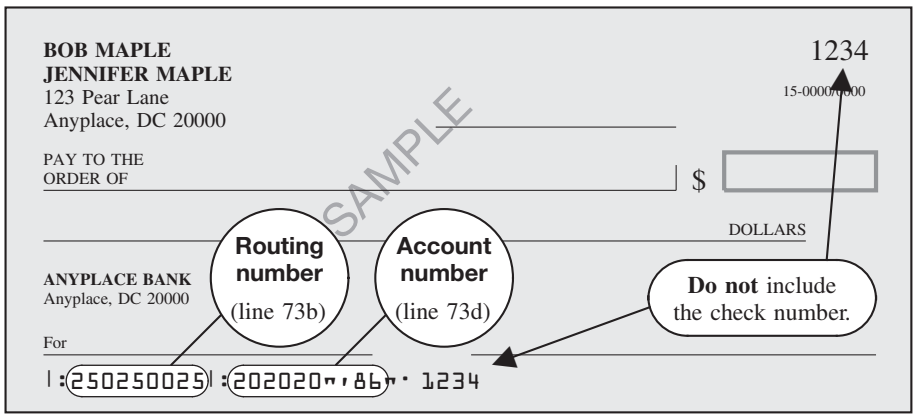
You cannot request a deposit of your refund to an account that is not in your name (such as your tax preparer's own account).

CAUTION *Some financial institutions will not allow a joint refund to be deposited to an individual account. If the direct deposit is rejected, a check will be sent instead. The IRS is not responsible if a financial institution rejects a direct deposit.*

Individual Retirement Arrangement (IRA)

You can have your refund directly deposited to a traditional IRA, Roth IRA, 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 of your account of the year to which the deposit is to be applied unless the trustee will not accept a deposit for 2009. If you do not, the trustee can assume the deposit is for the year during which you are filing the return. For example, if you file your 2009 return during 2010 and do not notify the trustee in advance, the trustee can assume the deposit to your IRA is for 2010. If you designate your deposit to be for 2009, you must verify that the deposit was actually made to the account by the due date of the return (without regard to extensions). If the deposit is not made by that date, the deposit is not an IRA contribution for 2009. In that case, you must file an amended 2009 return and reduce any IRA

Sample Check—Lines 73b Through 73d



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

Need more information or forms? See page 96.

deduction and any retirement savings contributions credit you claimed.

You and your spouse, if filing jointly, each may be able to contribute up to $5,000 ($6,000 if age 50 or older at the end of 2009) to a traditional IRA or Roth IRA for 2009. The limit for 2010 is also $5,000 ($6,000 if age 50 or older at the end of 2010). A higher limit may apply for 2009 if you were a participant in a 401(k) plan and your employer was in bankruptcy in an earlier year. You may owe a penalty if your contributions exceed these limits.

For more information on IRAs, see Pub. 590.

Line 74

Applied to Your 2010 Estimated Tax

Enter on line 74 the amount, if any, of the overpayment on line 72 you want applied to your 2010 estimated tax. We will apply this amount to your account unless you attach a statement requesting us to apply it to your spouse's account. Include your spouse's social security number in the attached statement.

This election to apply part or all of the amount overpaid to your 2010 estimated tax cannot be changed later.

Amount You Owe

IRS *e-file* offers you the electronic payment option of electronic funds withdrawal (EFW). EFW can be used to pay your current year balance due and can be used to make up to four estimated tax payments. If you are filing early, you can schedule your payment for withdrawal from your account on a future date, up to and including April 15, 2010. If you file your return after April 15, 2010, you can include interest and penalty in your payment. Visit *www.irs.gov* and enter "e-pay" in the search box for details.

You can also pay using EFTPS, a free tax payment system that allows you to make payments online or by phone. For more information or details on enrolling, visit *www.eftps.gov* or call Customer Service at 1-800-316-6541. TTY/TDD help is available by calling 1-800-733-4829.

Line 75

Amount You Owe

To save interest and penalties, pay your taxes in full by April 15, 2010. You do not have to pay if line 75 is under $1.

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

You can pay by check, money order, or credit or debit card. Do not include any estimated tax payment for 2010 in this payment. Instead, make the estimated tax payment separately.

To pay by check or money order. Make your check or money order payable to the "United States Treasury" for the full amount due. Do not send cash. Do not attach the payment to your return. Write "2009 Form 1040" and your name, address, daytime phone number, and social security number (SSN) on your payment. If you are filing a joint return, enter the SSN shown first on your tax return.

To help process your payment, enter the amount on the right side of the check like this: $ XXX.XX. Do not use dashes or lines (for example, do not enter "$ XXX–" or "$ XXX$\frac{XX}{100}$").

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

To pay by credit or debit card. To pay by credit or debit card, call toll-free or visit the website of one of the service providers listed below and follow the instructions. A convenience fee will be charged by the service provider. This fee is deductible as a miscellaneous itemized deduction subject to the 2% of AGI limit on your 2010 income tax return. Fees may vary among the providers. You will be told what the fee is during the transaction and you will have the option to either continue or cancel the transaction. You can also find out what the fee will be by calling the provider's toll-free automated customer service number or visiting the provider's website shown below.

Link2Gov Corporation
1-888-PAY-1040™ (1-888-729-1040)
1-888-658-5465 (Customer Service)
www.PAY1040.com

RBS WorldPay, Inc.
1-888-9-PAY-TAX™
(1-888-972-9829)
1-877-517-4881 (Customer Service)
www.payUSAtax.com

Official Payments Corporation
1-888-UPAY-TAX™
(1-888-872-9829)
1-877-754-4413 (Customer Service)
www.officialpayments.com

You may need to (a) increase the amount of income tax withheld from your pay by filing a new Form W-4, (b) increase the tax withheld from other income by filing Form W-4P or W-4V, or (c) make estimated tax payments for 2010. See Income Tax Withholding and Estimated Tax Payments for 2010 *on page 90.*

What If You Cannot Pay?

If you cannot pay the full amount shown on line 75 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. Generally, you can have up to 60 months to pay. 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 April 15, 2010. 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 *www.irs.gov*, click on "I Need To" and select "Set Up a Payment Plan." If you use Form 9465, you should receive a response to your request to make installment payments within 30 days. But if you file your return after March 31, it may take us longer to reply.

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 April 15, 2010. An extension generally will not be granted for more than 6 months. You will be charged interest on the tax not paid by April 15, 2010. You must pay the tax before the extension runs out. If you do not, penalties may be imposed.

Line 76

Estimated Tax Penalty

You may owe this penalty if:

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

For most people, the "tax shown on your return" is the amount on your 2009 Form 1040, line 60, minus the total of any amounts shown on lines 63, 64a, 65, 66, and 67 and Forms 8828, 4137, 4136, 5329 (Parts III through VIII only), 8801 (line 29 only), 8885, and 8919. Also subtract from line 60 any tax on an excess parachute payment, any excise tax on insider stock compensation of an expatriated corporation,

any uncollected social security and Medicare or RRTA tax on tips or group-term life insurance, any look-back interest due under section 167(g) or 460(b), and any recapture of COBRA premium assistance. When figuring the amount on line 60, include household employment taxes only if line 61 is more than zero or you would owe the penalty even if you did not include those taxes. But if you entered an amount on Schedule H, line 7, include the total of that amount plus the household employment taxes on Form 1040, line 59.

Exception. You will not owe the penalty if your 2008 tax return was for a tax year of 12 full months and **any** of the following applies.

1. You had no tax shown on your 2008 return and you were a U.S. citizen or resident for all of 2008.

2. The total of lines 61, 62, and 69 on your 2009 return is at least 100% of the tax shown on your 2008 return (110% of that amount if you are not a farmer or fisherman, your adjusted gross income (AGI) shown on your 2008 return was more than $150,000 (more than $75,000 if married filing separately for 2009), and item (3) below does not apply). Your estimated tax payments for 2009 must have been made on time and for the required amount.

3. The total of lines 61, 62, and 69 on your 2009 return is at least 90% of the tax shown on your 2008 return, your AGI shown on your 2008 return was less than $500,000 (less than $250,000 if married filing separately for 2009), and you certify on Form 2210 (or 2210-F for farmers and fishermen) that more than 50% of the gross income on your 2008 return was from a small business. A small business is one that had an average of fewer than 500 employees for 2008. See Form 2210 (or 2210-F) and its instructions for details. Your estimated tax payments for 2009 must have been made on time and for the required amount.

For most people, the "tax shown on your 2008 return" is the amount on your 2008 Form 1040, line 61, minus the total of any amounts shown on lines 64a, 66, 69, and 70 and Forms 8828, 4137, 4136, 5329 (Parts III through VIII only), 8801 (line 30 only), 8885, and 8919. Also subtract from line 61 any tax on an excess parachute payment, any excise tax on insider stock compensation of an expatriated corporation, any uncollected social security and Medicare or RRTA tax on tips or group-term life insurance, and any look-back interest due under section 167(g) or 460(b). When figuring the amount on line 61, include household employment taxes only if line 62 is more than zero or you would have owed the estimated tax penalty for 2008 even if you did not include those taxes. But if you entered an amount on your 2008 Schedule H, line 7, include the total of that amount plus the household employment taxes on your 2008 Form 1040, line 60.

TIP *The IRS will waive the penalty to the extent any underpayment is due to adjustments to the income tax withholding tables because of the making work pay credit. You must request a waiver by filing Form 2210 or 2210-F with your return.*

Figuring the Penalty

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

Enter the penalty on line 76. Add the penalty to any tax due and enter the total on line 75. If you are due a refund, subtract the penalty from the overpayment you show on line 72. Do not file Form 2210 with your return unless Form 2210 indicates that you must do so. Instead, keep it for your records.

TIP *Because Form 2210 is complicated, you can leave line 76 blank and the IRS will figure the penalty and send you a bill. We will not charge you interest on the penalty if you pay by the date specified on the bill. If your income varied during the year, the annualized income installment method may reduce the amount of your penalty. But you must file Form 2210 because the IRS cannot figure your penalty under this method. See the Instructions for Form 2210 for other situations in which you may be able to lower your penalty by filing Form 2210.*

Third Party Designee

If you want to allow your preparer, a friend, family member, or any other person you choose to discuss your 2009 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 are not authorizing the designee to receive any refund check, bind you to anything (including any additional tax liability), or otherwise represent you before the IRS. If you want to expand the designee's authorization, see Pub. 947.

The authorization will automatically end no later than the due date (without regard to extensions) for filing your 2010 tax return. This is April 15, 2011, for most people. If you wish to revoke the authorization before it ends, see Pub. 947.

Sign Your Return

Form 1040 is not considered a valid return unless you sign it. If you are filing a joint return, your spouse must also sign. If your spouse cannot sign the return, see Pub. 501. Be sure to date your return and enter your occupation(s). If you have someone prepare your return, you are still responsible for the correctness of the return. If your return is signed by a representative for you, you must have a power of attorney attached that specifically authorizes the representative to sign your return. To do this, you can use Form 2848. If you are filing a joint return as a surviving spouse, see *Death of a Taxpayer* on page 91.

Child's Return

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

Daytime Phone Number

Providing your daytime phone number may help speed the processing of your return. We may have questions about items on your return, such as the earned income credit, credit for child and dependent care expenses, etc. 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.

Paid Preparer Must Sign Your Return

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

IRS e-file

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.

Need more information or forms? See page 96.

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 2008 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 2008 Form 1040, line 38; Form 1040A, line 22; or Form 1040EZ, line 4. If you do not have your 2008 income tax return, call the IRS at 1-800-829-1040 to get a free transcript of your return. (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 2008 return.) You will also be prompted to enter your date of birth (DOB). Make sure your DOB is accurate and matches the information on record with the Social Security Administration by checking your annual social security statement.

CAUTION

You cannot use the Self-Select PIN method if you are a first-time filer under age 16 at the end of 2009.

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 are attaching or filing Form 1098-C, 2848 (for an electronic return signed by an agent), 3115, 3468 (if attachments are required), 4136 (if certificate or statement required), 5713, 8283 (if a statement is required for Section A or if Section B is completed), 8332 (or certain pages from a divorce decree or separation agreement that went into effect after 1984 and before 2009), 8858, 8864 (if certification or statement required), 8885, Schedule D-1 (Form 1040) (if you elect not to include your transactions on the electronic STCGL or LTCGL records), or Appendix A (statement by taxpayer using the procedures in Rev. Proc. 2009-20 to determine a theft loss deduction related to a fraudulent investment arrangement). This revenue procedure is found on page 749 of Internal Revenue Bulletin 2009-14 at *www.irs.gov/irb/2009-14_IRB/ar11.html.*

For more details, visit *www.irs.gov/efile* and click on "*Individual Taxpayers.*"

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.

2009 Tax Table

CAUTION

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

Example. Mr. and Mrs. Brown are filing a joint return. Their taxable income on Form 1040, line 43, is $25,300. First, they find the $25,300 – 25,350 taxable income line. Next, they find the column for married filing jointly and read down the column. The amount shown where the taxable income line and filing status column meet is $2,964. This is the tax amount they should enter on Form 1040, line 44.

Sample Table

At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
25,200	25,250	3,366	2,949	3,366	3,186
25,250	25,300	3,374	2,956	3,374	3,194
25,300	25,350	3,381	2,964	3,381	3,201
25,350	25,400	3,389	2,971	3,389	3,209

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
		Your tax is—			
0	5	0	0	0	0
5	15	1	1	1	1
15	25	2	2	2	2
25	50	4	4	4	4
50	75	6	6	6	6
75	100	9	9	9	9
100	125	11	11	11	11
125	150	14	14	14	14
150	175	16	16	16	16
175	200	19	19	19	19
200	225	21	21	21	21
225	250	24	24	24	24
250	275	26	26	26	26
275	300	29	29	29	29
300	325	31	31	31	31
325	350	34	34	34	34
350	375	36	36	36	36
375	400	39	39	39	39
400	425	41	41	41	41
425	450	44	44	44	44
450	475	46	46	46	46
475	500	49	49	49	49
500	525	51	51	51	51
525	550	54	54	54	54
550	575	56	56	56	56
575	600	59	59	59	59
600	625	61	61	61	61
625	650	64	64	64	64
650	675	66	66	66	66
675	700	69	69	69	69
700	725	71	71	71	71
725	750	74	74	74	74
750	775	76	76	76	76
775	800	79	79	79	79
800	825	81	81	81	81
825	850	84	84	84	84
850	875	86	86	86	86
875	900	89	89	89	89
900	925	91	91	91	91
925	950	94	94	94	94
950	975	96	96	96	96
975	1,000	99	99	99	99
1,000					
1,000	1,025	101	101	101	101
1,025	1,050	104	104	104	104
1,050	1,075	106	106	106	106
1,075	1,100	109	109	109	109
1,100	1,125	111	111	111	111
1,125	1,150	114	114	114	114
1,150	1,175	116	116	116	116
1,175	1,200	119	119	119	119
1,200	1,225	121	121	121	121
1,225	1,250	124	124	124	124
1,250	1,275	126	126	126	126
1,275	1,300	129	129	129	129

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
		Your tax is—			
1,300	1,325	131	131	131	131
1,325	1,350	134	134	134	134
1,350	1,375	136	136	136	136
1,375	1,400	139	139	139	139
1,400	1,425	141	141	141	141
1,425	1,450	144	144	144	144
1,450	1,475	146	146	146	146
1,475	1,500	149	149	149	149
1,500	1,525	151	151	151	151
1,525	1,550	154	154	154	154
1,550	1,575	156	156	156	156
1,575	1,600	159	159	159	159
1,600	1,625	161	161	161	161
1,625	1,650	164	164	164	164
1,650	1,675	166	166	166	166
1,675	1,700	169	169	169	169
1,700	1,725	171	171	171	171
1,725	1,750	174	174	174	174
1,750	1,775	176	176	176	176
1,775	1,800	179	179	179	179
1,800	1,825	181	181	181	181
1,825	1,850	184	184	184	184
1,850	1,875	186	186	186	186
1,875	1,900	189	189	189	189
1,900	1,925	191	191	191	191
1,925	1,950	194	194	194	194
1,950	1,975	196	196	196	196
1,975	2,000	199	199	199	199
2,000					
2,000	2,025	201	201	201	201
2,025	2,050	204	204	204	204
2,050	2,075	206	206	206	206
2,075	2,100	209	209	209	209
2,100	2,125	211	211	211	211
2,125	2,150	214	214	214	214
2,150	2,175	216	216	216	216
2,175	2,200	219	219	219	219
2,200	2,225	221	221	221	221
2,225	2,250	224	224	224	224
2,250	2,275	226	226	226	226
2,275	2,300	229	229	229	229
2,300	2,325	231	231	231	231
2,325	2,350	234	234	234	234
2,350	2,375	236	236	236	236
2,375	2,400	239	239	239	239
2,400	2,425	241	241	241	241
2,425	2,450	244	244	244	244
2,450	2,475	246	246	246	246
2,475	2,500	249	249	249	249
2,500	2,525	251	251	251	251
2,525	2,550	254	254	254	254
2,550	2,575	256	256	256	256
2,575	2,600	259	259	259	259
2,600	2,625	261	261	261	261
2,625	2,650	264	264	264	264
2,650	2,675	266	266	266	266
2,675	2,700	269	269	269	269

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
		Your tax is—			
2,700	2,725	271	271	271	271
2,725	2,750	274	274	274	274
2,750	2,775	276	276	276	276
2,775	2,800	279	279	279	279
2,800	2,825	281	281	281	281
2,825	2,850	284	284	284	284
2,850	2,875	286	286	286	286
2,875	2,900	289	289	289	289
2,900	2,925	291	291	291	291
2,925	2,950	294	294	294	294
2,950	2,975	296	296	296	296
2,975	3,000	299	299	299	299
3,000					
3,000	3,050	303	303	303	303
3,050	3,100	308	308	308	308
3,100	3,150	313	313	313	313
3,150	3,200	318	318	318	318
3,200	3,250	323	323	323	323
3,250	3,300	328	328	328	328
3,300	3,350	333	333	333	333
3,350	3,400	338	338	338	338
3,400	3,450	343	343	343	343
3,450	3,500	348	348	348	348
3,500	3,550	353	353	353	353
3,550	3,600	358	358	358	358
3,600	3,650	363	363	363	363
3,650	3,700	368	368	368	368
3,700	3,750	373	373	373	373
3,750	3,800	378	378	378	378
3,800	3,850	383	383	383	383
3,850	3,900	388	388	388	388
3,900	3,950	393	393	393	393
3,950	4,000	398	398	398	398
4,000					
4,000	4,050	403	403	403	403
4,050	4,100	408	408	408	408
4,100	4,150	413	413	413	413
4,150	4,200	418	418	418	418
4,200	4,250	423	423	423	423
4,250	4,300	428	428	428	428
4,300	4,350	433	433	433	433
4,350	4,400	438	438	438	438
4,400	4,450	443	443	443	443
4,450	4,500	448	448	448	448
4,500	4,550	453	453	453	453
4,550	4,600	458	458	458	458
4,600	4,650	463	463	463	463
4,650	4,700	468	468	468	468
4,700	4,750	473	473	473	473
4,750	4,800	478	478	478	478
4,800	4,850	483	483	483	483
4,850	4,900	488	488	488	488
4,900	4,950	493	493	493	493
4,950	5,000	498	498	498	498

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

(Continued on page 78)

2009 Tax Table – *Continued*

If line 43 (taxable income) is — At least	But less than	And you are — Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is —			
5,000					
5,000	**5,050**	503	503	503	503
5,050	**5,100**	508	508	508	508
5,100	**5,150**	513	513	513	513
5,150	**5,200**	518	518	518	518
5,200	**5,250**	523	523	523	523
5,250	**5,300**	528	528	528	528
5,300	**5,350**	533	533	533	533
5,350	**5,400**	538	538	538	538
5,400	**5,450**	543	543	543	543
5,450	**5,500**	548	548	548	548
5,500	**5,550**	553	553	553	553
5,550	**5,600**	558	558	558	558
5,600	**5,650**	563	563	563	563
5,650	**5,700**	568	568	568	568
5,700	**5,750**	573	573	573	573
5,750	**5,800**	578	578	578	578
5,800	**5,850**	583	583	583	583
5,850	**5,900**	588	588	588	588
5,900	**5,950**	593	593	593	593
5,950	**6,000**	598	598	598	598
6,000					
6,000	**6,050**	603	603	603	603
6,050	**6,100**	608	608	608	608
6,100	**6,150**	613	613	613	613
6,150	**6,200**	618	618	618	618
6,200	**6,250**	623	623	623	623
6,250	**6,300**	628	628	628	628
6,300	**6,350**	633	633	633	633
6,350	**6,400**	638	638	638	638
6,400	**6,450**	643	643	643	643
6,450	**6,500**	648	648	648	648
6,500	**6,550**	653	653	653	653
6,550	**6,600**	658	658	658	658
6,600	**6,650**	663	663	663	663
6,650	**6,700**	668	668	668	668
6,700	**6,750**	673	673	673	673
6,750	**6,800**	678	678	678	678
6,800	**6,850**	683	683	683	683
6,850	**6,900**	688	688	688	688
6,900	**6,950**	693	693	693	693
6,950	**7,000**	698	698	698	698
7,000					
7,000	**7,050**	703	703	703	703
7,050	**7,100**	708	708	708	708
7,100	**7,150**	713	713	713	713
7,150	**7,200**	718	718	718	718
7,200	**7,250**	723	723	723	723
7,250	**7,300**	728	728	728	728
7,300	**7,350**	733	733	733	733
7,350	**7,400**	738	738	738	738
7,400	**7,450**	743	743	743	743
7,450	**7,500**	748	748	748	748
7,500	**7,550**	753	753	753	753
7,550	**7,600**	758	758	758	758
7,600	**7,650**	763	763	763	763
7,650	**7,700**	768	768	768	768
7,700	**7,750**	773	773	773	773
7,750	**7,800**	778	778	778	778
7,800	**7,850**	783	783	783	783
7,850	**7,900**	788	788	788	788
7,900	**7,950**	793	793	793	793
7,950	**8,000**	798	798	798	798

If line 43 (taxable income) is — At least	But less than	And you are — Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is —			
8,000					
8,000	**8,050**	803	803	803	803
8,050	**8,100**	808	808	808	808
8,100	**8,150**	813	813	813	813
8,150	**8,200**	818	818	818	818
8,200	**8,250**	823	823	823	823
8,250	**8,300**	828	828	828	828
8,300	**8,350**	833	833	833	833
8,350	**8,400**	839	838	839	838
8,400	**8,450**	846	843	846	843
8,450	**8,500**	854	848	854	848
8,500	**8,550**	861	853	861	853
8,550	**8,600**	869	858	869	858
8,600	**8,650**	876	863	876	863
8,650	**8,700**	884	868	884	868
8,700	**8,750**	891	873	891	873
8,750	**8,800**	899	878	899	878
8,800	**8,850**	906	883	906	883
8,850	**8,900**	914	888	914	888
8,900	**8,950**	921	893	921	893
8,950	**9,000**	929	898	929	898
9,000					
9,000	**9,050**	936	903	936	903
9,050	**9,100**	944	908	944	908
9,100	**9,150**	951	913	951	913
9,150	**9,200**	959	918	959	918
9,200	**9,250**	966	923	966	923
9,250	**9,300**	974	928	974	928
9,300	**9,350**	981	933	981	933
9,350	**9,400**	989	938	989	938
9,400	**9,450**	996	943	996	943
9,450	**9,500**	1,004	948	1,004	948
9,500	**9,550**	1,011	953	1,011	953
9,550	**9,600**	1,019	958	1,019	958
9,600	**9,650**	1,026	963	1,026	963
9,650	**9,700**	1,034	968	1,034	968
9,700	**9,750**	1,041	973	1,041	973
9,750	**9,800**	1,049	978	1,049	978
9,800	**9,850**	1,056	983	1,056	983
9,850	**9,900**	1,064	988	1,064	988
9,900	**9,950**	1,071	993	1,071	993
9,950	**10,000**	1,079	998	1,079	998
10,000					
10,000	**10,050**	1,086	1,003	1,086	1,003
10,050	**10,100**	1,094	1,008	1,094	1,008
10,100	**10,150**	1,101	1,013	1,101	1,013
10,150	**10,200**	1,109	1,018	1,109	1,018
10,200	**10,250**	1,116	1,023	1,116	1,023
10,250	**10,300**	1,124	1,028	1,124	1,028
10,300	**10,350**	1,131	1,033	1,131	1,033
10,350	**10,400**	1,139	1,038	1,139	1,038
10,400	**10,450**	1,146	1,043	1,146	1,043
10,450	**10,500**	1,154	1,048	1,154	1,048
10,500	**10,550**	1,161	1,053	1,161	1,053
10,550	**10,600**	1,169	1,058	1,169	1,058
10,600	**10,650**	1,176	1,063	1,176	1,063
10,650	**10,700**	1,184	1,068	1,184	1,068
10,700	**10,750**	1,191	1,073	1,191	1,073
10,750	**10,800**	1,199	1,078	1,199	1,078
10,800	**10,850**	1,206	1,083	1,206	1,083
10,850	**10,900**	1,214	1,088	1,214	1,088
10,900	**10,950**	1,221	1,093	1,221	1,093
10,950	**11,000**	1,229	1,098	1,229	1,098

If line 43 (taxable income) is — At least	But less than	And you are — Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is —			
11,000					
11,000	**11,050**	1,236	1,103	1,236	1,103
11,050	**11,100**	1,244	1,108	1,244	1,108
11,100	**11,150**	1,251	1,113	1,251	1,113
11,150	**11,200**	1,259	1,118	1,259	1,118
11,200	**11,250**	1,266	1,123	1,266	1,123
11,250	**11,300**	1,274	1,128	1,274	1,128
11,300	**11,350**	1,281	1,133	1,281	1,133
11,350	**11,400**	1,289	1,138	1,289	1,138
11,400	**11,450**	1,296	1,143	1,296	1,143
11,450	**11,500**	1,304	1,148	1,304	1,148
11,500	**11,550**	1,311	1,153	1,311	1,153
11,550	**11,600**	1,319	1,158	1,319	1,158
11,600	**11,650**	1,326	1,163	1,326	1,163
11,650	**11,700**	1,334	1,168	1,334	1,168
11,700	**11,750**	1,341	1,173	1,341	1,173
11,750	**11,800**	1,349	1,178	1,349	1,178
11,800	**11,850**	1,356	1,183	1,356	1,183
11,850	**11,900**	1,364	1,188	1,364	1,188
11,900	**11,950**	1,371	1,193	1,371	1,193
11,950	**12,000**	1,379	1,198	1,379	1,199
12,000					
12,000	**12,050**	1,386	1,203	1,386	1,206
12,050	**12,100**	1,394	1,208	1,394	1,214
12,100	**12,150**	1,401	1,213	1,401	1,221
12,150	**12,200**	1,409	1,218	1,409	1,229
12,200	**12,250**	1,416	1,223	1,416	1,236
12,250	**12,300**	1,424	1,228	1,424	1,244
12,300	**12,350**	1,431	1,233	1,431	1,251
12,350	**12,400**	1,439	1,238	1,439	1,259
12,400	**12,450**	1,446	1,243	1,446	1,266
12,450	**12,500**	1,454	1,248	1,454	1,274
12,500	**12,550**	1,461	1,253	1,461	1,281
12,550	**12,600**	1,469	1,258	1,469	1,289
12,600	**12,650**	1,476	1,263	1,476	1,296
12,650	**12,700**	1,484	1,268	1,484	1,304
12,700	**12,750**	1,491	1,273	1,491	1,311
12,750	**12,800**	1,499	1,278	1,499	1,319
12,800	**12,850**	1,506	1,283	1,506	1,326
12,850	**12,900**	1,514	1,288	1,514	1,334
12,900	**12,950**	1,521	1,293	1,521	1,341
12,950	**13,000**	1,529	1,298	1,529	1,349
13,000					
13,000	**13,050**	1,536	1,303	1,536	1,356
13,050	**13,100**	1,544	1,308	1,544	1,364
13,100	**13,150**	1,551	1,313	1,551	1,371
13,150	**13,200**	1,559	1,318	1,559	1,379
13,200	**13,250**	1,566	1,323	1,566	1,386
13,250	**13,300**	1,574	1,328	1,574	1,394
13,300	**13,350**	1,581	1,333	1,581	1,401
13,350	**13,400**	1,589	1,338	1,589	1,409
13,400	**13,450**	1,596	1,343	1,596	1,416
13,450	**13,500**	1,604	1,348	1,604	1,424
13,500	**13,550**	1,611	1,353	1,611	1,431
13,550	**13,600**	1,619	1,358	1,619	1,439
13,600	**13,650**	1,626	1,363	1,626	1,446
13,650	**13,700**	1,634	1,368	1,634	1,454
13,700	**13,750**	1,641	1,373	1,641	1,461
13,750	**13,800**	1,649	1,378	1,649	1,469
13,800	**13,850**	1,656	1,383	1,656	1,476
13,850	**13,900**	1,664	1,388	1,664	1,484
13,900	**13,950**	1,671	1,393	1,671	1,491
13,950	**14,000**	1,679	1,398	1,679	1,499

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

(Continued on page 79)

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
		Your tax is—			
14,000					
14,000	**14,050**	1,686	1,403	1,686	1,506
14,050	**14,100**	1,694	1,408	1,694	1,514
14,100	**14,150**	1,701	1,413	1,701	1,521
14,150	**14,200**	1,709	1,418	1,709	1,529
14,200	**14,250**	1,716	1,423	1,716	1,536
14,250	**14,300**	1,724	1,428	1,724	1,544
14,300	**14,350**	1,731	1,433	1,731	1,551
14,350	**14,400**	1,739	1,438	1,739	1,559
14,400	**14,450**	1,746	1,443	1,746	1,566
14,450	**14,500**	1,754	1,448	1,754	1,574
14,500	**14,550**	1,761	1,453	1,761	1,581
14,550	**14,600**	1,769	1,458	1,769	1,589
14,600	**14,650**	1,776	1,463	1,776	1,596
14,650	**14,700**	1,784	1,468	1,784	1,604
14,700	**14,750**	1,791	1,473	1,791	1,611
14,750	**14,800**	1,799	1,478	1,799	1,619
14,800	**14,850**	1,806	1,483	1,806	1,626
14,850	**14,900**	1,814	1,488	1,814	1,634
14,900	**14,950**	1,821	1,493	1,821	1,641
14,950	**15,000**	1,829	1,498	1,829	1,649
15,000					
15,000	**15,050**	1,836	1,503	1,836	1,656
15,050	**15,100**	1,844	1,508	1,844	1,664
15,100	**15,150**	1,851	1,513	1,851	1,671
15,150	**15,200**	1,859	1,518	1,859	1,679
15,200	**15,250**	1,866	1,523	1,866	1,686
15,250	**15,300**	1,874	1,528	1,874	1,694
15,300	**15,350**	1,881	1,533	1,881	1,701
15,350	**15,400**	1,889	1,538	1,889	1,709
15,400	**15,450**	1,896	1,543	1,896	1,716
15,450	**15,500**	1,904	1,548	1,904	1,724
15,500	**15,550**	1,911	1,553	1,911	1,731
15,550	**15,600**	1,919	1,558	1,919	1,739
15,600	**15,650**	1,926	1,563	1,926	1,746
15,650	**15,700**	1,934	1,568	1,934	1,754
15,700	**15,750**	1,941	1,573	1,941	1,761
15,750	**15,800**	1,949	1,578	1,949	1,769
15,800	**15,850**	1,956	1,583	1,956	1,776
15,850	**15,900**	1,964	1,588	1,964	1,784
15,900	**15,950**	1,971	1,593	1,971	1,791
15,950	**16,000**	1,979	1,598	1,979	1,799
16,000					
16,000	**16,050**	1,986	1,603	1,986	1,806
16,050	**16,100**	1,994	1,608	1,994	1,814
16,100	**16,150**	2,001	1,613	2,001	1,821
16,150	**16,200**	2,009	1,618	2,009	1,829
16,200	**16,250**	2,016	1,623	2,016	1,836
16,250	**16,300**	2,024	1,628	2,024	1,844
16,300	**16,350**	2,031	1,633	2,031	1,851
16,350	**16,400**	2,039	1,638	2,039	1,859
16,400	**16,450**	2,046	1,643	2,046	1,866
16,450	**16,500**	2,054	1,648	2,054	1,874
16,500	**16,550**	2,061	1,653	2,061	1,881
16,550	**16,600**	2,069	1,658	2,069	1,889
16,600	**16,650**	2,076	1,663	2,076	1,896
16,650	**16,700**	2,084	1,668	2,084	1,904
16,700	**16,750**	2,091	1,674	2,091	1,911
16,750	**16,800**	2,099	1,681	2,099	1,919
16,800	**16,850**	2,106	1,689	2,106	1,926
16,850	**16,900**	2,114	1,696	2,114	1,934
16,900	**16,950**	2,121	1,704	2,121	1,941
16,950	**17,000**	2,129	1,711	2,129	1,949

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
		Your tax is—			
17,000					
17,000	**17,050**	2,136	1,719	2,136	1,956
17,050	**17,100**	2,144	1,726	2,144	1,964
17,100	**17,150**	2,151	1,734	2,151	1,971
17,150	**17,200**	2,159	1,741	2,159	1,979
17,200	**17,250**	2,166	1,749	2,166	1,986
17,250	**17,300**	2,174	1,756	2,174	1,994
17,300	**17,350**	2,181	1,764	2,181	2,001
17,350	**17,400**	2,189	1,771	2,189	2,009
17,400	**17,450**	2,196	1,779	2,196	2,016
17,450	**17,500**	2,204	1,786	2,204	2,024
17,500	**17,550**	2,211	1,794	2,211	2,031
17,550	**17,600**	2,219	1,801	2,219	2,039
17,600	**17,650**	2,226	1,809	2,226	2,046
17,650	**17,700**	2,234	1,816	2,234	2,054
17,700	**17,750**	2,241	1,824	2,241	2,061
17,750	**17,800**	2,249	1,831	2,249	2,069
17,800	**17,850**	2,256	1,839	2,256	2,076
17,850	**17,900**	2,264	1,846	2,264	2,084
17,900	**17,950**	2,271	1,854	2,271	2,091
17,950	**18,000**	2,279	1,861	2,279	2,099
18,000					
18,000	**18,050**	2,286	1,869	2,286	2,106
18,050	**18,100**	2,294	1,876	2,294	2,114
18,100	**18,150**	2,301	1,884	2,301	2,121
18,150	**18,200**	2,309	1,891	2,309	2,129
18,200	**18,250**	2,316	1,899	2,316	2,136
18,250	**18,300**	2,324	1,906	2,324	2,144
18,300	**18,350**	2,331	1,914	2,331	2,151
18,350	**18,400**	2,339	1,921	2,339	2,159
18,400	**18,450**	2,346	1,929	2,346	2,166
18,450	**18,500**	2,354	1,936	2,354	2,174
18,500	**18,550**	2,361	1,944	2,361	2,181
18,550	**18,600**	2,369	1,951	2,369	2,189
18,600	**18,650**	2,376	1,959	2,376	2,196
18,650	**18,700**	2,384	1,966	2,384	2,204
18,700	**18,750**	2,391	1,974	2,391	2,211
18,750	**18,800**	2,399	1,981	2,399	2,219
18,800	**18,850**	2,406	1,989	2,406	2,226
18,850	**18,900**	2,414	1,996	2,414	2,234
18,900	**18,950**	2,421	2,004	2,421	2,241
18,950	**19,000**	2,429	2,011	2,429	2,249
19,000					
19,000	**19,050**	2,436	2,019	2,436	2,256
19,050	**19,100**	2,444	2,026	2,444	2,264
19,100	**19,150**	2,451	2,034	2,451	2,271
19,150	**19,200**	2,459	2,041	2,459	2,279
19,200	**19,250**	2,466	2,049	2,466	2,286
19,250	**19,300**	2,474	2,056	2,474	2,294
19,300	**19,350**	2,481	2,064	2,481	2,301
19,350	**19,400**	2,489	2,071	2,489	2,309
19,400	**19,450**	2,496	2,079	2,496	2,316
19,450	**19,500**	2,504	2,086	2,504	2,324
19,500	**19,550**	2,511	2,094	2,511	2,331
19,550	**19,600**	2,519	2,101	2,519	2,339
19,600	**19,650**	2,526	2,109	2,526	2,346
19,650	**19,700**	2,534	2,116	2,534	2,354
19,700	**19,750**	2,541	2,124	2,541	2,361
19,750	**19,800**	2,549	2,131	2,549	2,369
19,800	**19,850**	2,556	2,139	2,556	2,376
19,850	**19,900**	2,564	2,146	2,564	2,384
19,900	**19,950**	2,571	2,154	2,571	2,391
19,950	**20,000**	2,579	2,161	2,579	2,399

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
		Your tax is—			
20,000					
20,000	**20,050**	2,586	2,169	2,586	2,406
20,050	**20,100**	2,594	2,176	2,594	2,414
20,100	**20,150**	2,601	2,184	2,601	2,421
20,150	**20,200**	2,609	2,191	2,609	2,429
20,200	**20,250**	2,616	2,199	2,616	2,436
20,250	**20,300**	2,624	2,206	2,624	2,444
20,300	**20,350**	2,631	2,214	2,631	2,451
20,350	**20,400**	2,639	2,221	2,639	2,459
20,400	**20,450**	2,646	2,229	2,646	2,466
20,450	**20,500**	2,654	2,236	2,654	2,474
20,500	**20,550**	2,661	2,244	2,661	2,481
20,550	**20,600**	2,669	2,251	2,669	2,489
20,600	**20,650**	2,676	2,259	2,676	2,496
20,650	**20,700**	2,684	2,266	2,684	2,504
20,700	**20,750**	2,691	2,274	2,691	2,511
20,750	**20,800**	2,699	2,281	2,699	2,519
20,800	**20,850**	2,706	2,289	2,706	2,526
20,850	**20,900**	2,714	2,296	2,714	2,534
20,900	**20,950**	2,721	2,304	2,721	2,541
20,950	**21,000**	2,729	2,311	2,729	2,549
21,000					
21,000	**21,050**	2,736	2,319	2,736	2,556
21,050	**21,100**	2,744	2,326	2,744	2,564
21,100	**21,150**	2,751	2,334	2,751	2,571
21,150	**21,200**	2,759	2,341	2,759	2,579
21,200	**21,250**	2,766	2,349	2,766	2,586
21,250	**21,300**	2,774	2,356	2,774	2,594
21,300	**21,350**	2,781	2,364	2,781	2,601
21,350	**21,400**	2,789	2,371	2,789	2,609
21,400	**21,450**	2,796	2,379	2,796	2,616
21,450	**21,500**	2,804	2,386	2,804	2,624
21,500	**21,550**	2,811	2,394	2,811	2,631
21,550	**21,600**	2,819	2,401	2,819	2,639
21,600	**21,650**	2,826	2,409	2,826	2,646
21,650	**21,700**	2,834	2,416	2,834	2,654
21,700	**21,750**	2,841	2,424	2,841	2,661
21,750	**21,800**	2,849	2,431	2,849	2,669
21,800	**21,850**	2,856	2,439	2,856	2,676
21,850	**21,900**	2,864	2,446	2,864	2,684
21,900	**21,950**	2,871	2,454	2,871	2,691
21,950	**22,000**	2,879	2,461	2,879	2,699
22,000					
22,000	**22,050**	2,886	2,469	2,886	2,706
22,050	**22,100**	2,894	2,476	2,894	2,714
22,100	**22,150**	2,901	2,484	2,901	2,721
22,150	**22,200**	2,909	2,491	2,909	2,729
22,200	**22,250**	2,916	2,499	2,916	2,736
22,250	**22,300**	2,924	2,506	2,924	2,744
22,300	**22,350**	2,931	2,514	2,931	2,751
22,350	**22,400**	2,939	2,521	2,939	2,759
22,400	**22,450**	2,946	2,529	2,946	2,766
22,450	**22,500**	2,954	2,536	2,954	2,774
22,500	**22,550**	2,961	2,544	2,961	2,781
22,550	**22,600**	2,969	2,551	2,969	2,789
22,600	**22,650**	2,976	2,559	2,976	2,796
22,650	**22,700**	2,984	2,566	2,984	2,804
22,700	**22,750**	2,991	2,574	2,991	2,811
22,750	**22,800**	2,999	2,581	2,999	2,819
22,800	**22,850**	3,006	2,589	3,006	2,826
22,850	**22,900**	3,014	2,596	3,014	2,834
22,900	**22,950**	3,021	2,604	3,021	2,841
22,950	**23,000**	3,029	2,611	3,029	2,849

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

(Continued on page 80)

2009 Tax Table – *Continued*

If line 43 (taxable income) is — At least	But less than	And you are — Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is —			
23,000					
23,000	**23,050**	3,036	2,619	3,036	2,856
23,050	**23,100**	3,044	2,626	3,044	2,864
23,100	**23,150**	3,051	2,634	3,051	2,871
23,150	**23,200**	3,059	2,641	3,059	2,879
23,200	**23,250**	3,066	2,649	3,066	2,886
23,250	**23,300**	3,074	2,656	3,074	2,894
23,300	**23,350**	3,081	2,664	3,081	2,901
23,350	**23,400**	3,089	2,671	3,089	2,909
23,400	**23,450**	3,096	2,679	3,096	2,916
23,450	**23,500**	3,104	2,686	3,104	2,924
23,500	**23,550**	3,111	2,694	3,111	2,931
23,550	**23,600**	3,119	2,701	3,119	2,939
23,600	**23,650**	3,126	2,709	3,126	2,946
23,650	**23,700**	3,134	2,716	3,134	2,954
23,700	**23,750**	3,141	2,724	3,141	2,961
23,750	**23,800**	3,149	2,731	3,149	2,969
23,800	**23,850**	3,156	2,739	3,156	2,976
23,850	**23,900**	3,164	2,746	3,164	2,984
23,900	**23,950**	3,171	2,754	3,171	2,991
23,950	**24,000**	3,179	2,761	3,179	2,999
24,000					
24,000	**24,050**	3,186	2,769	3,186	3,006
24,050	**24,100**	3,194	2,776	3,194	3,014
24,100	**24,150**	3,201	2,784	3,201	3,021
24,150	**24,200**	3,209	2,791	3,209	3,029
24,200	**24,250**	3,216	2,799	3,216	3,036
24,250	**24,300**	3,224	2,806	3,224	3,044
24,300	**24,350**	3,231	2,814	3,231	3,051
24,350	**24,400**	3,239	2,821	3,239	3,059
24,400	**24,450**	3,246	2,829	3,246	3,066
24,450	**24,500**	3,254	2,836	3,254	3,074
24,500	**24,550**	3,261	2,844	3,261	3,081
24,550	**24,600**	3,269	2,851	3,269	3,089
24,600	**24,650**	3,276	2,859	3,276	3,096
24,650	**24,700**	3,284	2,866	3,284	3,104
24,700	**24,750**	3,291	2,874	3,291	3,111
24,750	**24,800**	3,299	2,881	3,299	3,119
24,800	**24,850**	3,306	2,889	3,306	3,126
24,850	**24,900**	3,314	2,896	3,314	3,134
24,900	**24,950**	3,321	2,904	3,321	3,141
24,950	**25,000**	3,329	2,911	3,329	3,149
25,000					
25,000	**25,050**	3,336	2,919	3,336	3,156
25,050	**25,100**	3,344	2,926	3,344	3,164
25,100	**25,150**	3,351	2,934	3,351	3,171
25,150	**25,200**	3,359	2,941	3,359	3,179
25,200	**25,250**	3,366	2,949	3,366	3,186
25,250	**25,300**	3,374	2,956	3,374	3,194
25,300	**25,350**	3,381	2,964	3,381	3,201
25,350	**25,400**	3,389	2,971	3,389	3,209
25,400	**25,450**	3,396	2,979	3,396	3,216
25,450	**25,500**	3,404	2,986	3,404	3,224
25,500	**25,550**	3,411	2,994	3,411	3,231
25,550	**25,600**	3,419	3,001	3,419	3,239
25,600	**25,650**	3,426	3,009	3,426	3,246
25,650	**25,700**	3,434	3,016	3,434	3,254
25,700	**25,750**	3,441	3,024	3,441	3,261
25,750	**25,800**	3,449	3,031	3,449	3,269
25,800	**25,850**	3,456	3,039	3,456	3,276
25,850	**25,900**	3,464	3,046	3,464	3,284
25,900	**25,950**	3,471	3,054	3,471	3,291
25,950	**26,000**	3,479	3,061	3,479	3,299

If line 43 (taxable income) is — At least	But less than	And you are — Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is —			
26,000					
26,000	**26,050**	3,486	3,069	3,486	3,306
26,050	**26,100**	3,494	3,076	3,494	3,314
26,100	**26,150**	3,501	3,084	3,501	3,321
26,150	**26,200**	3,509	3,091	3,509	3,329
26,200	**26,250**	3,516	3,099	3,516	3,336
26,250	**26,300**	3,524	3,106	3,524	3,344
26,300	**26,350**	3,531	3,114	3,531	3,351
26,350	**26,400**	3,539	3,121	3,539	3,359
26,400	**26,450**	3,546	3,129	3,546	3,366
26,450	**26,500**	3,554	3,136	3,554	3,374
26,500	**26,550**	3,561	3,144	3,561	3,381
26,550	**26,600**	3,569	3,151	3,569	3,389
26,600	**26,650**	3,576	3,159	3,576	3,396
26,650	**26,700**	3,584	3,166	3,584	3,404
26,700	**26,750**	3,591	3,174	3,591	3,411
26,750	**26,800**	3,599	3,181	3,599	3,419
26,800	**26,850**	3,606	3,189	3,606	3,426
26,850	**26,900**	3,614	3,196	3,614	3,434
26,900	**26,950**	3,621	3,204	3,621	3,441
26,950	**27,000**	3,629	3,211	3,629	3,449
27,000					
27,000	**27,050**	3,636	3,219	3,636	3,456
27,050	**27,100**	3,644	3,226	3,644	3,464
27,100	**27,150**	3,651	3,234	3,651	3,471
27,150	**27,200**	3,659	3,241	3,659	3,479
27,200	**27,250**	3,666	3,249	3,666	3,486
27,250	**27,300**	3,674	3,256	3,674	3,494
27,300	**27,350**	3,681	3,264	3,681	3,501
27,350	**27,400**	3,689	3,271	3,689	3,509
27,400	**27,450**	3,696	3,279	3,696	3,516
27,450	**27,500**	3,704	3,286	3,704	3,524
27,500	**27,550**	3,711	3,294	3,711	3,531
27,550	**27,600**	3,719	3,301	3,719	3,539
27,600	**27,650**	3,726	3,309	3,726	3,546
27,650	**27,700**	3,734	3,316	3,734	3,554
27,700	**27,750**	3,741	3,324	3,741	3,561
27,750	**27,800**	3,749	3,331	3,749	3,569
27,800	**27,850**	3,756	3,339	3,756	3,576
27,850	**27,900**	3,764	3,346	3,764	3,584
27,900	**27,950**	3,771	3,354	3,771	3,591
27,950	**28,000**	3,779	3,361	3,779	3,599
28,000					
28,000	**28,050**	3,786	3,369	3,786	3,606
28,050	**28,100**	3,794	3,376	3,794	3,614
28,100	**28,150**	3,801	3,384	3,801	3,621
28,150	**28,200**	3,809	3,391	3,809	3,629
28,200	**28,250**	3,816	3,399	3,816	3,636
28,250	**28,300**	3,824	3,406	3,824	3,644
28,300	**28,350**	3,831	3,414	3,831	3,651
28,350	**28,400**	3,839	3,421	3,839	3,659
28,400	**28,450**	3,846	3,429	3,846	3,666
28,450	**28,500**	3,854	3,436	3,854	3,674
28,500	**28,550**	3,861	3,444	3,861	3,681
28,550	**28,600**	3,869	3,451	3,869	3,689
28,600	**28,650**	3,876	3,459	3,876	3,696
28,650	**28,700**	3,884	3,466	3,884	3,704
28,700	**28,750**	3,891	3,474	3,891	3,711
28,750	**28,800**	3,899	3,481	3,899	3,719
28,800	**28,850**	3,906	3,489	3,906	3,726
28,850	**28,900**	3,914	3,496	3,914	3,734
28,900	**28,950**	3,921	3,504	3,921	3,741
28,950	**29,000**	3,929	3,511	3,929	3,749

If line 43 (taxable income) is — At least	But less than	And you are — Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is —			
29,000					
29,000	**29,050**	3,936	3,519	3,936	3,756
29,050	**29,100**	3,944	3,526	3,944	3,764
29,100	**29,150**	3,951	3,534	3,951	3,771
29,150	**29,200**	3,959	3,541	3,959	3,779
29,200	**29,250**	3,966	3,549	3,966	3,786
29,250	**29,300**	3,974	3,556	3,974	3,794
29,300	**29,350**	3,981	3,564	3,981	3,801
29,350	**29,400**	3,989	3,571	3,989	3,809
29,400	**29,450**	3,996	3,579	3,996	3,816
29,450	**29,500**	4,004	3,586	4,004	3,824
29,500	**29,550**	4,011	3,594	4,011	3,831
29,550	**29,600**	4,019	3,601	4,019	3,839
29,600	**29,650**	4,026	3,609	4,026	3,846
29,650	**29,700**	4,034	3,616	4,034	3,854
29,700	**29,750**	4,041	3,624	4,041	3,861
29,750	**29,800**	4,049	3,631	4,049	3,869
29,800	**29,850**	4,056	3,639	4,056	3,876
29,850	**29,900**	4,064	3,646	4,064	3,884
29,900	**29,950**	4,071	3,654	4,071	3,891
29,950	**30,000**	4,079	3,661	4,079	3,899
30,000					
30,000	**30,050**	4,086	3,669	4,086	3,906
30,050	**30,100**	4,094	3,676	4,094	3,914
30,100	**30,150**	4,101	3,684	4,101	3,921
30,150	**30,200**	4,109	3,691	4,109	3,929
30,200	**30,250**	4,116	3,699	4,116	3,936
30,250	**30,300**	4,124	3,706	4,124	3,944
30,300	**30,350**	4,131	3,714	4,131	3,951
30,350	**30,400**	4,139	3,721	4,139	3,959
30,400	**30,450**	4,146	3,729	4,146	3,966
30,450	**30,500**	4,154	3,736	4,154	3,974
30,500	**30,550**	4,161	3,744	4,161	3,981
30,550	**30,600**	4,169	3,751	4,169	3,989
30,600	**30,650**	4,176	3,759	4,176	3,996
30,650	**30,700**	4,184	3,766	4,184	4,004
30,700	**30,750**	4,191	3,774	4,191	4,011
30,750	**30,800**	4,199	3,781	4,199	4,019
30,800	**30,850**	4,206	3,789	4,206	4,026
30,850	**30,900**	4,214	3,796	4,214	4,034
30,900	**30,950**	4,221	3,804	4,221	4,041
30,950	**31,000**	4,229	3,811	4,229	4,049
31,000					
31,000	**31,050**	4,236	3,819	4,236	4,056
31,050	**31,100**	4,244	3,826	4,244	4,064
31,100	**31,150**	4,251	3,834	4,251	4,071
31,150	**31,200**	4,259	3,841	4,259	4,079
31,200	**31,250**	4,266	3,849	4,266	4,086
31,250	**31,300**	4,274	3,856	4,274	4,094
31,300	**31,350**	4,281	3,864	4,281	4,101
31,350	**31,400**	4,289	3,871	4,289	4,109
31,400	**31,450**	4,296	3,879	4,296	4,116
31,450	**31,500**	4,304	3,886	4,304	4,124
31,500	**31,550**	4,311	3,894	4,311	4,131
31,550	**31,600**	4,319	3,901	4,319	4,139
31,600	**31,650**	4,326	3,909	4,326	4,146
31,650	**31,700**	4,334	3,916	4,334	4,154
31,700	**31,750**	4,341	3,924	4,341	4,161
31,750	**31,800**	4,349	3,931	4,349	4,169
31,800	**31,850**	4,356	3,939	4,356	4,176
31,850	**31,900**	4,364	3,946	4,364	4,184
31,900	**31,950**	4,371	3,954	4,371	4,191
31,950	**32,000**	4,379	3,961	4,379	4,199

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

(Continued on page 81)

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
		Your tax is—			
32,000					
32,000	**32,050**	4,386	3,969	4,386	4,206
32,050	**32,100**	4,394	3,976	4,394	4,214
32,100	**32,150**	4,401	3,984	4,401	4,221
32,150	**32,200**	4,409	3,991	4,409	4,229
32,200	**32,250**	4,416	3,999	4,416	4,236
32,250	**32,300**	4,424	4,006	4,424	4,244
32,300	**32,350**	4,431	4,014	4,431	4,251
32,350	**32,400**	4,439	4,021	4,439	4,259
32,400	**32,450**	4,446	4,029	4,446	4,266
32,450	**32,500**	4,454	4,036	4,454	4,274
32,500	**32,550**	4,461	4,044	4,461	4,281
32,550	**32,600**	4,469	4,051	4,469	4,289
32,600	**32,650**	4,476	4,059	4,476	4,296
32,650	**32,700**	4,484	4,066	4,484	4,304
32,700	**32,750**	4,491	4,074	4,491	4,311
32,750	**32,800**	4,499	4,081	4,499	4,319
32,800	**32,850**	4,506	4,089	4,506	4,326
32,850	**32,900**	4,514	4,096	4,514	4,334
32,900	**32,950**	4,521	4,104	4,521	4,341
32,950	**33,000**	4,529	4,111	4,529	4,349
33,000					
33,000	**33,050**	4,536	4,119	4,536	4,356
33,050	**33,100**	4,544	4,126	4,544	4,364
33,100	**33,150**	4,551	4,134	4,551	4,371
33,150	**33,200**	4,559	4,141	4,559	4,379
33,200	**33,250**	4,566	4,149	4,566	4,386
33,250	**33,300**	4,574	4,156	4,574	4,394
33,300	**33,350**	4,581	4,164	4,581	4,401
33,350	**33,400**	4,589	4,171	4,589	4,409
33,400	**33,450**	4,596	4,179	4,596	4,416
33,450	**33,500**	4,604	4,186	4,604	4,424
33,500	**33,550**	4,611	4,194	4,611	4,431
33,550	**33,600**	4,619	4,201	4,619	4,439
33,600	**33,650**	4,626	4,209	4,626	4,446
33,650	**33,700**	4,634	4,216	4,634	4,454
33,700	**33,750**	4,641	4,224	4,641	4,461
33,750	**33,800**	4,649	4,231	4,649	4,469
33,800	**33,850**	4,656	4,239	4,656	4,476
33,850	**33,900**	4,664	4,246	4,664	4,484
33,900	**33,950**	4,671	4,254	4,671	4,491
33,950	**34,000**	4,681	4,261	4,681	4,499
34,000					
34,000	**34,050**	4,694	4,269	4,694	4,506
34,050	**34,100**	4,706	4,276	4,706	4,514
34,100	**34,150**	4,719	4,284	4,719	4,521
34,150	**34,200**	4,731	4,291	4,731	4,529
34,200	**34,250**	4,744	4,299	4,744	4,536
34,250	**34,300**	4,756	4,306	4,756	4,544
34,300	**34,350**	4,769	4,314	4,769	4,551
34,350	**34,400**	4,781	4,321	4,781	4,559
34,400	**34,450**	4,794	4,329	4,794	4,566
34,450	**34,500**	4,806	4,336	4,806	4,574
34,500	**34,550**	4,819	4,344	4,819	4,581
34,550	**34,600**	4,831	4,351	4,831	4,589
34,600	**34,650**	4,844	4,359	4,844	4,596
34,650	**34,700**	4,856	4,366	4,856	4,604
34,700	**34,750**	4,869	4,374	4,869	4,611
34,750	**34,800**	4,881	4,381	4,881	4,619
34,800	**34,850**	4,894	4,389	4,894	4,626
34,850	**34,900**	4,906	4,396	4,906	4,634
34,900	**34,950**	4,919	4,404	4,919	4,641
34,950	**35,000**	4,931	4,411	4,931	4,649

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
		Your tax is—			
35,000					
35,000	**35,050**	4,944	4,419	4,944	4,656
35,050	**35,100**	4,956	4,426	4,956	4,664
35,100	**35,150**	4,969	4,434	4,969	4,671
35,150	**35,200**	4,981	4,441	4,981	4,679
35,200	**35,250**	4,994	4,449	4,994	4,686
35,250	**35,300**	5,006	4,456	5,006	4,694
35,300	**35,350**	5,019	4,464	5,019	4,701
35,350	**35,400**	5,031	4,471	5,031	4,709
35,400	**35,450**	5,044	4,479	5,044	4,716
35,450	**35,500**	5,056	4,486	5,056	4,724
35,500	**35,550**	5,069	4,494	5,069	4,731
35,550	**35,600**	5,081	4,501	5,081	4,739
35,600	**35,650**	5,094	4,509	5,094	4,746
35,650	**35,700**	5,106	4,516	5,106	4,754
35,700	**35,750**	5,119	4,524	5,119	4,761
35,750	**35,800**	5,131	4,531	5,131	4,769
35,800	**35,850**	5,144	4,539	5,144	4,776
35,850	**35,900**	5,156	4,546	5,156	4,784
35,900	**35,950**	5,169	4,554	5,169	4,791
35,950	**36,000**	5,181	4,561	5,181	4,799
36,000					
36,000	**36,050**	5,194	4,569	5,194	4,806
36,050	**36,100**	5,206	4,576	5,206	4,814
36,100	**36,150**	5,219	4,584	5,219	4,821
36,150	**36,200**	5,231	4,591	5,231	4,829
36,200	**36,250**	5,244	4,599	5,244	4,836
36,250	**36,300**	5,256	4,606	5,256	4,844
36,300	**36,350**	5,269	4,614	5,269	4,851
36,350	**36,400**	5,281	4,621	5,281	4,859
36,400	**36,450**	5,294	4,629	5,294	4,866
36,450	**36,500**	5,306	4,636	5,306	4,874
36,500	**36,550**	5,319	4,644	5,319	4,881
36,550	**36,600**	5,331	4,651	5,331	4,889
36,600	**36,650**	5,344	4,659	5,344	4,896
36,650	**36,700**	5,356	4,666	5,356	4,904
36,700	**36,750**	5,369	4,674	5,369	4,911
36,750	**36,800**	5,381	4,681	5,381	4,919
36,800	**36,850**	5,394	4,689	5,394	4,926
36,850	**36,900**	5,406	4,696	5,406	4,934
36,900	**36,950**	5,419	4,704	5,419	4,941
36,950	**37,000**	5,431	4,711	5,431	4,949
37,000					
37,000	**37,050**	5,444	4,719	5,444	4,956
37,050	**37,100**	5,456	4,726	5,456	4,964
37,100	**37,150**	5,469	4,734	5,469	4,971
37,150	**37,200**	5,481	4,741	5,481	4,979
37,200	**37,250**	5,494	4,749	5,494	4,986
37,250	**37,300**	5,506	4,756	5,506	4,994
37,300	**37,350**	5,519	4,764	5,519	5,001
37,350	**37,400**	5,531	4,771	5,531	5,009
37,400	**37,450**	5,544	4,779	5,544	5,016
37,450	**37,500**	5,556	4,786	5,556	5,024
37,500	**37,550**	5,569	4,794	5,569	5,031
37,550	**37,600**	5,581	4,801	5,581	5,039
37,600	**37,650**	5,594	4,809	5,594	5,046
37,650	**37,700**	5,606	4,816	5,606	5,054
37,700	**37,750**	5,619	4,824	5,619	5,061
37,750	**37,800**	5,631	4,831	5,631	5,069
37,800	**37,850**	5,644	4,839	5,644	5,076
37,850	**37,900**	5,656	4,846	5,656	5,084
37,900	**37,950**	5,669	4,854	5,669	5,091
37,950	**38,000**	5,681	4,861	5,681	5,099

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
		Your tax is—			
38,000					
38,000	**38,050**	5,694	4,869	5,694	5,106
38,050	**38,100**	5,706	4,876	5,706	5,114
38,100	**38,150**	5,719	4,884	5,719	5,121
38,150	**38,200**	5,731	4,891	5,731	5,129
38,200	**38,250**	5,744	4,899	5,744	5,136
38,250	**38,300**	5,756	4,906	5,756	5,144
38,300	**38,350**	5,769	4,914	5,769	5,151
38,350	**38,400**	5,781	4,921	5,781	5,159
38,400	**38,450**	5,794	4,929	5,794	5,166
38,450	**38,500**	5,806	4,936	5,806	5,174
38,500	**38,550**	5,819	4,944	5,819	5,181
38,550	**38,600**	5,831	4,951	5,831	5,189
38,600	**38,650**	5,844	4,959	5,844	5,196
38,650	**38,700**	5,856	4,966	5,856	5,204
38,700	**38,750**	5,869	4,974	5,869	5,211
38,750	**38,800**	5,881	4,981	5,881	5,219
38,800	**38,850**	5,894	4,989	5,894	5,226
38,850	**38,900**	5,906	4,996	5,906	5,234
38,900	**38,950**	5,919	5,004	5,919	5,241
38,950	**39,000**	5,931	5,011	5,931	5,249
39,000					
39,000	**39,050**	5,944	5,019	5,944	5,256
39,050	**39,100**	5,956	5,026	5,956	5,264
39,100	**39,150**	5,969	5,034	5,969	5,271
39,150	**39,200**	5,981	5,041	5,981	5,279
39,200	**39,250**	5,994	5,049	5,994	5,286
39,250	**39,300**	6,006	5,056	6,006	5,294
39,300	**39,350**	6,019	5,064	6,019	5,301
39,350	**39,400**	6,031	5,071	6,031	5,309
39,400	**39,450**	6,044	5,079	6,044	5,316
39,450	**39,500**	6,056	5,086	6,056	5,324
39,500	**39,550**	6,069	5,094	6,069	5,331
39,550	**39,600**	6,081	5,101	6,081	5,339
39,600	**39,650**	6,094	5,109	6,094	5,346
39,650	**39,700**	6,106	5,116	6,106	5,354
39,700	**39,750**	6,119	5,124	6,119	5,361
39,750	**39,800**	6,131	5,131	6,131	5,369
39,800	**39,850**	6,144	5,139	6,144	5,376
39,850	**39,900**	6,156	5,146	6,156	5,384
39,900	**39,950**	6,169	5,154	6,169	5,391
39,950	**40,000**	6,181	5,161	6,181	5,399
40,000					
40,000	**40,050**	6,194	5,169	6,194	5,406
40,050	**40,100**	6,206	5,176	6,206	5,414
40,100	**40,150**	6,219	5,184	6,219	5,421
40,150	**40,200**	6,231	5,191	6,231	5,429
40,200	**40,250**	6,244	5,199	6,244	5,436
40,250	**40,300**	6,256	5,206	6,256	5,444
40,300	**40,350**	6,269	5,214	6,269	5,451
40,350	**40,400**	6,281	5,221	6,281	5,459
40,400	**40,450**	6,294	5,229	6,294	5,466
40,450	**40,500**	6,306	5,236	6,306	5,474
40,500	**40,550**	6,319	5,244	6,319	5,481
40,550	**40,600**	6,331	5,251	6,331	5,489
40,600	**40,650**	6,344	5,259	6,344	5,496
40,650	**40,700**	6,356	5,266	6,356	5,504
40,700	**40,750**	6,369	5,274	6,369	5,511
40,750	**40,800**	6,381	5,281	6,381	5,519
40,800	**40,850**	6,394	5,289	6,394	5,526
40,850	**40,900**	6,406	5,296	6,406	5,534
40,900	**40,950**	6,419	5,304	6,419	5,541
40,950	**41,000**	6,431	5,311	6,431	5,549

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

(Continued on page 82)

2009 Tax Table–*Continued*

If line 43 (taxable income) is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
41,000					
41,000	**41,050**	6,444	5,319	6,444	5,556
41,050	**41,100**	6,456	5,326	6,456	5,564
41,100	**41,150**	6,469	5,334	6,469	5,571
41,150	**41,200**	6,481	5,341	6,481	5,579
41,200	**41,250**	6,494	5,349	6,494	5,586
41,250	**41,300**	6,506	5,356	6,506	5,594
41,300	**41,350**	6,519	5,364	6,519	5,601
41,350	**41,400**	6,531	5,371	6,531	5,609
41,400	**41,450**	6,544	5,379	6,544	5,616
41,450	**41,500**	6,556	5,386	6,556	5,624
41,500	**41,550**	6,569	5,394	6,569	5,631
41,550	**41,600**	6,581	5,401	6,581	5,639
41,600	**41,650**	6,594	5,409	6,594	5,646
41,650	**41,700**	6,606	5,416	6,606	5,654
41,700	**41,750**	6,619	5,424	6,619	5,661
41,750	**41,800**	6,631	5,431	6,631	5,669
41,800	**41,850**	6,644	5,439	6,644	5,676
41,850	**41,900**	6,656	5,446	6,656	5,684
41,900	**41,950**	6,669	5,454	6,669	5,691
41,950	**42,000**	6,681	5,461	6,681	5,699
42,000					
42,000	**42,050**	6,694	5,469	6,694	5,706
42,050	**42,100**	6,706	5,476	6,706	5,714
42,100	**42,150**	6,719	5,484	6,719	5,721
42,150	**42,200**	6,731	5,491	6,731	5,729
42,200	**42,250**	6,744	5,499	6,744	5,736
42,250	**42,300**	6,756	5,506	6,756	5,744
42,300	**42,350**	6,769	5,514	6,769	5,751
42,350	**42,400**	6,781	5,521	6,781	5,759
42,400	**42,450**	6,794	5,529	6,794	5,766
42,450	**42,500**	6,806	5,536	6,806	5,774
42,500	**42,550**	6,819	5,544	6,819	5,781
42,550	**42,600**	6,831	5,551	6,831	5,789
42,600	**42,650**	6,844	5,559	6,844	5,796
42,650	**42,700**	6,856	5,566	6,856	5,804
42,700	**42,750**	6,869	5,574	6,869	5,811
42,750	**42,800**	6,881	5,581	6,881	5,819
42,800	**42,850**	6,894	5,589	6,894	5,826
42,850	**42,900**	6,906	5,596	6,906	5,834
42,900	**42,950**	6,919	5,604	6,919	5,841
42,950	**43,000**	6,931	5,611	6,931	5,849
43,000					
43,000	**43,050**	6,944	5,619	6,944	5,856
43,050	**43,100**	6,956	5,626	6,956	5,864
43,100	**43,150**	6,969	5,634	6,969	5,871
43,150	**43,200**	6,981	5,641	6,981	5,879
43,200	**43,250**	6,994	5,649	6,994	5,886
43,250	**43,300**	7,006	5,656	7,006	5,894
43,300	**43,350**	7,019	5,664	7,019	5,901
43,350	**43,400**	7,031	5,671	7,031	5,909
43,400	**43,450**	7,044	5,679	7,044	5,916
43,450	**43,500**	7,056	5,686	7,056	5,924
43,500	**43,550**	7,069	5,694	7,069	5,931
43,550	**43,600**	7,081	5,701	7,081	5,939
43,600	**43,650**	7,094	5,709	7,094	5,946
43,650	**43,700**	7,106	5,716	7,106	5,954
43,700	**43,750**	7,119	5,724	7,119	5,961
43,750	**43,800**	7,131	5,731	7,131	5,969
43,800	**43,850**	7,144	5,739	7,144	5,976
43,850	**43,900**	7,156	5,746	7,156	5,984
43,900	**43,950**	7,169	5,754	7,169	5,991
43,950	**44,000**	7,181	5,761	7,181	5,999

If line 43 (taxable income) is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
44,000					
44,000	**44,050**	7,194	5,769	7,194	6,006
44,050	**44,100**	7,206	5,776	7,206	6,014
44,100	**44,150**	7,219	5,784	7,219	6,021
44,150	**44,200**	7,231	5,791	7,231	6,029
44,200	**44,250**	7,244	5,799	7,244	6,036
44,250	**44,300**	7,256	5,806	7,256	6,044
44,300	**44,350**	7,269	5,814	7,269	6,051
44,350	**44,400**	7,281	5,821	7,281	6,059
44,400	**44,450**	7,294	5,829	7,294	6,066
44,450	**44,500**	7,306	5,836	7,306	6,074
44,500	**44,550**	7,319	5,844	7,319	6,081
44,550	**44,600**	7,331	5,851	7,331	6,089
44,600	**44,650**	7,344	5,859	7,344	6,096
44,650	**44,700**	7,356	5,866	7,356	6,104
44,700	**44,750**	7,369	5,874	7,369	6,111
44,750	**44,800**	7,381	5,881	7,381	6,119
44,800	**44,850**	7,394	5,889	7,394	6,126
44,850	**44,900**	7,406	5,896	7,406	6,134
44,900	**44,950**	7,419	5,904	7,419	6,141
44,950	**45,000**	7,431	5,911	7,431	6,149
45,000					
45,000	**45,050**	7,444	5,919	7,444	6,156
45,050	**45,100**	7,456	5,926	7,456	6,164
45,100	**45,150**	7,469	5,934	7,469	6,171
45,150	**45,200**	7,481	5,941	7,481	6,179
45,200	**45,250**	7,494	5,949	7,494	6,186
45,250	**45,300**	7,506	5,956	7,506	6,194
45,300	**45,350**	7,519	5,964	7,519	6,201
45,350	**45,400**	7,531	5,971	7,531	6,209
45,400	**45,450**	7,544	5,979	7,544	6,216
45,450	**45,500**	7,556	5,986	7,556	6,224
45,500	**45,550**	7,569	5,994	7,569	6,234
45,550	**45,600**	7,581	6,001	7,581	6,246
45,600	**45,650**	7,594	6,009	7,594	6,259
45,650	**45,700**	7,606	6,016	7,606	6,271
45,700	**45,750**	7,619	6,024	7,619	6,284
45,750	**45,800**	7,631	6,031	7,631	6,296
45,800	**45,850**	7,644	6,039	7,644	6,309
45,850	**45,900**	7,656	6,046	7,656	6,321
45,900	**45,950**	7,669	6,054	7,669	6,334
45,950	**46,000**	7,681	6,061	7,681	6,346
46,000					
46,000	**46,050**	7,694	6,069	7,694	6,359
46,050	**46,100**	7,706	6,076	7,706	6,371
46,100	**46,150**	7,719	6,084	7,719	6,384
46,150	**46,200**	7,731	6,091	7,731	6,396
46,200	**46,250**	7,744	6,099	7,744	6,409
46,250	**46,300**	7,756	6,106	7,756	6,421
46,300	**46,350**	7,769	6,114	7,769	6,434
46,350	**46,400**	7,781	6,121	7,781	6,446
46,400	**46,450**	7,794	6,129	7,794	6,459
46,450	**46,500**	7,806	6,136	7,806	6,471
46,500	**46,550**	7,819	6,144	7,819	6,484
46,550	**46,600**	7,831	6,151	7,831	6,496
46,600	**46,650**	7,844	6,159	7,844	6,509
46,650	**46,700**	7,856	6,166	7,856	6,521
46,700	**46,750**	7,869	6,174	7,869	6,534
46,750	**46,800**	7,881	6,181	7,881	6,546
46,800	**46,850**	7,894	6,189	7,894	6,559
46,850	**46,900**	7,906	6,196	7,906	6,571
46,900	**46,950**	7,919	6,204	7,919	6,584
46,950	**47,000**	7,931	6,211	7,931	6,596

If line 43 (taxable income) is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
47,000					
47,000	**47,050**	7,944	6,219	7,944	6,609
47,050	**47,100**	7,956	6,226	7,956	6,621
47,100	**47,150**	7,969	6,234	7,969	6,634
47,150	**47,200**	7,981	6,241	7,981	6,646
47,200	**47,250**	7,994	6,249	7,994	6,659
47,250	**47,300**	8,006	6,256	8,006	6,671
47,300	**47,350**	8,019	6,264	8,019	6,684
47,350	**47,400**	8,031	6,271	8,031	6,696
47,400	**47,450**	8,044	6,279	8,044	6,709
47,450	**47,500**	8,056	6,286	8,056	6,721
47,500	**47,550**	8,069	6,294	8,069	6,734
47,550	**47,600**	8,081	6,301	8,081	6,746
47,600	**47,650**	8,094	6,309	8,094	6,759
47,650	**47,700**	8,106	6,316	8,106	6,771
47,700	**47,750**	8,119	6,324	8,119	6,784
47,750	**47,800**	8,131	6,331	8,131	6,796
47,800	**47,850**	8,144	6,339	8,144	6,809
47,850	**47,900**	8,156	6,346	8,156	6,821
47,900	**47,950**	8,169	6,354	8,169	6,834
47,950	**48,000**	8,181	6,361	8,181	6,846
48,000					
48,000	**48,050**	8,194	6,369	8,194	6,859
48,050	**48,100**	8,206	6,376	8,206	6,871
48,100	**48,150**	8,219	6,384	8,219	6,884
48,150	**48,200**	8,231	6,391	8,231	6,896
48,200	**48,250**	8,244	6,399	8,244	6,909
48,250	**48,300**	8,256	6,406	8,256	6,921
48,300	**48,350**	8,269	6,414	8,269	6,934
48,350	**48,400**	8,281	6,421	8,281	6,946
48,400	**48,450**	8,294	6,429	8,294	6,959
48,450	**48,500**	8,306	6,436	8,306	6,971
48,500	**48,550**	8,319	6,444	8,319	6,984
48,550	**48,600**	8,331	6,451	8,331	6,996
48,600	**48,650**	8,344	6,459	8,344	7,009
48,650	**48,700**	8,356	6,466	8,356	7,021
48,700	**48,750**	8,369	6,474	8,369	7,034
48,750	**48,800**	8,381	6,481	8,381	7,046
48,800	**48,850**	8,394	6,489	8,394	7,059
48,850	**48,900**	8,406	6,496	8,406	7,071
48,900	**48,950**	8,419	6,504	8,419	7,084
48,950	**49,000**	8,431	6,511	8,431	7,096
49,000					
49,000	**49,050**	8,444	6,519	8,444	7,109
49,050	**49,100**	8,456	6,526	8,456	7,121
49,100	**49,150**	8,469	6,534	8,469	7,134
49,150	**49,200**	8,481	6,541	8,481	7,146
49,200	**49,250**	8,494	6,549	8,494	7,159
49,250	**49,300**	8,506	6,556	8,506	7,171
49,300	**49,350**	8,519	6,564	8,519	7,184
49,350	**49,400**	8,531	6,571	8,531	7,196
49,400	**49,450**	8,544	6,579	8,544	7,209
49,450	**49,500**	8,556	6,586	8,556	7,221
49,500	**49,550**	8,569	6,594	8,569	7,234
49,550	**49,600**	8,581	6,601	8,581	7,246
49,600	**49,650**	8,594	6,609	8,594	7,259
49,650	**49,700**	8,606	6,616	8,606	7,271
49,700	**49,750**	8,619	6,624	8,619	7,284
49,750	**49,800**	8,631	6,631	8,631	7,296
49,800	**49,850**	8,644	6,639	8,644	7,309
49,850	**49,900**	8,656	6,646	8,656	7,321
49,900	**49,950**	8,669	6,654	8,669	7,334
49,950	**50,000**	8,681	6,661	8,681	7,346

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

(Continued on page 83)

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
		Your tax is—			
50,000					
50,000	**50,050**	8,694	6,669	8,694	7,359
50,050	**50,100**	8,706	6,676	8,706	7,371
50,100	**50,150**	8,719	6,684	8,719	7,384
50,150	**50,200**	8,731	6,691	8,731	7,396
50,200	**50,250**	8,744	6,699	8,744	7,409
50,250	**50,300**	8,756	6,706	8,756	7,421
50,300	**50,350**	8,769	6,714	8,769	7,434
50,350	**50,400**	8,781	6,721	8,781	7,446
50,400	**50,450**	8,794	6,729	8,794	7,459
50,450	**50,500**	8,806	6,736	8,806	7,471
50,500	**50,550**	8,819	6,744	8,819	7,484
50,550	**50,600**	8,831	6,751	8,831	7,496
50,600	**50,650**	8,844	6,759	8,844	7,509
50,650	**50,700**	8,856	6,766	8,856	7,521
50,700	**50,750**	8,869	6,774	8,869	7,534
50,750	**50,800**	8,881	6,781	8,881	7,546
50,800	**50,850**	8,894	6,789	8,894	7,559
50,850	**50,900**	8,906	6,796	8,906	7,571
50,900	**50,950**	8,919	6,804	8,919	7,584
50,950	**51,000**	8,931	6,811	8,931	7,596
51,000					
51,000	**51,050**	8,944	6,819	8,944	7,609
51,050	**51,100**	8,956	6,826	8,956	7,621
51,100	**51,150**	8,969	6,834	8,969	7,634
51,150	**51,200**	8,981	6,841	8,981	7,646
51,200	**51,250**	8,994	6,849	8,994	7,659
51,250	**51,300**	9,006	6,856	9,006	7,671
51,300	**51,350**	9,019	6,864	9,019	7,684
51,350	**51,400**	9,031	6,871	9,031	7,696
51,400	**51,450**	9,044	6,879	9,044	7,709
51,450	**51,500**	9,056	6,886	9,056	7,721
51,500	**51,550**	9,069	6,894	9,069	7,734
51,550	**51,600**	9,081	6,901	9,081	7,746
51,600	**51,650**	9,094	6,909	9,094	7,759
51,650	**51,700**	9,106	6,916	9,106	7,771
51,700	**51,750**	9,119	6,924	9,119	7,784
51,750	**51,800**	9,131	6,931	9,131	7,796
51,800	**51,850**	9,144	6,939	9,144	7,809
51,850	**51,900**	9,156	6,946	9,156	7,821
51,900	**51,950**	9,169	6,954	9,169	7,834
51,950	**52,000**	9,181	6,961	9,181	7,846
52,000					
52,000	**52,050**	9,194	6,969	9,194	7,859
52,050	**52,100**	9,206	6,976	9,206	7,871
52,100	**52,150**	9,219	6,984	9,219	7,884
52,150	**52,200**	9,231	6,991	9,231	7,896
52,200	**52,250**	9,244	6,999	9,244	7,909
52,250	**52,300**	9,256	7,006	9,256	7,921
52,300	**52,350**	9,269	7,014	9,269	7,934
52,350	**52,400**	9,281	7,021	9,281	7,946
52,400	**52,450**	9,294	7,029	9,294	7,959
52,450	**52,500**	9,306	7,036	9,306	7,971
52,500	**52,550**	9,319	7,044	9,319	7,984
52,550	**52,600**	9,331	7,051	9,331	7,996
52,600	**52,650**	9,344	7,059	9,344	8,009
52,650	**52,700**	9,356	7,066	9,356	8,021
52,700	**52,750**	9,369	7,074	9,369	8,034
52,750	**52,800**	9,381	7,081	9,381	8,046
52,800	**52,850**	9,394	7,089	9,394	8,059
52,850	**52,900**	9,406	7,096	9,406	8,071
52,900	**52,950**	9,419	7,104	9,419	8,084
52,950	**53,000**	9,431	7,111	9,431	8,096

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
		Your tax is—			
53,000					
53,000	**53,050**	9,444	7,119	9,444	8,109
53,050	**53,100**	9,456	7,126	9,456	8,121
53,100	**53,150**	9,469	7,134	9,469	8,134
53,150	**53,200**	9,481	7,141	9,481	8,146
53,200	**53,250**	9,494	7,149	9,494	8,159
53,250	**53,300**	9,506	7,156	9,506	8,171
53,300	**53,350**	9,519	7,164	9,519	8,184
53,350	**53,400**	9,531	7,171	9,531	8,196
53,400	**53,450**	9,544	7,179	9,544	8,209
53,450	**53,500**	9,556	7,186	9,556	8,221
53,500	**53,550**	9,569	7,194	9,569	8,234
53,550	**53,600**	9,581	7,201	9,581	8,246
53,600	**53,650**	9,594	7,209	9,594	8,259
53,650	**53,700**	9,606	7,216	9,606	8,271
53,700	**53,750**	9,619	7,224	9,619	8,284
53,750	**53,800**	9,631	7,231	9,631	8,296
53,800	**53,850**	9,644	7,239	9,644	8,309
53,850	**53,900**	9,656	7,246	9,656	8,321
53,900	**53,950**	9,669	7,254	9,669	8,334
53,950	**54,000**	9,681	7,261	9,681	8,346
54,000					
54,000	**54,050**	9,694	7,269	9,694	8,359
54,050	**54,100**	9,706	7,276	9,706	8,371
54,100	**54,150**	9,719	7,284	9,719	8,384
54,150	**54,200**	9,731	7,291	9,731	8,396
54,200	**54,250**	9,744	7,299	9,744	8,409
54,250	**54,300**	9,756	7,306	9,756	8,421
54,300	**54,350**	9,769	7,314	9,769	8,434
54,350	**54,400**	9,781	7,321	9,781	8,446
54,400	**54,450**	9,794	7,329	9,794	8,459
54,450	**54,500**	9,806	7,336	9,806	8,471
54,500	**54,550**	9,819	7,344	9,819	8,484
54,550	**54,600**	9,831	7,351	9,831	8,496
54,600	**54,650**	9,844	7,359	9,844	8,509
54,650	**54,700**	9,856	7,366	9,856	8,521
54,700	**54,750**	9,869	7,374	9,869	8,534
54,750	**54,800**	9,881	7,381	9,881	8,546
54,800	**54,850**	9,894	7,389	9,894	8,559
54,850	**54,900**	9,906	7,396	9,906	8,571
54,900	**54,950**	9,919	7,404	9,919	8,584
54,950	**55,000**	9,931	7,411	9,931	8,596
55,000					
55,000	**55,050**	9,944	7,419	9,944	8,609
55,050	**55,100**	9,956	7,426	9,956	8,621
55,100	**55,150**	9,969	7,434	9,969	8,634
55,150	**55,200**	9,981	7,441	9,981	8,646
55,200	**55,250**	9,994	7,449	9,994	8,659
55,250	**55,300**	10,006	7,456	10,006	8,671
55,300	**55,350**	10,019	7,464	10,019	8,684
55,350	**55,400**	10,031	7,471	10,031	8,696
55,400	**55,450**	10,044	7,479	10,044	8,709
55,450	**55,500**	10,056	7,486	10,056	8,721
55,500	**55,550**	10,069	7,494	10,069	8,734
55,550	**55,600**	10,081	7,501	10,081	8,746
55,600	**55,650**	10,094	7,509	10,094	8,759
55,650	**55,700**	10,106	7,516	10,106	8,771
55,700	**55,750**	10,119	7,524	10,119	8,784
55,750	**55,800**	10,131	7,531	10,131	8,796
55,800	**55,850**	10,144	7,539	10,144	8,809
55,850	**55,900**	10,156	7,546	10,156	8,821
55,900	**55,950**	10,169	7,554	10,169	8,834
55,950	**56,000**	10,181	7,561	10,181	8,846

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
		Your tax is—			
56,000					
56,000	**56,050**	10,194	7,569	10,194	8,859
56,050	**56,100**	10,206	7,576	10,206	8,871
56,100	**56,150**	10,219	7,584	10,219	8,884
56,150	**56,200**	10,231	7,591	10,231	8,896
56,200	**56,250**	10,244	7,599	10,244	8,909
56,250	**56,300**	10,256	7,606	10,256	8,921
56,300	**56,350**	10,269	7,614	10,269	8,934
56,350	**56,400**	10,281	7,621	10,281	8,946
56,400	**56,450**	10,294	7,629	10,294	8,959
56,450	**56,500**	10,306	7,636	10,306	8,971
56,500	**56,550**	10,319	7,644	10,319	8,984
56,550	**56,600**	10,331	7,651	10,331	8,996
56,600	**56,650**	10,344	7,659	10,344	9,009
56,650	**56,700**	10,356	7,666	10,356	9,021
56,700	**56,750**	10,369	7,674	10,369	9,034
56,750	**56,800**	10,381	7,681	10,381	9,046
56,800	**56,850**	10,394	7,689	10,394	9,059
56,850	**56,900**	10,406	7,696	10,406	9,071
56,900	**56,950**	10,419	7,704	10,419	9,084
56,950	**57,000**	10,431	7,711	10,431	9,096
57,000					
57,000	**57,050**	10,444	7,719	10,444	9,109
57,050	**57,100**	10,456	7,726	10,456	9,121
57,100	**57,150**	10,469	7,734	10,469	9,134
57,150	**57,200**	10,481	7,741	10,481	9,146
57,200	**57,250**	10,494	7,749	10,494	9,159
57,250	**57,300**	10,506	7,756	10,506	9,171
57,300	**57,350**	10,519	7,764	10,519	9,184
57,350	**57,400**	10,531	7,771	10,531	9,196
57,400	**57,450**	10,544	7,779	10,544	9,209
57,450	**57,500**	10,556	7,786	10,556	9,221
57,500	**57,550**	10,569	7,794	10,569	9,234
57,550	**57,600**	10,581	7,801	10,581	9,246
57,600	**57,650**	10,594	7,809	10,594	9,259
57,650	**57,700**	10,606	7,816	10,606	9,271
57,700	**57,750**	10,619	7,824	10,619	9,284
57,750	**57,800**	10,631	7,831	10,631	9,296
57,800	**57,850**	10,644	7,839	10,644	9,309
57,850	**57,900**	10,656	7,846	10,656	9,321
57,900	**57,950**	10,669	7,854	10,669	9,334
57,950	**58,000**	10,681	7,861	10,681	9,346
58,000					
58,000	**58,050**	10,694	7,869	10,694	9,359
58,050	**58,100**	10,706	7,876	10,706	9,371
58,100	**58,150**	10,719	7,884	10,719	9,384
58,150	**58,200**	10,731	7,891	10,731	9,396
58,200	**58,250**	10,744	7,899	10,744	9,409
58,250	**58,300**	10,756	7,906	10,756	9,421
58,300	**58,350**	10,769	7,914	10,769	9,434
58,350	**58,400**	10,781	7,921	10,781	9,446
58,400	**58,450**	10,794	7,929	10,794	9,459
58,450	**58,500**	10,806	7,936	10,806	9,471
58,500	**58,550**	10,819	7,944	10,819	9,484
58,550	**58,600**	10,831	7,951	10,831	9,496
58,600	**58,650**	10,844	7,959	10,844	9,509
58,650	**58,700**	10,856	7,966	10,856	9,521
58,700	**58,750**	10,869	7,974	10,869	9,534
58,750	**58,800**	10,881	7,981	10,881	9,546
58,800	**58,850**	10,894	7,989	10,894	9,559
58,850	**58,900**	10,906	7,996	10,906	9,571
58,900	**58,950**	10,919	8,004	10,919	9,584
58,950	**59,000**	10,931	8,011	10,931	9,596

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

(Continued on page 84)

2009 Tax Table – *Continued*

If line 43 (taxable income) is — At least	But less than	And you are — Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is —			
59,000					
59,000	**59,050**	10,944	8,019	10,944	9,609
59,050	**59,100**	10,956	8,026	10,956	9,621
59,100	**59,150**	10,969	8,034	10,969	9,634
59,150	**59,200**	10,981	8,041	10,981	9,646
59,200	**59,250**	10,994	8,049	10,994	9,659
59,250	**59,300**	11,006	8,056	11,006	9,671
59,300	**59,350**	11,019	8,064	11,019	9,684
59,350	**59,400**	11,031	8,071	11,031	9,696
59,400	**59,450**	11,044	8,079	11,044	9,709
59,450	**59,500**	11,056	8,086	11,056	9,721
59,500	**59,550**	11,069	8,094	11,069	9,734
59,550	**59,600**	11,081	8,101	11,081	9,746
59,600	**59,650**	11,094	8,109	11,094	9,759
59,650	**59,700**	11,106	8,116	11,106	9,771
59,700	**59,750**	11,119	8,124	11,119	9,784
59,750	**59,800**	11,131	8,131	11,131	9,796
59,800	**59,850**	11,144	8,139	11,144	9,809
59,850	**59,900**	11,156	8,146	11,156	9,821
59,900	**59,950**	11,169	8,154	11,169	9,834
59,950	**60,000**	11,181	8,161	11,181	9,846
60,000					
60,000	**60,050**	11,194	8,169	11,194	9,859
60,050	**60,100**	11,206	8,176	11,206	9,871
60,100	**60,150**	11,219	8,184	11,219	9,884
60,150	**60,200**	11,231	8,191	11,231	9,896
60,200	**60,250**	11,244	8,199	11,244	9,909
60,250	**60,300**	11,256	8,206	11,256	9,921
60,300	**60,350**	11,269	8,214	11,269	9,934
60,350	**60,400**	11,281	8,221	11,281	9,946
60,400	**60,450**	11,294	8,229	11,294	9,959
60,450	**60,500**	11,306	8,236	11,306	9,971
60,500	**60,550**	11,319	8,244	11,319	9,984
60,550	**60,600**	11,331	8,251	11,331	9,996
60,600	**60,650**	11,344	8,259	11,344	10,009
60,650	**60,700**	11,356	8,266	11,356	10,021
60,700	**60,750**	11,369	8,274	11,369	10,034
60,750	**60,800**	11,381	8,281	11,381	10,046
60,800	**60,850**	11,394	8,289	11,394	10,059
60,850	**60,900**	11,406	8,296	11,406	10,071
60,900	**60,950**	11,419	8,304	11,419	10,084
60,950	**61,000**	11,431	8,311	11,431	10,096
61,000					
61,000	**61,050**	11,444	8,319	11,444	10,109
61,050	**61,100**	11,456	8,326	11,456	10,121
61,100	**61,150**	11,469	8,334	11,469	10,134
61,150	**61,200**	11,481	8,341	11,481	10,146
61,200	**61,250**	11,494	8,349	11,494	10,159
61,250	**61,300**	11,506	8,356	11,506	10,171
61,300	**61,350**	11,519	8,364	11,519	10,184
61,350	**61,400**	11,531	8,371	11,531	10,196
61,400	**61,450**	11,544	8,379	11,544	10,209
61,450	**61,500**	11,556	8,386	11,556	10,221
61,500	**61,550**	11,569	8,394	11,569	10,234
61,550	**61,600**	11,581	8,401	11,581	10,246
61,600	**61,650**	11,594	8,409	11,594	10,259
61,650	**61,700**	11,606	8,416	11,606	10,271
61,700	**61,750**	11,619	8,424	11,619	10,284
61,750	**61,800**	11,631	8,431	11,631	10,296
61,800	**61,850**	11,644	8,439	11,644	10,309
61,850	**61,900**	11,656	8,446	11,656	10,321
61,900	**61,950**	11,669	8,454	11,669	10,334
61,950	**62,000**	11,681	8,461	11,681	10,346

If line 43 (taxable income) is — At least	But less than	And you are — Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is —			
62,000					
62,000	**62,050**	11,694	8,469	11,694	10,359
62,050	**62,100**	11,706	8,476	11,706	10,371
62,100	**62,150**	11,719	8,484	11,719	10,384
62,150	**62,200**	11,731	8,491	11,731	10,396
62,200	**62,250**	11,744	8,499	11,744	10,409
62,250	**62,300**	11,756	8,506	11,756	10,421
62,300	**62,350**	11,769	8,514	11,769	10,434
62,350	**62,400**	11,781	8,521	11,781	10,446
62,400	**62,450**	11,794	8,529	11,794	10,459
62,450	**62,500**	11,806	8,536	11,806	10,471
62,500	**62,550**	11,819	8,544	11,819	10,484
62,550	**62,600**	11,831	8,551	11,831	10,496
62,600	**62,650**	11,844	8,559	11,844	10,509
62,650	**62,700**	11,856	8,566	11,856	10,521
62,700	**62,750**	11,869	8,574	11,869	10,534
62,750	**62,800**	11,881	8,581	11,881	10,546
62,800	**62,850**	11,894	8,589	11,894	10,559
62,850	**62,900**	11,906	8,596	11,906	10,571
62,900	**62,950**	11,919	8,604	11,919	10,584
62,950	**63,000**	11,931	8,611	11,931	10,596
63,000					
63,000	**63,050**	11,944	8,619	11,944	10,609
63,050	**63,100**	11,956	8,626	11,956	10,621
63,100	**63,150**	11,969	8,634	11,969	10,634
63,150	**63,200**	11,981	8,641	11,981	10,646
63,200	**63,250**	11,994	8,649	11,994	10,659
63,250	**63,300**	12,006	8,656	12,006	10,671
63,300	**63,350**	12,019	8,664	12,019	10,684
63,350	**63,400**	12,031	8,671	12,031	10,696
63,400	**63,450**	12,044	8,679	12,044	10,709
63,450	**63,500**	12,056	8,686	12,056	10,721
63,500	**63,550**	12,069	8,694	12,069	10,734
63,550	**63,600**	12,081	8,701	12,081	10,746
63,600	**63,650**	12,094	8,709	12,094	10,759
63,650	**63,700**	12,106	8,716	12,106	10,771
63,700	**63,750**	12,119	8,724	12,119	10,784
63,750	**63,800**	12,131	8,731	12,131	10,796
63,800	**63,850**	12,144	8,739	12,144	10,809
63,850	**63,900**	12,156	8,746	12,156	10,821
63,900	**63,950**	12,169	8,754	12,169	10,834
63,950	**64,000**	12,181	8,761	12,181	10,846
64,000					
64,000	**64,050**	12,194	8,769	12,194	10,859
64,050	**64,100**	12,206	8,776	12,206	10,871
64,100	**64,150**	12,219	8,784	12,219	10,884
64,150	**64,200**	12,231	8,791	12,231	10,896
64,200	**64,250**	12,244	8,799	12,244	10,909
64,250	**64,300**	12,256	8,806	12,256	10,921
64,300	**64,350**	12,269	8,814	12,269	10,934
64,350	**64,400**	12,281	8,821	12,281	10,946
64,400	**64,450**	12,294	8,829	12,294	10,959
64,450	**64,500**	12,306	8,836	12,306	10,971
64,500	**64,550**	12,319	8,844	12,319	10,984
64,550	**64,600**	12,331	8,851	12,331	10,996
64,600	**64,650**	12,344	8,859	12,344	11,009
64,650	**64,700**	12,356	8,866	12,356	11,021
64,700	**64,750**	12,369	8,874	12,369	11,034
64,750	**64,800**	12,381	8,881	12,381	11,046
64,800	**64,850**	12,394	8,889	12,394	11,059
64,850	**64,900**	12,406	8,896	12,406	11,071
64,900	**64,950**	12,419	8,904	12,419	11,084
64,950	**65,000**	12,431	8,911	12,431	11,096

If line 43 (taxable income) is — At least	But less than	And you are — Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is —			
65,000					
65,000	**65,050**	12,444	8,919	12,444	11,109
65,050	**65,100**	12,456	8,926	12,456	11,121
65,100	**65,150**	12,469	8,934	12,469	11,134
65,150	**65,200**	12,481	8,941	12,481	11,146
65,200	**65,250**	12,494	8,949	12,494	11,159
65,250	**65,300**	12,506	8,956	12,506	11,171
65,300	**65,350**	12,519	8,964	12,519	11,184
65,350	**65,400**	12,531	8,971	12,531	11,196
65,400	**65,450**	12,544	8,979	12,544	11,209
65,450	**65,500**	12,556	8,986	12,556	11,221
65,500	**65,550**	12,569	8,994	12,569	11,234
65,550	**65,600**	12,581	9,001	12,581	11,246
65,600	**65,650**	12,594	9,009	12,594	11,259
65,650	**65,700**	12,606	9,016	12,606	11,271
65,700	**65,750**	12,619	9,024	12,619	11,284
65,750	**65,800**	12,631	9,031	12,631	11,296
65,800	**65,850**	12,644	9,039	12,644	11,309
65,850	**65,900**	12,656	9,046	12,656	11,321
65,900	**65,950**	12,669	9,054	12,669	11,334
65,950	**66,000**	12,681	9,061	12,681	11,346
66,000					
66,000	**66,050**	12,694	9,069	12,694	11,359
66,050	**66,100**	12,706	9,076	12,706	11,371
66,100	**66,150**	12,719	9,084	12,719	11,384
66,150	**66,200**	12,731	9,091	12,731	11,396
66,200	**66,250**	12,744	9,099	12,744	11,409
66,250	**66,300**	12,756	9,106	12,756	11,421
66,300	**66,350**	12,769	9,114	12,769	11,434
66,350	**66,400**	12,781	9,121	12,781	11,446
66,400	**66,450**	12,794	9,129	12,794	11,459
66,450	**66,500**	12,806	9,136	12,806	11,471
66,500	**66,550**	12,819	9,144	12,819	11,484
66,550	**66,600**	12,831	9,151	12,831	11,496
66,600	**66,650**	12,844	9,159	12,844	11,509
66,650	**66,700**	12,856	9,166	12,856	11,521
66,700	**66,750**	12,869	9,174	12,869	11,534
66,750	**66,800**	12,881	9,181	12,881	11,546
66,800	**66,850**	12,894	9,189	12,894	11,559
66,850	**66,900**	12,906	9,196	12,906	11,571
66,900	**66,950**	12,919	9,204	12,919	11,584
66,950	**67,000**	12,931	9,211	12,931	11,596
67,000					
67,000	**67,050**	12,944	9,219	12,944	11,609
67,050	**67,100**	12,956	9,226	12,956	11,621
67,100	**67,150**	12,969	9,234	12,969	11,634
67,150	**67,200**	12,981	9,241	12,981	11,646
67,200	**67,250**	12,994	9,249	12,994	11,659
67,250	**67,300**	13,006	9,256	13,006	11,671
67,300	**67,350**	13,019	9,264	13,019	11,684
67,350	**67,400**	13,031	9,271	13,031	11,696
67,400	**67,450**	13,044	9,279	13,044	11,709
67,450	**67,500**	13,056	9,286	13,056	11,721
67,500	**67,550**	13,069	9,294	13,069	11,734
67,550	**67,600**	13,081	9,301	13,081	11,746
67,600	**67,650**	13,094	9,309	13,094	11,759
67,650	**67,700**	13,106	9,316	13,106	11,771
67,700	**67,750**	13,119	9,324	13,119	11,784
67,750	**67,800**	13,131	9,331	13,131	11,796
67,800	**67,850**	13,144	9,339	13,144	11,809
67,850	**67,900**	13,156	9,346	13,156	11,821
67,900	**67,950**	13,169	9,356	13,169	11,834
67,950	**68,000**	13,181	9,369	13,181	11,846

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

(Continued on page 85)

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
		Your tax is—			
68,000					
68,000	**68,050**	13,194	9,381	13,194	11,859
68,050	**68,100**	13,206	9,394	13,206	11,871
68,100	**68,150**	13,219	9,406	13,219	11,884
68,150	**68,200**	13,231	9,419	13,231	11,896
68,200	**68,250**	13,244	9,431	13,244	11,909
68,250	**68,300**	13,256	9,444	13,256	11,921
68,300	**68,350**	13,269	9,456	13,269	11,934
68,350	**68,400**	13,281	9,469	13,281	11,946
68,400	**68,450**	13,294	9,481	13,294	11,959
68,450	**68,500**	13,306	9,494	13,306	11,971
68,500	**68,550**	13,319	9,506	13,319	11,984
68,550	**68,600**	13,331	9,519	13,333	11,996
68,600	**68,650**	13,344	9,531	13,347	12,009
68,650	**68,700**	13,356	9,544	13,361	12,021
68,700	**68,750**	13,369	9,556	13,375	12,034
68,750	**68,800**	13,381	9,569	13,389	12,046
68,800	**68,850**	13,394	9,581	13,403	12,059
68,850	**68,900**	13,406	9,594	13,417	12,071
68,900	**68,950**	13,419	9,606	13,431	12,084
68,950	**69,000**	13,431	9,619	13,445	12,096
69,000					
69,000	**69,050**	13,444	9,631	13,459	12,109
69,050	**69,100**	13,456	9,644	13,473	12,121
69,100	**69,150**	13,469	9,656	13,487	12,134
69,150	**69,200**	13,481	9,669	13,501	12,146
69,200	**69,250**	13,494	9,681	13,515	12,159
69,250	**69,300**	13,506	9,694	13,529	12,171
69,300	**69,350**	13,519	9,706	13,543	12,184
69,350	**69,400**	13,531	9,719	13,557	12,196
69,400	**69,450**	13,544	9,731	13,571	12,209
69,450	**69,500**	13,556	9,744	13,585	12,221
69,500	**69,550**	13,569	9,756	13,599	12,234
69,550	**69,600**	13,581	9,769	13,613	12,246
69,600	**69,650**	13,594	9,781	13,627	12,259
69,650	**69,700**	13,606	9,794	13,641	12,271
69,700	**69,750**	13,619	9,806	13,655	12,284
69,750	**69,800**	13,631	9,819	13,669	12,296
69,800	**69,850**	13,644	9,831	13,683	12,309
69,850	**69,900**	13,656	9,844	13,697	12,321
69,900	**69,950**	13,669	9,856	13,711	12,334
69,950	**70,000**	13,681	9,869	13,725	12,346
70,000					
70,000	**70,050**	13,694	9,881	13,739	12,359
70,050	**70,100**	13,706	9,894	13,753	12,371
70,100	**70,150**	13,719	9,906	13,767	12,384
70,150	**70,200**	13,731	9,919	13,781	12,396
70,200	**70,250**	13,744	9,931	13,795	12,409
70,250	**70,300**	13,756	9,944	13,809	12,421
70,300	**70,350**	13,769	9,956	13,823	12,434
70,350	**70,400**	13,781	9,969	13,837	12,446
70,400	**70,450**	13,794	9,981	13,851	12,459
70,450	**70,500**	13,806	9,994	13,865	12,471
70,500	**70,550**	13,819	10,006	13,879	12,484
70,550	**70,600**	13,831	10,019	13,893	12,496
70,600	**70,650**	13,844	10,031	13,907	12,509
70,650	**70,700**	13,856	10,044	13,921	12,521
70,700	**70,750**	13,869	10,056	13,935	12,534
70,750	**70,800**	13,881	10,069	13,949	12,546
70,800	**70,850**	13,894	10,081	13,963	12,559
70,850	**70,900**	13,906	10,094	13,977	12,571
70,900	**70,950**	13,919	10,106	13,991	12,584
70,950	**71,000**	13,931	10,119	14,005	12,596

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
		Your tax is—			
71,000					
71,000	**71,050**	13,944	10,131	14,019	12,609
71,050	**71,100**	13,956	10,144	14,033	12,621
71,100	**71,150**	13,969	10,156	14,047	12,634
71,150	**71,200**	13,981	10,169	14,061	12,646
71,200	**71,250**	13,994	10,181	14,075	12,659
71,250	**71,300**	14,006	10,194	14,089	12,671
71,300	**71,350**	14,019	10,206	14,103	12,684
71,350	**71,400**	14,031	10,219	14,117	12,696
71,400	**71,450**	14,044	10,231	14,131	12,709
71,450	**71,500**	14,056	10,244	14,145	12,721
71,500	**71,550**	14,069	10,256	14,159	12,734
71,550	**71,600**	14,081	10,269	14,173	12,746
71,600	**71,650**	14,094	10,281	14,187	12,759
71,650	**71,700**	14,106	10,294	14,201	12,771
71,700	**71,750**	14,119	10,306	14,215	12,784
71,750	**71,800**	14,131	10,319	14,229	12,796
71,800	**71,850**	14,144	10,331	14,243	12,809
71,850	**71,900**	14,156	10,344	14,257	12,821
71,900	**71,950**	14,169	10,356	14,271	12,834
71,950	**72,000**	14,181	10,369	14,285	12,846
72,000					
72,000	**72,050**	14,194	10,381	14,299	12,859
72,050	**72,100**	14,206	10,394	14,313	12,871
72,100	**72,150**	14,219	10,406	14,327	12,884
72,150	**72,200**	14,231	10,419	14,341	12,896
72,200	**72,250**	14,244	10,431	14,355	12,909
72,250	**72,300**	14,256	10,444	14,369	12,921
72,300	**72,350**	14,269	10,456	14,383	12,934
72,350	**72,400**	14,281	10,469	14,397	12,946
72,400	**72,450**	14,294	10,481	14,411	12,959
72,450	**72,500**	14,306	10,494	14,425	12,971
72,500	**72,550**	14,319	10,506	14,439	12,984
72,550	**72,600**	14,331	10,519	14,453	12,996
72,600	**72,650**	14,344	10,531	14,467	13,009
72,650	**72,700**	14,356	10,544	14,481	13,021
72,700	**72,750**	14,369	10,556	14,495	13,034
72,750	**72,800**	14,381	10,569	14,509	13,046
72,800	**72,850**	14,394	10,581	14,523	13,059
72,850	**72,900**	14,406	10,594	14,537	13,071
72,900	**72,950**	14,419	10,606	14,551	13,084
72,950	**73,000**	14,431	10,619	14,565	13,096
73,000					
73,000	**73,050**	14,444	10,631	14,579	13,109
73,050	**73,100**	14,456	10,644	14,593	13,121
73,100	**73,150**	14,469	10,656	14,607	13,134
73,150	**73,200**	14,481	10,669	14,621	13,146
73,200	**73,250**	14,494	10,681	14,635	13,159
73,250	**73,300**	14,506	10,694	14,649	13,171
73,300	**73,350**	14,519	10,706	14,663	13,184
73,350	**73,400**	14,531	10,719	14,677	13,196
73,400	**73,450**	14,544	10,731	14,691	13,209
73,450	**73,500**	14,556	10,744	14,705	13,221
73,500	**73,550**	14,569	10,756	14,719	13,234
73,550	**73,600**	14,581	10,769	14,733	13,246
73,600	**73,650**	14,594	10,781	14,747	13,259
73,650	**73,700**	14,606	10,794	14,761	13,271
73,700	**73,750**	14,619	10,806	14,775	13,284
73,750	**73,800**	14,631	10,819	14,789	13,296
73,800	**73,850**	14,644	10,831	14,803	13,309
73,850	**73,900**	14,656	10,844	14,817	13,321
73,900	**73,950**	14,669	10,856	14,831	13,334
73,950	**74,000**	14,681	10,869	14,845	13,346

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
		Your tax is—			
74,000					
74,000	**74,050**	14,694	10,881	14,859	13,359
74,050	**74,100**	14,706	10,894	14,873	13,371
74,100	**74,150**	14,719	10,906	14,887	13,384
74,150	**74,200**	14,731	10,919	14,901	13,396
74,200	**74,250**	14,744	10,931	14,915	13,409
74,250	**74,300**	14,756	10,944	14,929	13,421
74,300	**74,350**	14,769	10,956	14,943	13,434
74,350	**74,400**	14,781	10,969	14,957	13,446
74,400	**74,450**	14,794	10,981	14,971	13,459
74,450	**74,500**	14,806	10,994	14,985	13,471
74,500	**74,550**	14,819	11,006	14,999	13,484
74,550	**74,600**	14,831	11,019	15,013	13,496
74,600	**74,650**	14,844	11,031	15,027	13,509
74,650	**74,700**	14,856	11,044	15,041	13,521
74,700	**74,750**	14,869	11,056	15,055	13,534
74,750	**74,800**	14,881	11,069	15,069	13,546
74,800	**74,850**	14,894	11,081	15,083	13,559
74,850	**74,900**	14,906	11,094	15,097	13,571
74,900	**74,950**	14,919	11,106	15,111	13,584
74,950	**75,000**	14,931	11,119	15,125	13,596
75,000					
75,000	**75,050**	14,944	11,131	15,139	13,609
75,050	**75,100**	14,956	11,144	15,153	13,621
75,100	**75,150**	14,969	11,156	15,167	13,634
75,150	**75,200**	14,981	11,169	15,181	13,646
75,200	**75,250**	14,994	11,181	15,195	13,659
75,250	**75,300**	15,006	11,194	15,209	13,671
75,300	**75,350**	15,019	11,206	15,223	13,684
75,350	**75,400**	15,031	11,219	15,237	13,696
75,400	**75,450**	15,044	11,231	15,251	13,709
75,450	**75,500**	15,056	11,244	15,265	13,721
75,500	**75,550**	15,069	11,256	15,279	13,734
75,550	**75,600**	15,081	11,269	15,293	13,746
75,600	**75,650**	15,094	11,281	15,307	13,759
75,650	**75,700**	15,106	11,294	15,321	13,771
75,700	**75,750**	15,119	11,306	15,335	13,784
75,750	**75,800**	15,131	11,319	15,349	13,796
75,800	**75,850**	15,144	11,331	15,363	13,809
75,850	**75,900**	15,156	11,344	15,377	13,821
75,900	**75,950**	15,169	11,356	15,391	13,834
75,950	**76,000**	15,181	11,369	15,405	13,846
76,000					
76,000	**76,050**	15,194	11,381	15,419	13,859
76,050	**76,100**	15,206	11,394	15,433	13,871
76,100	**76,150**	15,219	11,406	15,447	13,884
76,150	**76,200**	15,231	11,419	15,461	13,896
76,200	**76,250**	15,244	11,431	15,475	13,909
76,250	**76,300**	15,256	11,444	15,489	13,921
76,300	**76,350**	15,269	11,456	15,503	13,934
76,350	**76,400**	15,281	11,469	15,517	13,946
76,400	**76,450**	15,294	11,481	15,531	13,959
76,450	**76,500**	15,306	11,494	15,545	13,971
76,500	**76,550**	15,319	11,506	15,559	13,984
76,550	**76,600**	15,331	11,519	15,573	13,996
76,600	**76,650**	15,344	11,531	15,587	14,009
76,650	**76,700**	15,356	11,544	15,601	14,021
76,700	**76,750**	15,369	11,556	15,615	14,034
76,750	**76,800**	15,381	11,569	15,629	14,046
76,800	**76,850**	15,394	11,581	15,643	14,059
76,850	**76,900**	15,406	11,594	15,657	14,071
76,900	**76,950**	15,419	11,606	15,671	14,084
76,950	**77,000**	15,431	11,619	15,685	14,096

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

(Continued on page 86)

2009 Tax Table – *Continued*

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
		Your tax is —			
77,000					
77,000	**77,050**	15,444	11,631	15,699	14,109
77,050	**77,100**	15,456	11,644	15,713	14,121
77,100	**77,150**	15,469	11,656	15,727	14,134
77,150	**77,200**	15,481	11,669	15,741	14,146
77,200	**77,250**	15,494	11,681	15,755	14,159
77,250	**77,300**	15,506	11,694	15,769	14,171
77,300	**77,350**	15,519	11,706	15,783	14,184
77,350	**77,400**	15,531	11,719	15,797	14,196
77,400	**77,450**	15,544	11,731	15,811	14,209
77,450	**77,500**	15,556	11,744	15,825	14,221
77,500	**77,550**	15,569	11,756	15,839	14,234
77,550	**77,600**	15,581	11,769	15,853	14,246
77,600	**77,650**	15,594	11,781	15,867	14,259
77,650	**77,700**	15,606	11,794	15,881	14,271
77,700	**77,750**	15,619	11,806	15,895	14,284
77,750	**77,800**	15,631	11,819	15,909	14,296
77,800	**77,850**	15,644	11,831	15,923	14,309
77,850	**77,900**	15,656	11,844	15,937	14,321
77,900	**77,950**	15,669	11,856	15,951	14,334
77,950	**78,000**	15,681	11,869	15,965	14,346
78,000					
78,000	**78,050**	15,694	11,881	15,979	14,359
78,050	**78,100**	15,706	11,894	15,993	14,371
78,100	**78,150**	15,719	11,906	16,007	14,384
78,150	**78,200**	15,731	11,919	16,021	14,396
78,200	**78,250**	15,744	11,931	16,035	14,409
78,250	**78,300**	15,756	11,944	16,049	14,421
78,300	**78,350**	15,769	11,956	16,063	14,434
78,350	**78,400**	15,781	11,969	16,077	14,446
78,400	**78,450**	15,794	11,981	16,091	14,459
78,450	**78,500**	15,806	11,994	16,105	14,471
78,500	**78,550**	15,819	12,006	16,119	14,484
78,550	**78,600**	15,831	12,019	16,133	14,496
78,600	**78,650**	15,844	12,031	16,147	14,509
78,650	**78,700**	15,856	12,044	16,161	14,521
78,700	**78,750**	15,869	12,056	16,175	14,534
78,750	**78,800**	15,881	12,069	16,189	14,546
78,800	**78,850**	15,894	12,081	16,203	14,559
78,850	**78,900**	15,906	12,094	16,217	14,571
78,900	**78,950**	15,919	12,106	16,231	14,584
78,950	**79,000**	15,931	12,119	16,245	14,596
79,000					
79,000	**79,050**	15,944	12,131	16,259	14,609
79,050	**79,100**	15,956	12,144	16,273	14,621
79,100	**79,150**	15,969	12,156	16,287	14,634
79,150	**79,200**	15,981	12,169	16,301	14,646
79,200	**79,250**	15,994	12,181	16,315	14,659
79,250	**79,300**	16,006	12,194	16,329	14,671
79,300	**79,350**	16,019	12,206	16,343	14,684
79,350	**79,400**	16,031	12,219	16,357	14,696
79,400	**79,450**	16,044	12,231	16,371	14,709
79,450	**79,500**	16,056	12,244	16,385	14,721
79,500	**79,550**	16,069	12,256	16,399	14,734
79,550	**79,600**	16,081	12,269	16,413	14,746
79,600	**79,650**	16,094	12,281	16,427	14,759
79,650	**79,700**	16,106	12,294	16,441	14,771
79,700	**79,750**	16,119	12,306	16,455	14,784
79,750	**79,800**	16,131	12,319	16,469	14,796
79,800	**79,850**	16,144	12,331	16,483	14,809
79,850	**79,900**	16,156	12,344	16,497	14,821
79,900	**79,950**	16,169	12,356	16,511	14,834
79,950	**80,000**	16,181	12,369	16,525	14,846

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
		Your tax is —			
80,000					
80,000	**80,050**	16,194	12,381	16,539	14,859
80,050	**80,100**	16,206	12,394	16,553	14,871
80,100	**80,150**	16,219	12,406	16,567	14,884
80,150	**80,200**	16,231	12,419	16,581	14,896
80,200	**80,250**	16,244	12,431	16,595	14,909
80,250	**80,300**	16,256	12,444	16,609	14,921
80,300	**80,350**	16,269	12,456	16,623	14,934
80,350	**80,400**	16,281	12,469	16,637	14,946
80,400	**80,450**	16,294	12,481	16,651	14,959
80,450	**80,500**	16,306	12,494	16,665	14,971
80,500	**80,550**	16,319	12,506	16,679	14,984
80,550	**80,600**	16,331	12,519	16,693	14,996
80,600	**80,650**	16,344	12,531	16,707	15,009
80,650	**80,700**	16,356	12,544	16,721	15,021
80,700	**80,750**	16,369	12,556	16,735	15,034
80,750	**80,800**	16,381	12,569	16,749	15,046
80,800	**80,850**	16,394	12,581	16,763	15,059
80,850	**80,900**	16,406	12,594	16,777	15,071
80,900	**80,950**	16,419	12,606	16,791	15,084
80,950	**81,000**	16,431	12,619	16,805	15,096
81,000					
81,000	**81,050**	16,444	12,631	16,819	15,109
81,050	**81,100**	16,456	12,644	16,833	15,121
81,100	**81,150**	16,469	12,656	16,847	15,134
81,150	**81,200**	16,481	12,669	16,861	15,146
81,200	**81,250**	16,494	12,681	16,875	15,159
81,250	**81,300**	16,506	12,694	16,889	15,171
81,300	**81,350**	16,519	12,706	16,903	15,184
81,350	**81,400**	16,531	12,719	16,917	15,196
81,400	**81,450**	16,544	12,731	16,931	15,209
81,450	**81,500**	16,556	12,744	16,945	15,221
81,500	**81,550**	16,569	12,756	16,959	15,234
81,550	**81,600**	16,581	12,769	16,973	15,246
81,600	**81,650**	16,594	12,781	16,987	15,259
81,650	**81,700**	16,606	12,794	17,001	15,271
81,700	**81,750**	16,619	12,806	17,015	15,284
81,750	**81,800**	16,631	12,819	17,029	15,296
81,800	**81,850**	16,644	12,831	17,043	15,309
81,850	**81,900**	16,656	12,844	17,057	15,321
81,900	**81,950**	16,669	12,856	17,071	15,334
81,950	**82,000**	16,681	12,869	17,085	15,346
82,000					
82,000	**82,050**	16,694	12,881	17,099	15,359
82,050	**82,100**	16,706	12,894	17,113	15,371
82,100	**82,150**	16,719	12,906	17,127	15,384
82,150	**82,200**	16,731	12,919	17,141	15,396
82,200	**82,250**	16,744	12,931	17,155	15,409
82,250	**82,300**	16,757	12,944	17,169	15,421
82,300	**82,350**	16,771	12,956	17,183	15,434
82,350	**82,400**	16,785	12,969	17,197	15,446
82,400	**82,450**	16,799	12,981	17,211	15,459
82,450	**82,500**	16,813	12,994	17,225	15,471
82,500	**82,550**	16,827	13,006	17,239	15,484
82,550	**82,600**	16,841	13,019	17,253	15,496
82,600	**82,650**	16,855	13,031	17,267	15,509
82,650	**82,700**	16,869	13,044	17,281	15,521
82,700	**82,750**	16,883	13,056	17,295	15,534
82,750	**82,800**	16,897	13,069	17,309	15,546
82,800	**82,850**	16,911	13,081	17,323	15,559
82,850	**82,900**	16,925	13,094	17,337	15,571
82,900	**82,950**	16,939	13,106	17,351	15,584
82,950	**83,000**	16,953	13,119	17,365	15,596

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
		Your tax is —			
83,000					
83,000	**83,050**	16,967	13,131	17,379	15,609
83,050	**83,100**	16,981	13,144	17,393	15,621
83,100	**83,150**	16,995	13,156	17,407	15,634
83,150	**83,200**	17,009	13,169	17,421	15,646
83,200	**83,250**	17,023	13,181	17,435	15,659
83,250	**83,300**	17,037	13,194	17,449	15,671
83,300	**83,350**	17,051	13,206	17,463	15,684
83,350	**83,400**	17,065	13,219	17,477	15,696
83,400	**83,450**	17,079	13,231	17,491	15,709
83,450	**83,500**	17,093	13,244	17,505	15,721
83,500	**83,550**	17,107	13,256	17,519	15,734
83,550	**83,600**	17,121	13,269	17,533	15,746
83,600	**83,650**	17,135	13,281	17,547	15,759
83,650	**83,700**	17,149	13,294	17,561	15,771
83,700	**83,750**	17,163	13,306	17,575	15,784
83,750	**83,800**	17,177	13,319	17,589	15,796
83,800	**83,850**	17,191	13,331	17,603	15,809
83,850	**83,900**	17,205	13,344	17,617	15,821
83,900	**83,950**	17,219	13,356	17,631	15,834
83,950	**84,000**	17,233	13,369	17,645	15,846
84,000					
84,000	**84,050**	17,247	13,381	17,659	15,859
84,050	**84,100**	17,261	13,394	17,673	15,871
84,100	**84,150**	17,275	13,406	17,687	15,884
84,150	**84,200**	17,289	13,419	17,701	15,896
84,200	**84,250**	17,303	13,431	17,715	15,909
84,250	**84,300**	17,317	13,444	17,729	15,921
84,300	**84,350**	17,331	13,456	17,743	15,934
84,350	**84,400**	17,345	13,469	17,757	15,946
84,400	**84,450**	17,359	13,481	17,771	15,959
84,450	**84,500**	17,373	13,494	17,785	15,971
84,500	**84,550**	17,387	13,506	17,799	15,984
84,550	**84,600**	17,401	13,519	17,813	15,996
84,600	**84,650**	17,415	13,531	17,827	16,009
84,650	**84,700**	17,429	13,544	17,841	16,021
84,700	**84,750**	17,443	13,556	17,855	16,034
84,750	**84,800**	17,457	13,569	17,869	16,046
84,800	**84,850**	17,471	13,581	17,883	16,059
84,850	**84,900**	17,485	13,594	17,897	16,071
84,900	**84,950**	17,499	13,606	17,911	16,084
84,950	**85,000**	17,513	13,619	17,925	16,096
85,000					
85,000	**85,050**	17,527	13,631	17,939	16,109
85,050	**85,100**	17,541	13,644	17,953	16,121
85,100	**85,150**	17,555	13,656	17,967	16,134
85,150	**85,200**	17,569	13,669	17,981	16,146
85,200	**85,250**	17,583	13,681	17,995	16,159
85,250	**85,300**	17,597	13,694	18,009	16,171
85,300	**85,350**	17,611	13,706	18,023	16,184
85,350	**85,400**	17,625	13,719	18,037	16,196
85,400	**85,450**	17,639	13,731	18,051	16,209
85,450	**85,500**	17,653	13,744	18,065	16,221
85,500	**85,550**	17,667	13,756	18,079	16,234
85,550	**85,600**	17,681	13,769	18,093	16,246
85,600	**85,650**	17,695	13,781	18,107	16,259
85,650	**85,700**	17,709	13,794	18,121	16,271
85,700	**85,750**	17,723	13,806	18,135	16,284
85,750	**85,800**	17,737	13,819	18,149	16,296
85,800	**85,850**	17,751	13,831	18,163	16,309
85,850	**85,900**	17,765	13,844	18,177	16,321
85,900	**85,950**	17,779	13,856	18,191	16,334
85,950	**86,000**	17,793	13,869	18,205	16,346

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

(Continued on page 87)

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
		Your tax is—			
86,000					
86,000	**86,050**	17,807	13,881	18,219	16,359
86,050	**86,100**	17,821	13,894	18,233	16,371
86,100	**86,150**	17,835	13,906	18,247	16,384
86,150	**86,200**	17,849	13,919	18,261	16,396
86,200	**86,250**	17,863	13,931	18,275	16,409
86,250	**86,300**	17,877	13,944	18,289	16,421
86,300	**86,350**	17,891	13,956	18,303	16,434
86,350	**86,400**	17,905	13,969	18,317	16,446
86,400	**86,450**	17,919	13,981	18,331	16,459
86,450	**86,500**	17,933	13,994	18,345	16,471
86,500	**86,550**	17,947	14,006	18,359	16,484
86,550	**86,600**	17,961	14,019	18,373	16,496
86,600	**86,650**	17,975	14,031	18,387	16,509
86,650	**86,700**	17,989	14,044	18,401	16,521
86,700	**86,750**	18,003	14,056	18,415	16,534
86,750	**86,800**	18,017	14,069	18,429	16,546
86,800	**86,850**	18,031	14,081	18,443	16,559
86,850	**86,900**	18,045	14,094	18,457	16,571
86,900	**86,950**	18,059	14,106	18,471	16,584
86,950	**87,000**	18,073	14,119	18,485	16,596
87,000					
87,000	**87,050**	18,087	14,131	18,499	16,609
87,050	**87,100**	18,101	14,144	18,513	16,621
87,100	**87,150**	18,115	14,156	18,527	16,634
87,150	**87,200**	18,129	14,169	18,541	16,646
87,200	**87,250**	18,143	14,181	18,555	16,659
87,250	**87,300**	18,157	14,194	18,569	16,671
87,300	**87,350**	18,171	14,206	18,583	16,684
87,350	**87,400**	18,185	14,219	18,597	16,696
87,400	**87,450**	18,199	14,231	18,611	16,709
87,450	**87,500**	18,213	14,244	18,625	16,721
87,500	**87,550**	18,227	14,256	18,639	16,734
87,550	**87,600**	18,241	14,269	18,653	16,746
87,600	**87,650**	18,255	14,281	18,667	16,759
87,650	**87,700**	18,269	14,294	18,681	16,771
87,700	**87,750**	18,283	14,306	18,695	16,784
87,750	**87,800**	18,297	14,319	18,709	16,796
87,800	**87,850**	18,311	14,331	18,723	16,809
87,850	**87,900**	18,325	14,344	18,737	16,821
87,900	**87,950**	18,339	14,356	18,751	16,834
87,950	**88,000**	18,353	14,369	18,765	16,846
88,000					
88,000	**88,050**	18,367	14,381	18,779	16,859
88,050	**88,100**	18,381	14,394	18,793	16,871
88,100	**88,150**	18,395	14,406	18,807	16,884
88,150	**88,200**	18,409	14,419	18,821	16,896
88,200	**88,250**	18,423	14,431	18,835	16,909
88,250	**88,300**	18,437	14,444	18,849	16,921
88,300	**88,350**	18,451	14,456	18,863	16,934
88,350	**88,400**	18,465	14,469	18,877	16,946
88,400	**88,450**	18,479	14,481	18,891	16,959
88,450	**88,500**	18,493	14,494	18,905	16,971
88,500	**88,550**	18,507	14,506	18,919	16,984
88,550	**88,600**	18,521	14,519	18,933	16,996
88,600	**88,650**	18,535	14,531	18,947	17,009
88,650	**88,700**	18,549	14,544	18,961	17,021
88,700	**88,750**	18,563	14,556	18,975	17,034
88,750	**88,800**	18,577	14,569	18,989	17,046
88,800	**88,850**	18,591	14,581	19,003	17,059
88,850	**88,900**	18,605	14,594	19,017	17,071
88,900	**88,950**	18,619	14,606	19,031	17,084
88,950	**89,000**	18,633	14,619	19,045	17,096

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
		Your tax is—			
89,000					
89,000	**89,050**	18,647	14,631	19,059	17,109
89,050	**89,100**	18,661	14,644	19,073	17,121
89,100	**89,150**	18,675	14,656	19,087	17,134
89,150	**89,200**	18,689	14,669	19,101	17,146
89,200	**89,250**	18,703	14,681	19,115	17,159
89,250	**89,300**	18,717	14,694	19,129	17,171
89,300	**89,350**	18,731	14,706	19,143	17,184
89,350	**89,400**	18,745	14,719	19,157	17,196
89,400	**89,450**	18,759	14,731	19,171	17,209
89,450	**89,500**	18,773	14,744	19,185	17,221
89,500	**89,550**	18,787	14,756	19,199	17,234
89,550	**89,600**	18,801	14,769	19,213	17,246
89,600	**89,650**	18,815	14,781	19,227	17,259
89,650	**89,700**	18,829	14,794	19,241	17,271
89,700	**89,750**	18,843	14,806	19,255	17,284
89,750	**89,800**	18,857	14,819	19,269	17,296
89,800	**89,850**	18,871	14,831	19,283	17,309
89,850	**89,900**	18,885	14,844	19,297	17,321
89,900	**89,950**	18,899	14,856	19,311	17,334
89,950	**90,000**	18,913	14,869	19,325	17,346
90,000					
90,000	**90,050**	18,927	14,881	19,339	17,359
90,050	**90,100**	18,941	14,894	19,353	17,371
90,100	**90,150**	18,955	14,906	19,367	17,384
90,150	**90,200**	18,969	14,919	19,381	17,396
90,200	**90,250**	18,983	14,931	19,395	17,409
90,250	**90,300**	18,997	14,944	19,409	17,421
90,300	**90,350**	19,011	14,956	19,423	17,434
90,350	**90,400**	19,025	14,969	19,437	17,446
90,400	**90,450**	19,039	14,981	19,451	17,459
90,450	**90,500**	19,053	14,994	19,465	17,471
90,500	**90,550**	19,067	15,006	19,479	17,484
90,550	**90,600**	19,081	15,019	19,493	17,496
90,600	**90,650**	19,095	15,031	19,507	17,509
90,650	**90,700**	19,109	15,044	19,521	17,521
90,700	**90,750**	19,123	15,056	19,535	17,534
90,750	**90,800**	19,137	15,069	19,549	17,546
90,800	**90,850**	19,151	15,081	19,563	17,559
90,850	**90,900**	19,165	15,094	19,577	17,571
90,900	**90,950**	19,179	15,106	19,591	17,584
90,950	**91,000**	19,193	15,119	19,605	17,596
91,000					
91,000	**91,050**	19,207	15,131	19,619	17,609
91,050	**91,100**	19,221	15,144	19,633	17,621
91,100	**91,150**	19,235	15,156	19,647	17,634
91,150	**91,200**	19,249	15,169	19,661	17,646
91,200	**91,250**	19,263	15,181	19,675	17,659
91,250	**91,300**	19,277	15,194	19,689	17,671
91,300	**91,350**	19,291	15,206	19,703	17,684
91,350	**91,400**	19,305	15,219	19,717	17,696
91,400	**91,450**	19,319	15,231	19,731	17,709
91,450	**91,500**	19,333	15,244	19,745	17,721
91,500	**91,550**	19,347	15,256	19,759	17,734
91,550	**91,600**	19,361	15,269	19,773	17,746
91,600	**91,650**	19,375	15,281	19,787	17,759
91,650	**91,700**	19,389	15,294	19,801	17,771
91,700	**91,750**	19,403	15,306	19,815	17,784
91,750	**91,800**	19,417	15,319	19,829	17,796
91,800	**91,850**	19,431	15,331	19,843	17,809
91,850	**91,900**	19,445	15,344	19,857	17,821
91,900	**91,950**	19,459	15,356	19,871	17,834
91,950	**92,000**	19,473	15,369	19,885	17,846

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
		Your tax is—			
92,000					
92,000	**92,050**	19,487	15,381	19,899	17,859
92,050	**92,100**	19,501	15,394	19,913	17,871
92,100	**92,150**	19,515	15,406	19,927	17,884
92,150	**92,200**	19,529	15,419	19,941	17,896
92,200	**92,250**	19,543	15,431	19,955	17,909
92,250	**92,300**	19,557	15,444	19,969	17,921
92,300	**92,350**	19,571	15,456	19,983	17,934
92,350	**92,400**	19,585	15,469	19,997	17,946
92,400	**92,450**	19,599	15,481	20,011	17,959
92,450	**92,500**	19,613	15,494	20,025	17,971
92,500	**92,550**	19,627	15,506	20,039	17,984
92,550	**92,600**	19,641	15,519	20,053	17,996
92,600	**92,650**	19,655	15,531	20,067	18,009
92,650	**92,700**	19,669	15,544	20,081	18,021
92,700	**92,750**	19,683	15,556	20,095	18,034
92,750	**92,800**	19,697	15,569	20,109	18,046
92,800	**92,850**	19,711	15,581	20,123	18,059
92,850	**92,900**	19,725	15,594	20,137	18,071
92,900	**92,950**	19,739	15,606	20,151	18,084
92,950	**93,000**	19,753	15,619	20,165	18,096
93,000					
93,000	**93,050**	19,767	15,631	20,179	18,109
93,050	**93,100**	19,781	15,644	20,193	18,121
93,100	**93,150**	19,795	15,656	20,207	18,134
93,150	**93,200**	19,809	15,669	20,221	18,146
93,200	**93,250**	19,823	15,681	20,235	18,159
93,250	**93,300**	19,837	15,694	20,249	18,171
93,300	**93,350**	19,851	15,706	20,263	18,184
93,350	**93,400**	19,865	15,719	20,277	18,196
93,400	**93,450**	19,879	15,731	20,291	18,209
93,450	**93,500**	19,893	15,744	20,305	18,221
93,500	**93,550**	19,907	15,756	20,319	18,234
93,550	**93,600**	19,921	15,769	20,333	18,246
93,600	**93,650**	19,935	15,781	20,347	18,259
93,650	**93,700**	19,949	15,794	20,361	18,271
93,700	**93,750**	19,963	15,806	20,375	18,284
93,750	**93,800**	19,977	15,819	20,389	18,296
93,800	**93,850**	19,991	15,831	20,403	18,309
93,850	**93,900**	20,005	15,844	20,417	18,321
93,900	**93,950**	20,019	15,856	20,431	18,334
93,950	**94,000**	20,033	15,869	20,445	18,346
94,000					
94,000	**94,050**	20,047	15,881	20,459	18,359
94,050	**94,100**	20,061	15,894	20,473	18,371
94,100	**94,150**	20,075	15,906	20,487	18,384
94,150	**94,200**	20,089	15,919	20,501	18,396
94,200	**94,250**	20,103	15,931	20,515	18,409
94,250	**94,300**	20,117	15,944	20,529	18,421
94,300	**94,350**	20,131	15,956	20,543	18,434
94,350	**94,400**	20,145	15,969	20,557	18,446
94,400	**94,450**	20,159	15,981	20,571	18,459
94,450	**94,500**	20,173	15,994	20,585	18,471
94,500	**94,550**	20,187	16,006	20,599	18,484
94,550	**94,600**	20,201	16,019	20,613	18,496
94,600	**94,650**	20,215	16,031	20,627	18,509
94,650	**94,700**	20,229	16,044	20,641	18,521
94,700	**94,750**	20,243	16,056	20,655	18,534
94,750	**94,800**	20,257	16,069	20,669	18,546
94,800	**94,850**	20,271	16,081	20,683	18,559
94,850	**94,900**	20,285	16,094	20,697	18,571
94,900	**94,950**	20,299	16,106	20,711	18,584
94,950	**95,000**	20,313	16,119	20,725	18,596

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

(Continued on page 88)

2009 Tax Table – *Continued*

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
		Your tax is —			
95,000					
95,000	**95,050**	20,327	16,131	20,739	18,609
95,050	**95,100**	20,341	16,144	20,753	18,621
95,100	**95,150**	20,355	16,156	20,767	18,634
95,150	**95,200**	20,369	16,169	20,781	18,646
95,200	**95,250**	20,383	16,181	20,795	18,659
95,250	**95,300**	20,397	16,194	20,809	18,671
95,300	**95,350**	20,411	16,206	20,823	18,684
95,350	**95,400**	20,425	16,219	20,837	18,696
95,400	**95,450**	20,439	16,231	20,851	18,709
95,450	**95,500**	20,453	16,244	20,865	18,721
95,500	**95,550**	20,467	16,256	20,879	18,734
95,550	**95,600**	20,481	16,269	20,893	18,746
95,600	**95,650**	20,495	16,281	20,907	18,759
95,650	**95,700**	20,509	16,294	20,921	18,771
95,700	**95,750**	20,523	16,306	20,935	18,784
95,750	**95,800**	20,537	16,319	20,949	18,796
95,800	**95,850**	20,551	16,331	20,963	18,809
95,850	**95,900**	20,565	16,344	20,977	18,821
95,900	**95,950**	20,579	16,356	20,991	18,834
95,950	**96,000**	20,593	16,369	21,005	18,846
96,000					
96,000	**96,050**	20,607	16,381	21,019	18,859
96,050	**96,100**	20,621	16,394	21,033	18,871
96,100	**96,150**	20,635	16,406	21,047	18,884
96,150	**96,200**	20,649	16,419	21,061	18,896
96,200	**96,250**	20,663	16,431	21,075	18,909
96,250	**96,300**	20,677	16,444	21,089	18,921
96,300	**96,350**	20,691	16,456	21,103	18,934
96,350	**96,400**	20,705	16,469	21,117	18,946
96,400	**96,450**	20,719	16,481	21,131	18,959
96,450	**96,500**	20,733	16,494	21,145	18,971
96,500	**96,550**	20,747	16,506	21,159	18,984
96,550	**96,600**	20,761	16,519	21,173	18,996
96,600	**96,650**	20,775	16,531	21,187	19,009
96,650	**96,700**	20,789	16,544	21,201	19,021
96,700	**96,750**	20,803	16,556	21,215	19,034
96,750	**96,800**	20,817	16,569	21,229	19,046
96,800	**96,850**	20,831	16,581	21,243	19,059
96,850	**96,900**	20,845	16,594	21,257	19,071
96,900	**96,950**	20,859	16,606	21,271	19,084
96,950	**97,000**	20,873	16,619	21,285	19,096

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
		Your tax is —			
97,000					
97,000	**97,050**	20,887	16,631	21,299	19,109
97,050	**97,100**	20,901	16,644	21,313	19,121
97,100	**97,150**	20,915	16,656	21,327	19,134
97,150	**97,200**	20,929	16,669	21,341	19,146
97,200	**97,250**	20,943	16,681	21,355	19,159
97,250	**97,300**	20,957	16,694	21,369	19,171
97,300	**97,350**	20,971	16,706	21,383	19,184
97,350	**97,400**	20,985	16,719	21,397	19,196
97,400	**97,450**	20,999	16,731	21,411	19,209
97,450	**97,500**	21,013	16,744	21,425	19,221
97,500	**97,550**	21,027	16,756	21,439	19,234
97,550	**97,600**	21,041	16,769	21,453	19,246
97,600	**97,650**	21,055	16,781	21,467	19,259
97,650	**97,700**	21,069	16,794	21,481	19,271
97,700	**97,750**	21,083	16,806	21,495	19,284
97,750	**97,800**	21,097	16,819	21,509	19,296
97,800	**97,850**	21,111	16,831	21,523	19,309
97,850	**97,900**	21,125	16,844	21,537	19,321
97,900	**97,950**	21,139	16,856	21,551	19,334
97,950	**98,000**	21,153	16,869	21,565	19,346
98,000					
98,000	**98,050**	21,167	16,881	21,579	19,359
98,050	**98,100**	21,181	16,894	21,593	19,371
98,100	**98,150**	21,195	16,906	21,607	19,384
98,150	**98,200**	21,209	16,919	21,621	19,396
98,200	**98,250**	21,223	16,931	21,635	19,409
98,250	**98,300**	21,237	16,944	21,649	19,421
98,300	**98,350**	21,251	16,956	21,663	19,434
98,350	**98,400**	21,265	16,969	21,677	19,446
98,400	**98,450**	21,279	16,981	21,691	19,459
98,450	**98,500**	21,293	16,994	21,705	19,471
98,500	**98,550**	21,307	17,006	21,719	19,484
98,550	**98,600**	21,321	17,019	21,733	19,496
98,600	**98,650**	21,335	17,031	21,747	19,509
98,650	**98,700**	21,349	17,044	21,761	19,521
98,700	**98,750**	21,363	17,056	21,775	19,534
98,750	**98,800**	21,377	17,069	21,789	19,546
98,800	**98,850**	21,391	17,081	21,803	19,559
98,850	**98,900**	21,405	17,094	21,817	19,571
98,900	**98,950**	21,419	17,106	21,831	19,584
98,950	**99,000**	21,433	17,119	21,845	19,596

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
		Your tax is —			
99,000					
99,000	**99,050**	21,447	17,131	21,859	19,609
99,050	**99,100**	21,461	17,144	21,873	19,621
99,100	**99,150**	21,475	17,156	21,887	19,634
99,150	**99,200**	21,489	17,169	21,901	19,646
99,200	**99,250**	21,503	17,181	21,915	19,659
99,250	**99,300**	21,517	17,194	21,929	19,671
99,300	**99,350**	21,531	17,206	21,943	19,684
99,350	**99,400**	21,545	17,219	21,957	19,696
99,400	**99,450**	21,559	17,231	21,971	19,709
99,450	**99,500**	21,573	17,244	21,985	19,721
99,500	**99,550**	21,587	17,256	21,999	19,734
99,550	**99,600**	21,601	17,269	22,013	19,746
99,600	**99,650**	21,615	17,281	22,027	19,759
99,650	**99,700**	21,629	17,294	22,041	19,771
99,700	**99,750**	21,643	17,306	22,055	19,784
99,750	**99,800**	21,657	17,319	22,069	19,796
99,800	**99,850**	21,671	17,331	22,083	19,809
99,850	**99,900**	21,685	17,344	22,097	19,821
99,900	**99,950**	21,699	17,356	22,111	19,834
99,950	**100,000**	21,713	17,369	22,125	19,846

$100,000 or over — use the Tax Computation Worksheet on page 89

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

2009 Tax Computation Worksheet—Line 44

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

Note. If you are required to use this worksheet to figure the tax on an amount from another form or worksheet, such as the Qualified Dividends and Capital Gain Tax Worksheet, the Schedule D Tax Worksheet, Schedule J, 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 $171,550	$	× 28% (.28)	$	$ 6,280.00	$
Over $171,550 but not over $372,950	$	× 33% (.33)	$	$ 14,857.50	$
Over $372,950	$	× 35% (.35)	$	$22,316.50	$

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 $137,050	$	× 25% (.25)	$	$ 7,625.00	$
Over $137,050 but not over $208,850	$	× 28% (.28)	$	$ 11,736.50	$
Over $208,850 but not over $372,950	$	× 33% (.33)	$	$ 22,179.00	$
Over $372,950	$	× 35% (.35)	$	$ 29,638.00	$

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 $104,425	$	× 28% (.28)	$	$ 5,868.25	$
Over $104,425 but not over $186,475	$	× 33% (.33)	$	$ 11,089.50	$
Over $186,475	$	× 35% (.35)	$	$ 14,819.00	$

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 $117,450	$	× 25% (.25)	$	$ 5,147.50	$
Over $117,450 but not over $190,200	$	× 28% (.28)	$	$ 8,671.00	$
Over $190,200 but not over $372,950	$	× 33% (.33)	$	$ 18,181.00	$
Over $372,950	$	× 35% (.35)	$	$ 25,640.00	$

Need more information or forms? See page 96.

General Information

How To Avoid Common Mistakes

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

- Make sure you entered the correct name and social security number (SSN) for each dependent you claim on line 6c. Check that each dependent's name and SSN agrees with his or her social security card. For each child under age 17 who is a qualifying child for the child tax credit, make sure you 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 that begin on page 37.
- Be sure to enter your SSN in the space provided on page 1 of Form 1040. If you are married filing a joint or separate return, also enter your spouse's SSN. Be sure to enter your SSN in the space next to your name. Check that your name and SSN agree with your social security card.
- Make sure your name and address are correct on the peel-off label. If not, enter the correct information. If you did not get a peel-off label, enter your (and your spouse's) name in the same order as shown on your last return.
- If you live in an apartment, be sure to include your apartment number in your address.
- If you are taking the standard deduction and you checked any box on line 39a, 39b, or 40b or you (or your spouse if filing jointly) can be claimed as a dependent on someone else's 2009 return, see pages 35 and 36 to be sure you entered the correct amount on line 40a.
- If you received capital gain distributions but were not required to file Schedule D, make sure you checked the box on line 13.
- If you are taking the EIC, be sure you used the correct column of the EIC Table for your filing status and the number of children you have.
- Remember to sign and date Form 1040 and enter your occupation(s).
- Attach your Form(s) W-2 and other required forms and schedules. Put all forms and schedules in the proper order. See *Assemble Your Return* on page 76.
- If you owe tax and are paying by check or money order, be sure to include all the required information on your payment. See the instructions for line 75 on page 74 for details.
- Do not file more than one original return for the same year, even if you have not gotten your refund or have not 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.

What Are Your Rights as a Taxpayer?

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

Innocent Spouse Relief

Generally, both you and your spouse are each responsible for paying the full amount of tax, interest, and penalties on your joint return. However, you may qualify for relief from liability for tax on a joint return if (a) there is an understatement of tax because your spouse omitted income or claimed false deductions or credits, (b) you are divorced, separated, or no longer living with your spouse, or (c) given all the facts and circumstances, it would not be fair to hold you liable for the tax. You may also qualify for relief if you were a married resident of a community property state but did not file a joint return and are now liable for an underpaid or understated tax. To request relief, you generally must file Form 8857 no later than 2 years after the date on which the IRS first attempted to collect the tax from you. For more information, see Pub. 971 and Form 8857 or you can call the Innocent Spouse office toll-free at 1-866-897-4270.

Income Tax Withholding and Estimated Tax Payments for 2010

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 2010 pay. For details on how to complete Form W-4, see Pub. 919. 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.

TIP *You can use the* IRS Withholding Calculator *at* www.irs.gov/individuals, *instead of Pub. 919 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 2010 Form 1040 will show a tax refund or a tax balance due of less than $1,000. If your total estimated tax for 2010 is $1,000 or more, see Form 1040-ES. It has a worksheet you can use to see if you have to make estimated tax payments. For more details, see Pub. 505.

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

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

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.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, etc., contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Pub. 4535.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not 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 or TTY/TDD 1-800-829-4059.

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 the act of 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 does not initiate contacts with taxpayers via emails. Also, the IRS does not 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*. 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. You can forward suspicious emails to the Federal Trade Commission at *spam@uce.gov* or contact them at *www.ftc.gov/idtheft* or 1-877-IDTHEFT (1-877-438-4338).

Visit the IRS website at *www.irs.gov* 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 Public Debt." You can send it to: Bureau of the Public Debt, Department G, P.O. Box 2188, Parkersburg, WV 26106-2188. Or you can enclose the check with your income tax return when you file. Do not add your gift to any tax you may owe. See page 74 for details on how to pay any tax you owe.

You may be able to deduct this gift on your 2010 tax return.

How Long Should Records Be Kept?

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

Amended Return

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

Need a Copy of Your Tax Return?

If you need a copy of your tax return, use Form 4506. There is a $57 fee (subject to change) for each return requested. If your main home, principal place of business, or tax records are located in a federally declared disaster area, this fee will be waived. If you want a free transcript of your tax return or account, use Form 4506-T or call us. See page 95 for the number.

Death of a Taxpayer

If a taxpayer died before filing a return for 2009, the taxpayer's spouse or personal representative may have to file and sign a return for that taxpayer. A personal representative can be an executor, administrator, or anyone who is in charge of the deceased taxpayer's property. If the deceased taxpayer did not have to file a return but had tax withheld, a return must be filed to get a refund. The person who files the return must enter "Deceased," the deceased taxpayer's name, and the date of death across the top of the return. If this information is not provided, it may delay the processing of the return.

If your spouse died in 2009 and you did not remarry in 2009, or if your spouse died in 2010 before filing a return for 2009, you can file a joint return. A joint return should show your spouse's 2009 income before death and your income for all of 2009. Enter "Filing as surviving spouse" in the area where you sign the return. If someone else is the personal representative, he or she must also sign.

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

Claiming a Refund for a Deceased Taxpayer

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

For more details, use TeleTax topic 356 (see page 94) or see Pub. 559.

Past Due Returns

The integrity of our tax system and well-being of our country depend, to a large degree, on the timely filing and payment of taxes by each individual, family, and business in this country. Those choosing not to file and pay their fair share increase the burden on the rest of us to support our schools, maintain and repair roadways, and the many other ways our tax dollars help to make life easier for all citizens.

Some people don't know they should file a tax return; some don't file because they expect a refund; and some don't file because they owe taxes. Encourage your family, neighbors, friends, and coworkers to do their fair share by filing their federal tax returns and paying any tax due on time.

If you or someone you know needs to file past due tax returns, use TeleTax topic 153 (see page 93) or visit *www.irs.gov* and click on "Individuals" for help in filing those returns. Send the return to the address that applies to you in the latest Form 1040 instruction booklet. For example, if you are filing a 2006 return in 2010, use the address in this booklet. However, if you got an IRS notice, mail the return to the address in the notice.

Other Ways To Get Help

Send Your Written Tax Questions to the IRS

You should get an answer in about 30 days. For the mailing address, call us at 1-800-829-1040 (hearing impaired customers with access to TTY/TDD equipment may call 1-800-829-4059). Do not send questions with your return.

Research Your Tax Questions Online

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

- Frequently asked questions. This section contains an extensive list of questions and answers. You can select your question by category or keyword.
- Tax trails. This is an interactive section which asks questions you can answer by selecting "Yes" or "No."
- Tax topics. This is an online version of the TeleTax topics listed on pages 93 and 94.

Free Help With Your Return

Free help in preparing your return is available nationwide from IRS-sponsored volunteers. These volunteers are trained and certified to prepare federal income tax returns by passing an IRS test. The Volunteer Income Tax Assistance (VITA) program is designed to help low-income taxpayers. The Tax Counseling for the Elderly (TCE) program is designed to assist taxpayers age 60 or older with their tax return preparation. VITA/TCE tax preparation sites must adhere to strict quality standards necessary to prepare accurate returns. Free electronic filing is offered by IRS authorized *e-file* providers at many of the VITA/TCE locations nationwide. Volunteers will help you with claiming the credits and deductions you may be entitled to. If you are a member of the military, you can also get assistance on military tax benefits, such as combat zone tax benefits, at an office within your installation. For more information on these programs, go to *www.irs.gov* and enter keyword "VITA" in the upper right corner. Or, call us at 1-800-829-1040. To find the nearest AARP Tax-Aide site, visit AARP's website at *www.aarp.org/money/taxaide* or call 1-888-227-7669.

When you go for help, take proof of identity and social security numbers (or individual taxpayer identification numbers) for your spouse, your dependents, and yourself. Take a copy of your 2008 tax return (if available), all your Forms W-2, 1099, and 1098 for 2009, and any other information about your 2009 income and expenses.

Everyday Tax Solutions

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

Online Services

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

Help for People With Disabilities

Telephone help is available using TTY/TDD equipment by calling 1-800-829-4059. Braille materials are available at libraries that have special services for people with disabilities.

Tax Services in Other Languages

To better serve taxpayers whose native language is not English, we have products and services in various languages.

For Spanish speaking taxpayers, we have:

- Spanish Publication 17, El Impuesto Federal sobre los Ingresos, and
- The Espanol website, *www.irs.gov/espanol.*

We also offer a Basic Tax Responsibilities CD/DVD in the following languages.

- Spanish.
- Chinese.
- Vietnamese.
- Korean.
- Russian.

To get a copy of this CD/DVD, call the National Distribution Center at 1-800-829-3676 and ask for Pub. 4580 in your language.

TIP *The IRS Taxpayer Assistance Centers provide over-the-phone interpreter assistance in more than 170 different languages. To find the number, see* Everyday Tax Solutions *above.*

Interest and Penalties

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

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

Interest

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

Penalties

Late filing. If you do not file your return by the due date (including extensions), the penalty is usually 5% of the amount due for each month or part of a month your return is late, unless you have a reasonable explanation. If you do, attach it to your return. The penalty can be as much as 25% of the tax due. The penalty is 15% per month, up to a maximum of 75%, if the failure to file is fraudulent. If your return is more than 60 days late, the minimum penalty will be $135 or the amount of any tax you owe, whichever is smaller.

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

Frivolous return. In addition to any other penalties, the law imposes a penalty of $5,000 for filing a frivolous return. A frivolous return is one that does not contain information needed to figure the correct tax or shows a substantially incorrect tax because you take a frivolous position or desire to delay or interfere with the tax laws. This includes altering or striking out the preprinted language above the space where you sign. For a list of positions identified as frivolous, see Notice 2008-14, 2008-4 I.R.B. 310, available at *www.irs.gov/irb/2008-04_IRB/ar12.html.*

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

Refund Information

where's my refund? You can go online to check the status of your refund 72 hours after IRS acknowledges receipt of your e-filed return, or 3 to 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.

Go to *www.irs.gov* and click on *Where's My Refund*. Have a copy of your tax return handy. You will need to provide 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.

TIP *Refunds are sent out weekly on Fridays. If you check the status of your refund and are not given the date it will be issued, please wait until the next week before checking back.*

If you do not have Internet access, call:

- 1-800-829-1954 during the hours shown on page 95, or
- 1-800-829-4477 24 hours a day, 7 days a week, for automated refund information.

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).

Refund information also is available in Spanish at *www.irs.gov/espanol* and the phone numbers listed above.

What Is TeleTax?

Recorded Tax Information

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

Topics by Internet

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

TeleTax Topics

All topics are available in Spanish.

Topic No.	Subject
	IRS Help Available
101	IRS services—Volunteer tax assistance, toll-free telephone, walk-in assistance, and outreach programs
102	Tax assistance for individuals with disabilities and the hearing impaired
103	Tax help for small businesses and self-employed
104	Taxpayer Advocate Service—Help for problem situations
105	Armed Forces tax information
107	Tax relief in disaster situations
	IRS Procedures
151	Your appeal rights
152	Refund information
153	What to do if you haven't filed your tax return
154	Forms W-2 and Form 1099-R—What to do if not received
155	Forms and publications—How to order
156	Copy of your tax return—How to get one
157	Change of address—How to notify IRS
158	Ensuring proper credit of payments
159	Prior year(s) Form W-2—How to get a copy of
160	Form 1099-A (Acquisition or Abandonment of Secured Property) and Form 1099-C (Cancellation of Debt)
	Collection
201	The collection process
202	Tax payment options
203	Failure to pay child support and federal nontax and state income tax obligations
204	Offers in compromise
205	Innocent spouse relief (and separation of liability and equitable relief)
206	Dishonored payments
	Alternative Filing Methods
253	Substitute tax forms
254	How to choose a paid tax preparer
255	Self-select PIN signature method for online registration
	General Information
301	When, where, and how to file
303	Checklist of common errors when preparing your tax return
304	Extension of time to file your tax return
305	Recordkeeping
306	Penalty for underpayment of estimated tax
307	Backup withholding
308	Amended returns
309	Roth IRA contributions
310	Coverdell education savings accounts
311	Power of attorney information

TeleTax Topics

(Continued)

Topic No.	Subject
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313	Qualified tuition programs (QTPs)

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413	Rollovers from retirement plans
414	Rental income and expenses
415	Renting residential and vacation property
416	Farming and fishing income
417	Earnings for clergy
418	Unemployment compensation
419	Gambling income and expenses
420	Bartering income
421	Scholarship and fellowship grants
423	Social security and equivalent railroad retirement benefits
424	401(k) plans
425	Passive activities—Losses and credits
427	Stock options
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430	Exchange of policyholder interest for stock
431	Canceled debt—Is it taxable or not?

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452	Alimony paid
453	Bad debt deduction
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456	Student loan interest deduction
457	Tuition and fees deduction
458	Educator expense deduction

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505	Interest expense
506	Contributions
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512	Business entertainment expenses
513	Educational expenses
514	Employee business expenses
515	Casualty, disaster, and theft losses

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552	Tax and credits figured by the IRS
553	Tax on a child's investment income
554	Self-employment tax
556	Alternative minimum tax
557	Tax on early distributions from traditional and Roth IRAs
558	Tax on early distributions from retirement plans

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612	First-time homebuyer credit—Purchases made in 2009

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753	Form W-4—Employee's Withholding Allowance Certificate
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Electronic Media Filers—1099 Series and Related Information Returns

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804	Test files and combined federal and state filing
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856	Foreign tax credit
857	Individual taxpayer identification number (ITIN)—Form W-7
858	Alien tax clearance

Tax Information for Residents of Puerto Rico (in Spanish only)

901	Is a person with income from Puerto Rican sources required to file a U.S. federal income tax return?
902	Credits and deductions for taxpayers with Puerto Rican source income that is exempt from U.S. tax
903	Federal employment tax in Puerto Rico
904	Tax assistance for residents of Puerto Rico

Topic numbers are effective January 1, 2010.

Calling the IRS

If you cannot find the answer to your question in these instructions or online, please call us for assistance. See *Making the Call* below. You will not be charged for the call unless your phone company charges you for toll-free calls. Our normal hours of operation are Monday through Friday from 7:00 a.m. to 10:00 p.m. local time. Assistance provided to callers from Alaska and Hawaii will be based on the hours of operation in the Pacific time zone.

TIP

If you want to check the status of your 2009 refund, see Refund Information *on page 93.*

Before You Call

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

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

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

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

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

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

Making the Call

Call 1-800-829-1040 (hearing impaired customers with TTY/TDD equipment may call 1-800-829-4059). Our menu allows you to speak your responses or use your keypad to select a menu option. After receiving your menu selection, the system will direct your call to the appropriate assistance.

Before You Hang Up

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

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

Quick and Easy Access to Tax Help and Tax Products

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

Internet

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

Online services and help. Go to *www.irs.gov* to obtain information on:

- *Online Services*—Conduct business with the IRS electronically.
- *Taxpayer Advocate Service*—Helps taxpayers resolve problems with the IRS.
- *Free File* and e-file—Free federal online filing.
- *Where's My Refund*—Your refund status anytime from anywhere.
- *Free Tax Return Preparation*—Free tax assistance and preparation.
- *Recent Tax Changes*—Highlights on newly enacted tax law.
- *Innocent Spouses*—Tax information for innocent spouses.
- *Disaster Tax Relief*—Tax relief provisions for disaster situations.
- *Identity Theft and Your Tax Records*—Safeguard your identity and tax records.
- *Online Payment Agreement (OPA) Application*—Online agreements.
- *Applying for Offers in Compromise*—Information on offers in compromise.

View and download products. Click on "Forms and Publications" or go to *www.irs.gov/formspubs* to:

- View or download current and previous year tax products.
- Order current year tax products online.

The Forms and Publications page provides links to access and acquire both electronic and print media. Additionally, the "Search" function provides basic and advanced search capabilities for published products available on *www.irs.gov*.

Online ordering of products. To order tax products delivered by mail, go to *www.irs.gov/formspubs*.

- For current year products, click on "Forms and publications by U.S. mail."
- For a tax booklet of forms and instructions, click on "Tax packages."
- For tax products on a DVD, click on "Tax products on DVD (Pub. 1796)." See *DVD* on this page.

To get information, forms, and publications in Spanish, click "Espanol" in the upper right corner of www.irs.gov.

Phone

Tax forms and publications. Call 1-800-TAX-FORM (1-800-829-3676) to order current and prior year forms, instructions, and publications. You should receive your order within 10 working days.

Tax help and questions. Call 1-800-829-1040.

Hearing Impaired TTY/TDD. Call 1-800-829-4059.

TeleTax information - 24 hour tax information. Call 1-800-829-4477. See pages 93 and 94 for topic numbers and details.

Refund hotline. Call 1-800-829-1954.

National Taxpayer Advocate helpline. Call 1-877-777-4778.

Walk-In

You can pick up some of the most requested forms, instructions, and publications at many IRS offices, post offices, and libraries. Also, some grocery stores, copy centers, city and county government offices, and credit unions have reproducible tax products available to photocopy or print from a DVD.

Mail

You can order forms, instructions, and publications by completing the order blank on page 99. You should receive your order within 10 days after we receive your request.

DVD

Buy IRS Publication 1796 (IRS Tax Products DVD) for $30. Price is subject to change. There may be a handling fee. The DVD includes current-year and prior-year forms, instructions, and publications; Internal Revenue Bulletins; and toll-free and email technical support. The DVD is released twice during the year. The first release will ship early January 2010 and the final release will ship early March 2010.

Internet. Buy the DVD from:

- National Technical Information Service (NTIS) at *www.irs.gov/cdorders*
- Government Printing Office (GPO) at *http:// bookstore.gpo.gov* (search for Pub. 1796)

Telephone. Buy the DVD from:

- NTIS at 1-877-233-6767
- GPO at 1-866-512-1800

Other ways to get help. See page 92 for information.

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 filers and paid preparers to provide their social security number or other identifying number. 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 email us at **taxforms@irs.gov.* (The asterisk must be included in the address.) Enter "Forms Comment" on the subject line. Or you can write to Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send your return to this address. Instead, see the back cover.

Estimates of Taxpayer Burden

The table below shows burden estimates as of October 2009 for taxpayers filing a 2009 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. For instance, the estimated average time burden for all taxpayers filing a Form 1040, 1040A, or 1040EZ is 17.3 hours, with an average cost of $225 per return. This average includes all associated forms and schedules, across all preparation methods and taxpayer activities. Taxpayers filing Form 1040 are expected to have an average burden of about 21.4 hours, with taxpayers filing Form 1040A or Form 1040EZ averaging about 8.0 hours. Within each of these estimates there is significant variation in taxpayer activity. Similarly, tax preparation fees vary extensively depending on the tax situation of the taxpayer, the type of professional preparer, and the geographic area.

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* on page 97.

Estimated Average Taxpayer Burden for Individuals by Activity

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

Primary Form Filed or Type of Taxpayer	Percentage of Returns	Average Time Burden (Hours)						
		Total Time	Record Keeping	Tax Planning	Form Completion	Form Submission	All Other	Average Cost (Dollars)
All taxpayers	100	17.3	8.0	1.7	4.3	1.0	2.4	$225
Primary forms filed								
1040	70	21.4	10.2	2.1	5.2	1.0	2.9	280
1040A & 1040EZ	30	8.0	2.7	0.8	2.3	0.8	1.3	96
Type of taxpayer								
Nonbusiness*	69	10.7	4.1	1.1	3.0	0.8	1.7	129
Business*	31	31.9	16.5	3.0	7.1	1.2	4.0	434

* 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 did 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

The most frequently ordered forms and publications are listed on the order form below. 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.

TIP *For faster ways of getting the items you need, go to* www.irs.gov/formspubs.

How To Use the Order Form

Circle the items you need on the order form below. Use the blank spaces to order items not listed. If you need more space, attach a separate sheet of paper.

Print or type your name and address accurately in the space provided below to ensure delivery of your order. Enclose the order form in an envelope and mail it to the IRS address shown on this page. You should receive your order within 10 days after receipt of your request.

Do not send your tax return to the address shown on this page. Instead, see the back cover.

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 tax products at 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.

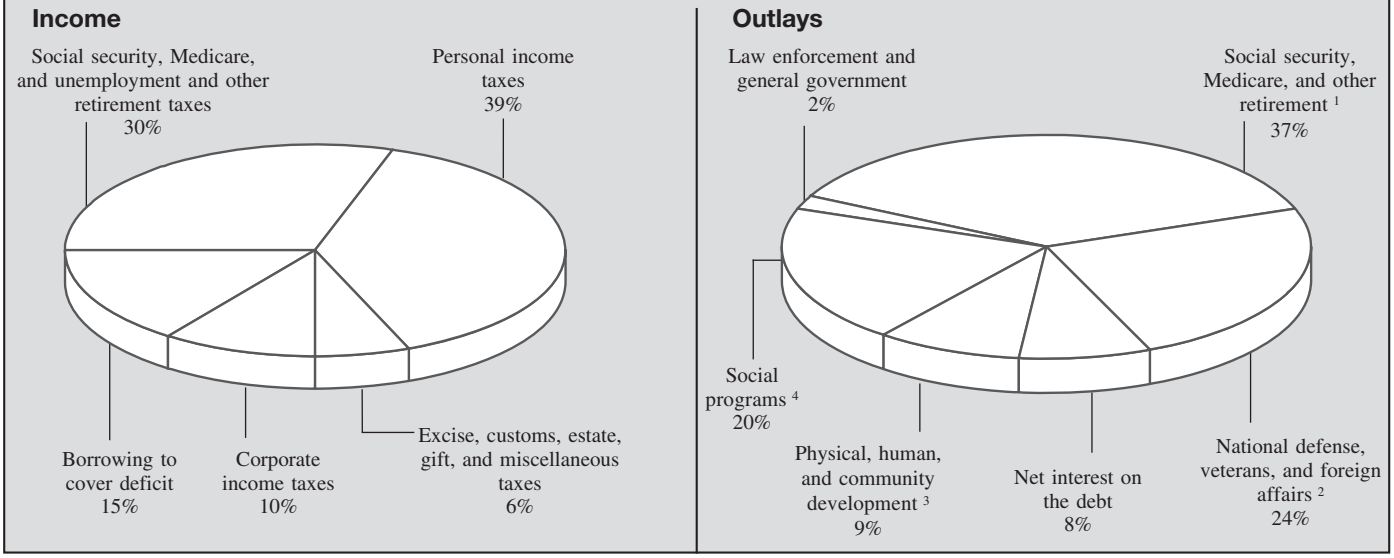
Use the **blank spaces** to order items not listed.

1040	Schedule F (1040)	1040-ES (2010)	4868	8917	Pub. 523	Pub. 554	Pub. 946
Schedule A (1040)	Schedule H (1040)	1040-V	5405	9465	Pub. 525	Pub. 575	Pub. 970
Schedule B (1040A or 1040)	Schedule J (1040)	1040X	6251	Pub. 1	Pub. 526	Pub. 583	Pub. 972
Schedule C (1040)	Schedule L (1040A or 1040)	2106	8283	Pub. 17	Pub. 527	Pub. 587	Pub. 4681
Schedule C-EZ (1040)	Schedule M (1040A or 1040)	2441	8606	Pub. 334	Pub. 529	Pub. 590	
Schedule D (1040)	Schedule R (1040A or 1040)	4506	8812	Pub. 463	Pub. 535	Pub. 596	
Schedule D-1 (1040)	Schedule SE (1040)	4506-T	8822	Pub. 501	Pub. 547	Pub. 910	
Schedule E (1040)	1040A	4562	8829	Pub. 502	Pub. 550	Pub. 915	
Schedule EIC (1040A or 1040)	1040EZ	4684	8863	Pub. 505	Pub. 551	Pub. 919	

N

Major Categories of Federal Income and Outlays for Fiscal Year 2008

Income and Outlays. These pie charts show the relative sizes of the major categories of federal income and outlays for fiscal year 2008.



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

In fiscal year 2008 (which began on October 1, 2007, and ended on September 30, 2008), federal income was $2.524 trillion and outlays were $2.983 trillion, leaving a deficit of $459 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 20% of outlays were to equip, modernize, and pay our armed forces and to fund national defense activities; about 3% were for veterans benefits and services; and about 1% were for international activities, including military and economic assistance to foreign countries and the maintenance of U.S. embassies abroad.

3. **Physical, human, and community development:** These outlays were for agriculture; natural resources; environment; transportation; aid for elementary and secondary education and direct assistance to college students; job training; deposit insurance, commerce and housing credit, and community development; and space, energy, and general science programs.

4. **Social programs:** About 14% of total outlays were for Medicaid, food stamps, temporary assistance for needy families, supplemental security income, and related programs; and the remaining outlays were for health research and public health programs, unemployment compensation, assisted housing, and social services.

Note. The percentages on this page exclude undistributed offsetting receipts, which were $86 billion in fiscal year 2008. 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.

2009 Tax Rate Schedules

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

Schedule X—If your filing status is **Single**

If your taxable income is: *Over—*	*But not over—*	The tax is:	*of the amount over—*
$0	$8,350	--------- **10%**	**$0**
8,350	33,950	**$835.00 + 15%**	**8,350**
33,950	82,250	**4,675.00 + 25%**	**33,950**
82,250	171,550	**16,750.00 + 28%**	**82,250**
171,550	372,950	**41,754.00 + 33%**	**171,550**
372,950	--------	**108,216.00 + 35%**	**372,950**

Schedule Y-1—If your filing status is **Married filing jointly** or **Qualifying widow(er)**

If your taxable income is: *Over—*	*But not over—*	The tax is:	*of the amount over—*
$0	$16,700	--------- **10%**	**$0**
16,700	67,900	**$1,670.00 + 15%**	**16,700**
67,900	137,050	**9,350.00 + 25%**	**67,900**
137,050	208,850	**26,637.50 + 28%**	**137,050**
208,850	372,950	**46,741.50 + 33%**	**208,850**
372,950	---------	**100,894.50 + 35%**	**372,950**

Schedule Y-2—If your filing status is **Married filing separately**

If your taxable income is: *Over—*	*But not over—*	The tax is:	*of the amount over—*
$0	$8,350	--------- **10%**	**$0**
8,350	33,950	**$835.00 + 15%**	**8,350**
33,950	68,525	**4,675.00 + 25%**	**33,950**
68,525	104,425	**13,318.75 + 28%**	**68,525**
104,425	186,475	**23,370.75 + 33%**	**104,425**
186,475	---------	**50,447.25 + 35%**	**186,475**

Schedule Z—If your filing status is **Head of household**

If your taxable income is: *Over—*	*But not over—*	The tax is:	*of the amount over—*
$0	$11,950	--------- **10%**	**$0**
11,950	45,500	**$1,195.00 + 15%**	**11,950**
45,500	117,450	**6,227.50 + 25%**	**45,500**
117,450	190,200	**24,215.00 + 28%**	**117,450**
190,200	372,950	**44,585.00 + 33%**	**190,200**
372,950	---------	**104,892.50 + 35%**	**372,950**

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* These items may not be included in this package. To reduce printing costs, we have sent you only the forms you may need based on what you filed last year.

Where Do You File?

If an envelope came with this booklet, please use it. If you do not have one or if you moved during the year, mail your return to the address shown below that applies to you. If you want to use a private delivery service, see page 8.

TIP

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 ¼″ thick). Also, include your complete return address.

IF you live in...	THEN use this address if you: Are not enclosing a check or money order...	Are enclosing a check or money order...
Florida, Georgia, North Carolina, South Carolina	Department of the Treasury Internal Revenue Service Center Atlanta, GA 39901-0002	Department of the Treasury Internal Revenue Service Center Atlanta, GA 39901-0102
Arkansas, Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia	Department of the Treasury Internal Revenue Service Center Kansas City, MO 64999-0002	Department of the Treasury Internal Revenue Service Center Kansas City, MO 64999-0102
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas	Department of the Treasury Internal Revenue Service Center Austin, TX 73301-0002	Department of the Treasury Internal Revenue Service Center Austin, TX 73301-0102
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Department of the Treasury Internal Revenue Service Center Fresno, CA 93888-0002	Department of the Treasury Internal Revenue Service Center Fresno, CA 93888-0102
A foreign country, American Samoa, or Puerto Rico (or are excluding income under Internal Revenue Code section 933), or use an APO or FPO address, or file Form 2555, 2555-EZ, or 4563, or are a dual-status alien or nonpermanent resident of Guam or the Virgin Islands*	Department of the Treasury Internal Revenue Service Center Austin, TX 73301-0215 USA	Department of the Treasury Internal Revenue Service Center Austin, TX 73301-0215 USA

*Permanent residents of Guam should use: Department of Revenue and Taxation, Government of Guam, P.O. Box 23607, GMF, GU 96921; permanent residents of the Virgin Islands should use: V.I. Bureau of Internal Revenue, 9601 Estate Thomas, Charlotte Amalie, St. Thomas, VI 00802.

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