Table 11-1. **Which Taxes Can You Deduct?**

Type of tax	You can deduct	You can't deduct
Fees and charges	Fees and charges that are expenses of your trade or business or of producing income.	Fees and charges that aren't expenses of your trade or business or of producing income, such as fees for driver's licenses, car inspections, parking, or charges for water bills (see *Taxes and Fees You Can't Deduct*). Fines and penalties.
Income taxes	State and local income taxes. Foreign income taxes. Employee contributions to state funds listed under *Contributions to state benefit funds*.	Federal income taxes. Employee contributions to private or voluntary disability plans. State and local general sales taxes if you choose to deduct state and local income taxes.
General sales taxes	State and local general sales taxes, including compensating use taxes.	State and local income taxes if you choose to deduct state and local general sales taxes.
Other taxes	Taxes that are expenses of your trade or business. Taxes on property producing rent or royalty income. One-half of self-employment tax paid.	Federal excise taxes, such as tax on gasoline, that aren't expenses of your trade or business or of producing income. Per capita taxes.
Personal property taxes	State and local personal property taxes.	Customs duties that aren't expenses of your trade or business or of producing income.
Real estate taxes	State and local real estate taxes. Tenant's share of real estate taxes paid by a cooperative housing corporation.	Real estate taxes that are treated as imposed on someone else (see *Division of real estate taxes between buyers and sellers*). Foreign real estate taxes. Taxes for local benefits (with exceptions). See *Real Estate-Related Items You Can't Deduct*. Trash and garbage pickup fees (with exceptions). See *Real Estate-Related Items You Can't Deduct*. Rent increase due to higher real estate taxes. Homeowners' association charges.

your spouse, part of your payments may be deductible as alimony and part as real estate taxes. See *Payments to a third party* in Pub. 504 for more information.

Ministers' and military housing allowances. If you are a minister or a member of the uniformed services and receive a housing allowance that you can exclude from income, you can still deduct all of the real estate taxes you pay on your home.

Refund (or rebate). If you received a refund or rebate in 2025 of real estate taxes you paid in 2025, you must reduce your deduction by the amount refunded to you. If you received a refund or rebate in 2025 of real estate taxes you deducted in an earlier year, you must generally include the refund or rebate in income in the year you receive it. However, the amount you include in income is limited to the amount of the deduction that reduced your tax in the earlier year. For more information, see *Recoveries* in Pub. 525.

Real Estate-Related Items You Can't Deduct

Payments for the following items generally aren't deductible as real estate taxes.

- Taxes for local benefits.
- Itemized charges for services (such as trash and garbage pickup fees).
- Transfer taxes (or stamp taxes).
- Rent increases due to higher real estate taxes.
- Homeowners' association charges.

Taxes for local benefits. Deductible real estate taxes generally don't include taxes charged for local benefits and improvements tending to increase the value of your property. These include assessments for streets, sidewalks, water mains, sewer lines, public parking facilities, and similar improvements. You should increase the basis of your property by the amount of the assessment.

Local benefit taxes are deductible only if they are for maintenance, repair, or interest charges related to those benefits. If only a part of the taxes is for maintenance, repair, or interest, you must be able to show the amount of that part to claim the deduction. If you can't determine what part of the tax is for maintenance, repair, or interest, none of it is deductible.



Taxes for local benefits may be included in your real estate tax bill. If your taxing authority (or mortgage lender) doesn't furnish you a copy of your real estate tax bill, ask for it. You should use the rules above to determine if the local benefit tax is deductible. Contact the taxing authority if you need additional information about a specific charge on your real estate tax bill.

Itemized charges for services. An itemized charge for services assessed against specific property or certain people isn't a tax, even if the charge is paid to the taxing authority. For example, you can't deduct the charge as a real estate tax if it is:

- A unit fee for the delivery of a service (such as a $5 fee charged for every 1,000 gallons of water you use),
- A periodic charge for a residential service (such as a $20 per month or $240 annual fee charged to each homeowner for trash collection), or

- A flat fee charged for a single service provided by your government (such as a $30 charge for mowing your lawn because it was allowed to grow higher than permitted under your local ordinance).

CAUTION *You must look at your real estate tax bill to determine if any nondeductible itemized charges, such as those listed above, are included in the bill. If your taxing authority (or mortgage lender) doesn't furnish you a copy of your real estate tax bill, ask for it.*

Exception. Service charges used to maintain or improve services (such as trash collection or police and fire protection) are deductible as real estate taxes if:

- The fees or charges are imposed at a like rate against all property in the taxing jurisdiction;
- The funds collected aren't earmarked; instead, they are commingled with general revenue funds; and
- Funds used to maintain or improve services aren't limited to or determined by the amount of these fees or charges collected.

Transfer taxes (or stamp taxes). Transfer taxes and similar taxes and charges on the sale of a personal home aren't deductible. If they are paid by the seller, they are expenses of the sale and reduce the amount realized on the sale. If paid by the buyer, they are included in the cost basis of the property.

Rent increase due to higher real estate taxes. If your landlord increases your rent in the form of a tax surcharge because of increased real estate taxes, you can't deduct the increase as taxes.

Homeowners' association charges. These charges aren't deductible because they are imposed by the homeowners' association, rather than the state or local government.

Personal Property Taxes

Personal property tax is deductible if it is a state or local tax that is:

- Charged on personal property;
- Based only on the value of the personal property; and
- Charged on a yearly basis, even if it is collected more or less than once a year.

A tax that meets the above requirements can be considered charged on personal property even if it is for the exercise of a privilege. For example, a yearly tax based on value qualifies as a personal property tax even if it is called a registration fee and is for the privilege of registering motor vehicles or using them on the highways.

If the tax is partly based on value and partly based on other criteria, it may qualify in part.

Example. Your state charges a yearly motor vehicle registration tax of 1% of value plus 50 cents per hundredweight. You paid $32 based on the value ($1,500) and weight (3,400 lbs.) of your car. You can deduct $15 (1% × $1,500) as a personal property tax because it is based on the value. The remaining $17 ($0.50 × 34), based on the weight, isn't deductible.

Taxes and Fees You Can't Deduct

Many federal, state, and local government taxes aren't deductible because they don't fall within the categories discussed earlier. Other taxes and fees, such as federal income taxes, aren't deductible because the tax law specifically prohibits a deduction for them. See Table 11-1.

Taxes and fees that are generally not deductible include the following items.

- ***Employment taxes.*** This includes social security, Medicare, and railroad retirement taxes withheld from your pay. However, one-half of self-employment tax you pay is deductible. In addition, the social security and other employment taxes you pay on the wages of a household worker may be included in medical expenses that you can deduct, or childcare expenses that allow you to claim the child and dependent care credit. For more information, see Pub. 502 and Pub. 503.
- ***Estate, inheritance, legacy, or succession taxes.*** You can deduct the estate tax attributable to income in respect of a decedent if you, as a beneficiary, must include that income in your gross income. In that case, deduct the estate tax on Schedule A (Form 1040), line 16. For more information, see Pub. 559.
- ***Federal income taxes.*** This includes income taxes withheld from your pay.
- ***Fines and penalties.*** You can't deduct fines and penalties paid to a government for violation of any law, including related amounts forfeited as collateral deposits.
- ***Foreign personal or real property taxes.***
- ***Gift taxes.***
- ***License fees.*** You can't deduct license fees for personal purposes (such as marriage, driver's, and pet license fees).
- ***Per capita taxes.*** You can't deduct state or local per capita taxes.

Many taxes and fees other than those listed above are also nondeductible, unless they are ordinary and necessary expenses of a business or income-producing activity. For other nondeductible items, see *Real Estate-Related Items You Can't Deduct*, earlier.

Where To Deduct

You deduct taxes on the following schedules.

State and local income taxes. These taxes are deducted on Schedule A (Form 1040), line 5a, even if your only source of income is from business, rents, or royalties.

Limitation on deduction for state and local taxes. The deduction for state and local taxes is limited to $40,000 ($20,000 if married filing separately). The overall limit is reduced if your modified adjusted gross income is more than $500,000 ($250,000 if married filing separately) but will not be reduced below $10,000 ($5,000 if married filing separately).

State and local taxes are the taxes that you include on Schedule A (Form 1040), lines 5a, 5b, and 5c. Include taxes imposed by a U.S. territory with your state and local taxes on Schedule A (Form 1040), lines 5a, 5b, and 5c. However, don't include any U.S. territory taxes you paid that are allocable to excluded income.

TIP *You may want to take a credit for U.S. territory tax instead of a deduction. See the instructions for Schedule 3 (Form 1040), line 1, for details.*

General sales taxes. Sales taxes are deducted on Schedule A (Form 1040), line 5a. You must check the box on line 5a. If you elect to deduct sales taxes, you can't deduct state and local income taxes on Schedule A (Form 1040), line 5a.

Foreign income taxes. Generally, income taxes you pay to a foreign country or U.S. territory can be claimed as an itemized deduction on Schedule A (Form 1040), line 6, or as a credit against your U.S. income tax on Schedule 3 (Form 1040), line 1. To claim the credit, you may have to complete and attach Form 1116. For more information, see the Instructions for Form 1040 or Pub. 514.

Real estate taxes and personal property taxes. Real estate and personal property taxes are deducted on Schedule A (Form 1040), lines 5b and 5c, respectively, unless they are paid on property used in your business, in which case they are deducted on Schedule C (Form 1040) or Schedule F (Form 1040). Taxes on property that produces rent or royalty income are deducted on Schedule E (Form 1040).

Self-employment tax. Deduct one-half of your self-employment tax on Schedule 1 (Form 1040), line 15.

Other taxes. All other deductible taxes are deducted on Schedule A (Form 1040), line 6.

12.

Other Itemized Deductions

What's New

Standard mileage rate. The 2025 rate for business use of a vehicle is 70 cents a mile.

Reminders

No miscellaneous itemized deductions allowed. You can no longer claim any miscellaneous itemized deductions. Miscellaneous itemized deductions are those deductions that would have been subject to the 2%-of-adjusted-gross-income (AGI) limitation. See *Miscellaneous Itemized Deductions*, later.

Fines and penalties. Rules regarding deducting fines and penalties have changed. See *Fines and Penalties*, later.

Introduction

This chapter explains that you can no longer claim any miscellaneous itemized deductions, unless you fall into one of the qualified categories of employment claiming a deduction relating to unreimbursed employee expenses. Miscellaneous itemized deductions are those deductions that would have been subject to the 2%-of-AGI limitation. You can still claim certain expenses as itemized deductions on Schedule A (Form 1040) or Schedule A (Form 1040-NR), or as an adjustment to income on Form 1040 or 1040-SR. This chapter covers the following topics.

- Miscellaneous itemized deductions.
- Expenses you can't deduct.
- Expenses you can deduct.
- How to report your deductions.

RECORDS You must keep records to verify your deductions. You should keep receipts, canceled checks, substitute checks, financial account statements, and other documentary evidence. For more information on recordkeeping, see *What Records Should I Keep?* in chapter 1.

Useful Items

You may want to see:

Publication

- ❑ **463** Travel, Gift, and Car Expenses
- ❑ **525** Taxable and Nontaxable Income
- ❑ **529** Miscellaneous Deductions
- ❑ **547** Casualties, Disasters, and Thefts
- ❑ **575** Pension and Annuity Income
- ❑ **587** Business Use of Your Home
- ❑ **946** How To Depreciate Property

Form (and Instructions)

- ❑ **Schedule A (Form 1040)** Itemized Deductions
- ❑ **2106** Employee Business Expenses
- ❑ **8839** Qualified Adoption Expenses
- ❑ **Schedule K-1 (Form 1041)** Beneficiary's Share of Income, Deductions, Credits, etc.

For these and other useful items, go to *IRS.gov/Forms*.

Miscellaneous Itemized Deductions

You can no longer claim any miscellaneous itemized deductions that are subject to the 2%-of-AGI limitation, including unreimbursed employee expenses. However, you may be able to deduct certain unreimbursed employee business expenses if you fall into one of the following categories of employment listed under *Unreimbursed Employee Expenses* next.

Unreimbursed Employee Expenses

You can no longer claim a deduction for unreimbursed employee expenses unless you fall into one of the following categories of employment.

- Armed Forces reservists.
- Qualified performing artists.
- Fee-basis state or local government officials.
- Employees with impairment-related work expenses.

Categories of Employment

You can deduct unreimbursed employee expenses only if you qualify as an Armed Forces reservist, a qualified performing artist, a fee-basis state or local government official, or an employee with impairment-related work expenses.

Armed Forces reservist (member of a reserve component). You are a member of a reserve component of the Armed Forces of the United States if you are in the Army, Navy, Marine Corps, Air Force, or Coast Guard Reserve; the Army National Guard of the United States; or the Reserve Corps of the Public Health Service.

Qualified performing artist. You are a qualified performing artist if you:

1. Performed services in the performing arts as an employee for at least two employers during the tax year,
2. Received from at least two of the employers wages of $200 or more per employer,
3. Had allowable business expenses attributable to the performing arts of more than 10% of gross income from the performing arts, and
4. Had AGI of $16,000 or less before deducting expenses as a performing artist.

Fee-basis state or local government official. You are a qualifying fee-basis official if you are employed by a state or political subdivision of a state and are compensated, in whole or in part, on a fee basis.

Employee with impairment-related work expenses. Impairment-related work expenses are the allowable expenses of an individual with physical or mental disabilities for attendant care at their place of employment. They also include other expenses in connection with the place of employment that enable the employee to work. See Pub. 463, Travel, Gift, and Car Expenses, for more details.

Allowable unreimbursed employee expenses. If you qualify as an employee in one of the categories mentioned above, you may be able to deduct the following items as unreimbursed employee expenses.

Unreimbursed employee expenses for individuals in these categories of employment are deducted as adjustments to gross income. Qualified employees listed in one of the categories above must complete Form 2106, Employee Business Expenses, to take the deduction.

You can deduct only unreimbursed employee expenses that are paid or incurred during your tax year, for carrying on your trade or business of being an employee, and ordinary and necessary.

An expense is ordinary if it's common and accepted in your trade, business, or profession. An expense is necessary if it's appropriate and helpful to your business. An expense doesn't have to be required to be considered necessary.

Educator Expenses

If you were an eligible educator in 2025, you can deduct up to $300 of qualified expenses you paid in 2025 as an adjustment to gross income on Schedule 1 (Form 1040), line 11, rather than as a miscellaneous itemized deduction. If you and your spouse are filing jointly and both of you were eligible educators, the maximum deduction is $600. However, neither spouse can deduct more than $300 of their qualified expenses. For additional information, see *Educator Expenses* in Pub. 529, Miscellaneous Deductions.

TIP *Educator expenses include amounts paid or incurred in 2025 for personal protective equipment, disinfectant, and other supplies used for the prevention of the spread of coronavirus. For more information, see the instructions for Schedule 1 (Form 1040), line 11, and* Educator Expenses *in Pub. 529, Miscellaneous Deductions.*

Expenses You Can't Deduct

Because of the suspension of miscellaneous itemized deductions, there are two categories of expenses you can't deduct: miscellaneous itemized deductions subject to the 2%-of-AGI limitation, and those expenses that are traditionally nondeductible under the Internal Revenue Code. Both categories of deduction are discussed next.

Miscellaneous Deductions Subject to 2% AGI

Unless you fall into one of the qualified categories of employment under *Unreimbursed Employee Expenses*, earlier, miscellaneous itemized deductions that are subject to the 2%-of-AGI limitation can no longer be claimed. For expenses not related to unreimbursed employee expenses, you generally can't deduct the following expenses, even if you fall into one of the qualified categories of employment listed earlier.

Appraisal Fees

Appraisal fees you pay to figure a casualty loss or the fair market value of donated property are miscellaneous itemized deductions and can no longer be deducted.

Casualty and Theft Losses

Damaged or stolen property used in performing services as an employee is a miscellaneous deduction and can no longer be deducted. For other casualty and theft losses, see Pub. 547, Casualties, Disasters, and Thefts.

Clerical Help and Office Rent

Office expenses, such as rent and clerical help, you pay in connection with your investments and collecting taxable income on those investments are miscellaneous itemized deductions and are no longer deductible.

Credit or Debit Card Convenience Fees

The convenience fee charged by the card processor for paying your income tax (including estimated tax payments) by credit or debit card is a miscellaneous itemized deduction and is no longer deductible.

Depreciation on Home Computer

If you use your home computer to produce income (for example, to manage your investments that produce taxable income), the depreciation of the computer for that part of the usage of the computer is a miscellaneous itemized deduction and is no longer deductible.

Fees To Collect Interest and Dividends

Fees you pay to a broker, bank, trustee, or similar agent to collect your taxable bond interest or dividends on shares of stock are miscellaneous itemized deductions and can no longer be deducted.

Hobby Expenses

A hobby isn't a business because it isn't carried on to make a profit. Hobby expenses are miscellaneous itemized deductions and can no longer be deducted.

Indirect Deductions of Pass-Through Entities

Pass-through entities include partnerships, S corporations, and mutual funds that aren't publicly offered. Deductions of pass-through entities are passed through to the partners or shareholders. The partner's or shareholder's share of passed-through deductions for investment expenses are miscellaneous itemized deductions and can no longer be deducted.

Nonpublicly offered mutual funds. These funds will send you a Form 1099-DIV, Dividends and Distributions, or a substitute form, showing your share of gross income and investment expenses. The investment expenses reported on Form 1099-DIV are a miscellaneous itemized deduction and are no longer deductible.

Investment Fees and Expenses

Investment fees, custodial fees, trust administration fees, and other expenses you paid for managing your investments that produce taxable income are miscellaneous itemized deductions and are no longer deductible.

Legal Expenses

You can usually deduct legal expenses that you incur in attempting to produce or collect taxable income or that you pay in connection with the determination, collection, or refund of any tax.

Legal expenses that you incur in attempting to produce or collect taxable income, or that you pay in connection with the determination, collection, or refund of any tax are miscellaneous itemized deductions and are no longer deductible.

You can deduct expenses of resolving tax issues relating to profit or loss from business reported on Schedule C (Form 1040), Profit or Loss From Business, from rentals or royalties reported on Schedule E (Form 1040), Supplemental Income and Loss, or from farm income and expenses reported on Schedule F (Form 1040), Profit or Loss From Farming. Expenses for resolving nonbusiness tax issues are miscellaneous itemized deductions and are no longer deductible.

Loss on Deposits

For information on whether, and if so, how, you may deduct a loss on your deposit in a qualified financial institution, see *Loss on Deposits* in Pub. 547.

Repayments of Income

Generally, repayments of amounts that you included in income in an earlier year is a miscellaneous itemized deduction and can no longer be deducted. If you had to repay more than $3,000 that you included in your income in an earlier year, you may be able to deduct the amount. See *Repayments Under Claim of Right*, later.

Repayments of Social Security Benefits

For information on how to deduct your repayments of certain social security benefits, see *Repayments More Than Gross Benefits* in chapter 7.

Safe Deposit Box Rent

Rent you pay for a safe deposit box you use to store taxable income-producing stocks, bonds, or investment-related papers is a miscellaneous itemized deduction and can no longer be deducted. You also can't deduct the rent if you use the box for jewelry, other personal items, or tax-exempt securities.

Service Charges on Dividend Reinvestment Plans

Service charges you pay as a subscriber in a dividend reinvestment plan are a miscellaneous itemized deduction and can no longer be deducted. These service charges include payments for:

- Holding shares acquired through a plan,
- Collecting and reinvesting cash dividends, and
- Keeping individual records and providing detailed statements of accounts.

Tax Preparation Fees

Tax preparation fees on the return for the year in which you pay them are a miscellaneous itemized deduction and can no longer be deducted. These fees include the cost of tax preparation software programs and tax publications. They also include any fee you paid for electronic filing of your return.

Trustee's Administrative Fees for IRA

Trustee's administrative fees that are billed separately and paid by you in connection with your IRA are a miscellaneous itemized deduction and can no longer be deducted. For more information about IRAs, see chapter 9.

Nondeductible Expenses

In addition to the miscellaneous itemized deductions discussed earlier, you can't deduct the following expenses.

List of Nondeductible Expenses

- Adoption expenses.
- Broker's commissions.
- Burial or funeral expenses, including the cost of a cemetery lot.
- Campaign expenses.
- Capital expenses.
- Check-writing fees.
- Club dues.

- Commuting expenses.
- Fees and licenses, such as car licenses, marriage licenses, and dog tags.
- Fines or penalties.
- Health spa expenses.
- Hobby losses, but see *Hobby Expenses*, earlier.
- Home repairs, insurance, and rent.
- Home security system.
- Illegal bribes and kickbacks.
- Investment-related seminars.
- Life insurance premiums paid by the insured.
- Lobbying expenses.
- Losses from the sale of your home, furniture, personal car, etc.
- Lost or misplaced cash or property.
- Lunches with co-workers.
- Meals while working late.
- Medical expenses as business expenses other than medical examinations required by your employer.
- Personal disability insurance premiums.
- Personal legal expenses.
- Personal, living, or family expenses.
- Political contributions.
- Professional accreditation fees.
- Professional reputation improvement expense.
- Relief fund contributions.
- Residential telephone line.
- Stockholders' meeting attendance expenses.
- Tax-exempt income earning/collecting expenses.
- The value of wages never received or lost vacation time.
- Travel expenses for another individual.
- Voluntary unemployment benefit fund contributions.
- Wristwatches.

Adoption Expenses

You can't deduct the expenses of adopting a child, but you may be able to take a credit for those expenses. See the Instructions for Form 8839, Qualified Adoption Expenses, for more information.

Campaign Expenses

You can't deduct campaign expenses of a candidate for any office, even if the candidate is running for reelection to the office. These include qualification and registration fees for primary elections.

Legal fees. You can't deduct legal fees paid to defend charges that arise from participation in a political campaign.

Check-Writing Fees on Personal Account

If you have a personal checking account, you can't deduct fees charged by the bank for the privilege of writing checks, even if the account pays interest.

Club Dues

Generally, you can't deduct the cost of membership in any club organized for business, pleasure, recreation, or other social purpose. This includes business, social, athletic, luncheon, sporting, airline, hotel, golf, and country clubs.

You can't deduct dues paid to an organization if one of its main purposes is to:

- Conduct entertainment activities for members or their guests, or
- Provide members or their guests with access to entertainment facilities.

Dues paid to airline, hotel, and luncheon clubs aren't deductible.

Commuting Expenses

You can't deduct commuting expenses (the cost of transportation between your home and your main or regular place of work). If you haul tools, instruments, or other items in your car to and from work, you can deduct only the additional cost of hauling the items such as the rent on a trailer to carry the items.

Fines and Penalties

Generally, no deduction is allowed for fines and penalties paid to a government or specified nongovernmental entity for the violation of any law except in the following situations.

- Amounts that constitute restitution.
- Amounts paid to come into compliance with the law.
- Amounts paid or incurred as the result of certain court orders in which no government or specified nongovernmental agency is a party.
- Amounts paid or incurred for taxes due.

Nondeductible amounts include an amount paid in settlement of your actual or potential liability for a fine or penalty (civil or criminal). Fines or penalties include amounts paid such as parking tickets, tax penalties, and penalties deducted from teachers' paychecks after an illegal strike.

No deduction is allowed for the restitution amount or amount paid to come into compliance with the law unless the amounts are specifically identified in the settlement agreement or court order. Also, any amount paid or incurred as reimbursement to the government for the costs of any investigation or litigation are not eligible for the exceptions and are nondeductible.

Health Spa Expenses

You can't deduct health spa expenses, even if there is a job requirement to stay in excellent physical condition, such as might be required of a law enforcement officer.

Home Security System

You can't deduct the cost of a home security system as a miscellaneous deduction. However, you may be able to claim a deduction for a home security system as a business expense if you have a home office. See *Security system* under *Figuring the Deduction* in Pub. 587.

Investment-Related Seminars

You can't deduct any expenses for attending a convention, seminar, or similar meeting for investment purposes.

Life Insurance Premiums

You can't deduct premiums you pay on your life insurance. You may be able to deduct, as alimony, premiums you pay on life insurance policies assigned to your former spouse. See Pub. 504, Divorced or Separated Individuals, for information on alimony.

Lobbying Expenses

You generally can't deduct amounts paid or incurred for lobbying expenses. These include expenses to:

- Influence legislation;
- Participate or intervene in any political campaign for, or against, any candidate for public office;
- Attempt to influence the general public, or segments of the public, about elections, legislative matters, or referendums; or
- Communicate directly with covered executive branch officials in any attempt to influence the official actions or positions of those officials.

Lobbying expenses also include any amounts paid or incurred for research, preparation, planning, or coordination of any of these activities.

Dues used for lobbying. If a tax-exempt organization notifies you that part of the dues or other amounts you pay to the organization are used to pay nondeductible lobbying expenses, you can't deduct that part. See *Lobbying Expenses* in Pub. 529 for information on exceptions.

Lost or Mislaid Cash or Property

You can't deduct a loss based on the mere disappearance of money or property. However, an accidental loss or disappearance of property can qualify as a casualty if it results from an identifiable event that is sudden, unexpected, or unusual. See Pub. 547 for more information.

Lunches With Co-Workers

You can't deduct the expenses of lunches with co-workers, except while traveling away from home on business. See Pub. 463 for information on deductible expenses while traveling away from home.

Meals While Working Late

You can't deduct the cost of meals while working late. However, you may be able to claim a deduction if the cost of meals is a deductible entertainment expense, or if you're traveling

away from home. See Pub. 463 for information on deductible entertainment expenses and expenses while traveling away from home.

Personal Legal Expenses

You can't deduct personal legal expenses such as those for the following.

- Custody of children.
- Breach of promise to marry suit.
- Civil or criminal charges resulting from a personal relationship.
- Damages for personal injury, except for certain unlawful discrimination and whistle-blower claims.
- Preparation of a title (or defense or perfection of a title).
- Preparation of a will.
- Property claims or property settlement in a divorce.

You can't deduct these expenses even if a result of the legal proceeding is the loss of income-producing property.

Political Contributions

You can't deduct contributions made to a political candidate, a campaign committee, or a newsletter fund. Advertisements in convention bulletins and admissions to dinners or programs that benefit a political party or political candidate aren't deductible.

Professional Accreditation Fees

You can't deduct professional accreditation fees such as the following.

- Accounting certificate fees paid for the initial right to practice accounting.
- Bar exam fees and incidental expenses in securing initial admission to the bar.
- Medical and dental license fees paid to get initial licensing.

Professional Reputation

You can't deduct expenses of radio and TV appearances to increase your personal prestige or establish your professional reputation.

Relief Fund Contributions

You can't deduct contributions paid to a private plan that pays benefits to any covered employee who can't work because of any injury or illness not related to the job.

Residential Telephone Service

You can't deduct any charge (including taxes) for basic local telephone service for the first telephone line to your residence, even if it's used in a trade or business.

Stockholders' Meetings

You can't deduct transportation and other expenses you pay to attend stockholders' meetings of companies in which you own stock but have no other interest. You can't deduct these expenses even if you're attending the meeting to get information that would be useful in making further investments.

Tax-Exempt Income Expenses

You can't deduct expenses to produce tax-exempt income. You can't deduct interest on a debt incurred or continued to buy or carry tax-exempt securities.

If you have expenses to produce both taxable and tax-exempt income, but you can't identify the expenses that produce each type of income, you must divide the expenses based on the amount of each type of income to determine the amount that you can deduct.

Travel Expenses for Another Individual

You generally can't deduct travel expenses you pay or incur for a spouse, dependent, or other individual who accompanies you (or your employee) on business or personal travel unless the spouse, dependent, or other individual is an employee of the taxpayer, the travel is for a bona fide business purpose, and such expenses would otherwise be deductible by the spouse, dependent, or other individual. See Pub. 463 for more information on deductible travel expenses.

Voluntary Unemployment Benefit Fund Contributions

You can't deduct voluntary unemployment benefit fund contributions you make to a union fund or a private fund. However, you can deduct contributions as taxes if state law requires you to make them to a state unemployment fund that covers you for the loss of wages from unemployment caused by business conditions.

Wristwatches

You can't deduct the cost of a wristwatch, even if there is a job requirement that you know the correct time to properly perform your duties.

Expenses You Can Deduct

You can deduct the items listed below as itemized deductions. Report these items on Schedule A (Form 1040), line 16, or Schedule A (Form 1040-NR), line 7.

List of Deductions

Each of the following items is discussed in detail after the list (except where indicated).

- Amortizable premium on taxable bonds.
- Casualty and theft losses from income-producing property.
- Excess deductions of an estate or trust.
- Federal estate tax on income in respect of a decedent.
- Gambling losses up to the amount of gambling winnings.
- Impairment-related work expenses of persons with disabilities.
- Losses from Ponzi-type investment schemes (see Pub. 547 for more information).
- Repayments of more than $3,000 under a claim of right.
- Unlawful discrimination claims.
- Unrecovered investment in an annuity.

Amortizable Premium on Taxable Bonds

In general, if the amount you pay for a bond is greater than its stated principal amount, the excess is bond premium. You can elect to amortize the premium on taxable bonds. The amortization of the premium is generally an offset to interest income on the bond rather than a separate deduction item.

Part of the premium on some bonds may be an itemized deduction on Schedule A (Form 1040). For more information, see *Amortizable Premium on Taxable Bonds* in Pub. 529 and *Bond Premium Amortization* in chapter 3 of Pub. 550, Investment Income and Expenses.

Casualty and Theft Losses of Income-Producing Property

You can deduct a casualty or theft loss as an itemized deduction on Schedule A (Form 1040), line 16, if the damaged or stolen property was income-producing property (property held for investment, such as stocks, notes, bonds, gold, silver, vacant lots, and works of art). First, report the loss in Form 4684, Section B. You may also have to include the loss on Form 4797 if you're otherwise required to file that form. To figure your deduction, add all casualty or theft losses from this type of property included on Form 4684, lines 32 and 38b, or Form 4797, line 18a. For more information on casualty and theft losses, see Pub. 547.

Excess Deductions of an Estate or Trust

Generally, if an estate or trust has an excess deduction resulting from total deductions being greater than its gross income, in the estate's or trust's last tax year, a beneficiary can deduct the excess deductions, depending on its character. The excess deductions retain their character as an adjustment to arrive at adjusted gross income on Schedule 1 (Form 1040), as a non-miscellaneous itemized deduction reported on Schedule A (Form 1040), or as a miscellaneous itemized deduction. For more information on excess deductions of an estate or trust, see the Instructions for Schedule K-1 (Form 1041) for a Beneficiary Filing Form 1040.

Federal Estate Tax on Income in Respect of a Decedent

You can deduct the federal estate tax attributable to income in respect of a decedent that you as a beneficiary include in your gross income. Income in respect of the decedent is gross income that the decedent would have received had death not occurred and that wasn't properly includible in the decedent's final income tax return. See Pub. 559, Survivors, Executors, and Administrators, for more information.

Gambling Losses up to the Amount of Gambling Winnings

You must report the full amount of your gambling winnings for the year on Schedule 1 (Form 1040), line 8b. You deduct your gambling losses for the year on Schedule A (Form 1040), line 16. You can't deduct gambling losses that are more than your winnings.



You can't reduce your gambling winnings by your gambling losses and report the difference. You must report the full amount of your winnings as income and claim your losses (up to the amount of winnings) as an itemized deduction. Therefore, your records should show your winnings separately from your losses.



Diary of winnings and losses. You must keep an accurate diary or similar record of your losses and winnings.

Your diary should contain at least the following information.

- The date and type of your specific wager or wagering activity.
- The name and address or location of the gambling establishment.
- The names of other persons present with you at the gambling establishment.
- The amount(s) you won or lost.

See Pub. 529 for more information.

Impairment-Related Work Expenses

If you have a physical or mental disability that limits your being employed, or substantially limits one or more of your major life activities, such as performing manual tasks, walking, speaking, breathing, learning, and working, you can deduct your impairment-related work expenses.

Impairment-related work expenses are ordinary and necessary business expenses for attendant care services at your place of work and for other expenses in connection with your place of work that are necessary for you to be able to work.

Self-employed. If you're self-employed, enter your impairment-related work expenses on the appropriate form (Schedule C (Form 1040), Schedule E (Form 1040), or Schedule F (Form 1040)) used to report your business income and expenses.

Repayments Under Claim of Right

If you had to repay more than $3,000 that you included in your income in an earlier year because at the time you thought you had an unrestricted right to it, you may be able to deduct the amount you repaid or take a credit against your tax. See *Repayments* in chapter 8 for more information.

Unlawful Discrimination Claims

You may be able to deduct, as an adjustment to income on Schedule 1 (Form 1040), line 24h, attorney fees and court costs for actions settled or decided after October 22, 2004, involving a claim of unlawful discrimination, a claim against the U.S. Government, or a claim made under section 1862(b)(3)(A) of the Social Security Act. However, the amount you can deduct on Schedule 1 (Form 1040), line 24h, is limited to the amount of the judgment or settlement you are including in income for the tax year. See Pub. 525, Taxable and Nontaxable Income, for more information.

Unrecovered Investment in Annuity

A retiree who contributed to the cost of an annuity can exclude from income a part of each payment received as a tax-free return of the retiree's investment. If the retiree dies before the entire investment is recovered tax free, any unrecovered investment can be deducted on the retiree's final income tax return. See Pub. 575, Pension and Annuity Income, for more information about the tax treatment of pensions and annuities.

Part Four.

Figuring Your Taxes, and Refundable and Nonrefundable Credits

The two chapters in this part explain how to figure your tax. They also discuss tax credits that, unlike deductions, are subtracted directly from your tax and reduce your tax dollar for dollar.

The Form 1040 and 1040-SR schedules that are discussed in these chapters are:

- *Schedule 1, Additional Income and Adjustments to Income;*
- *Schedule 2, Additional Taxes; and*
- *Schedule 3, Additional Credits and Payments.*

13.

How To Figure Your Tax

Introduction

After you have figured your income and deductions, your next step is to figure your tax. This chapter discusses:

- The general steps you take to figure your tax,
- An additional tax you may have to pay called the alternative minimum tax (AMT), and
- The conditions you must meet if you want the IRS to figure your tax.

Useful Items

You may want to see:

Publication

- ❑ **503** Child and Dependent Care Expenses
- ❑ **505** Tax Withholding and Estimated Tax
- ❑ **525** Taxable and Nontaxable Income
- ❑ **531** Reporting Tip Income
- ❑ **550** Investment Income and Expenses
- ❑ **560** Retirement Plans for Small Business (SEP, SIMPLE, and Qualified Plans)
- ❑ **575** Pension and Annuity Income
- ❑ **596** Earned Income Credit (EIC)
- ❑ **926** Household Employer's Tax Guide
- ❑ **969** Health Savings Accounts and Other Tax-Favored Health Plans
- ❑ **970** Tax Benefits for Education
- ❑ **974** Premium Tax Credit (PTC)

Form (and Instructions)

- ❑ **W-2** Wage and Tax Statement
- ❑ **Schedule R (Form 1040)** Credit for the Elderly or the Disabled
- ❑ **Schedule SE (Form 1040)** Self-Employment Tax
- ❑ **Schedule 8812 (Form 1040)** Credits for Qualifying Children and Other Dependents
- ❑ **1116** Foreign Tax Credit
- ❑ **3800** General Business Credit
- ❑ **4136** Credit for Federal Tax Paid on Fuels
- ❑ **4970** Tax on Accumulation Distribution of Trusts
- ❑ **5329** Additional Taxes on Qualified Plans (Including IRAs) and Other Tax-Favored Accounts
- ❑ **5695** Residential Energy Credits
- ❑ **5884** Work Opportunity Credit
- ❑ **8396** Mortgage Interest Credit
- ❑ **8801** Credit for Prior Year Minimum Tax—Individuals, Estates, and Trusts
- ❑ **8835** Renewable Electricity Production Credit
- ❑ **8839** Qualified Adoption Expenses
- ❑ **8846** Credit for Employer Social Security and Medicare Taxes Paid on Certain Employee Tips
- ❑ **8853** Archer MSAs and Long-Term Care Insurance Contracts
- ❑ **8880** Credit for Qualified Retirement Savings Contributions
- ❑ **8889** Health Savings Accounts (HSAs)
- ❑ **8910** Alternative Motor Vehicle Credit
- ❑ **8912** Credit to Holders of Tax Credit Bonds
- ❑ **8936** Clean Vehicle Credits
- ❑ **8959** Additional Medicare Tax
- ❑ **8960** Net Investment Income Tax—Individuals, Estates, and Trusts
- ❑ **8962** Premium Tax Credit (PTC)

Figuring Your Tax

Your income tax is based on your taxable income. After you figure your income tax and AMT, if any, subtract your tax credits and add any other taxes you may owe. The result is your total tax. Compare your total tax with your total payments to determine whether you are entitled to a refund or must make a payment.

This section provides a general outline of how to figure your tax. You can find step-by-step directions in the Instructions for Form 1040.

Tax. Most taxpayers use either the Tax Table or the Tax Computation Worksheet to figure their income tax. However, there are special methods if your income includes any of the following items.

- A net capital gain. See Pub. 550.
- Qualified dividends taxed at the same rates as a net capital gain. See Pub. 550.
- Lump-sum distributions. See Pub. 575.
- Farming or fishing income. See Schedule J (Form 1040).
- Tax for certain children who have unearned income. See Form 8615.
- Parent's election to report child's interest and dividends. See Form 8814.
- Foreign earned income exclusion or the housing exclusion. (See Form 2555, Foreign Earned Income, and the Foreign Earned Income Tax Worksheet in the Instructions for Form 1040.)

Credits. After you figure your income tax and any AMT (discussed later), determine if you are eligible for any tax credits. Eligibility information for these tax credits is discussed in other publications and your form instructions. The following items are some of the credits you may be able to subtract from your tax and shows where you can find more information on each credit.

- Adoption credit. See Form 8839.
- Alternative motor vehicle credit. See Form 8910.
- Child and dependent care credit. See Pub. 503.
- Child tax credit. See Schedule 8812 (Form 1040).

- Credit for employer social security and Medicare taxes paid on certain employee tips. See Form 8846.
- Credit to holders of tax credit bonds. See Form 8912.
- Education credit. See Pub. 970.
- Elderly or disabled credit. See Schedule R (Form 1040).
- Foreign tax credit. See Form 1116.
- General business credit. See Form 3800.
- Mortgage interest credit. See Form 8396.
- Clean vehicle credits. See Form 8936.
- Premium tax credit. See Pub. 974.
- Prior year minimum tax credit. See Form 8801.
- Renewable electricity production credit. See Form 8835.
- Residential clean energy credit. See Form 5695.
- Retirement savings contribution credit. See Form 8880.
- Work opportunity credit. See Form 5884.

Some credits (such as the earned income credit) aren't listed because they are treated as payments. See *Payments*, later.

Other taxes. After you subtract your tax credits, determine whether there are any other taxes you must pay. This chapter doesn't explain these other taxes. You can find that information in other publications and your form instructions. See the following list for other taxes you may need to add to your income tax.

- Additional Medicare tax. See Form 8959.
- Additional tax on ABLE accounts. See Pub. 969.
- Additional tax on Archer MSAs and long-term care insurance contracts. See Form 8853.
- Additional tax on Coverdell ESAs. See Form 5329.
- Additional tax on HSAs. See Form 8889.
- Additional tax on income you received from a nonqualified deferred compensation plan that fails to meet certain requirements. See the Instructions for Form 1040.
- Additional tax on qualified plans and other tax-favored accounts. See Form 5329.
- Additional tax on qualified retirement plans and IRAs. See Form 5329.
- Additional tax on qualified tuition programs. See Pub. 970.
- Excise tax on insider stock compensation from an expatriated corporation. See the Instructions for Form 1040.
- Household employment taxes. See Pub. 926.
- Interest on the deferred tax on gain from certain installment sales with a sales price over $150,000. See the Instructions for Form 1040.
- Interest on the tax due on installment income from the sale of certain residential lots and timeshares. See the Instructions for Form 1040.
- Net investment income tax. See Form 8960.
- Recapture of an education credit. See Pub. 970.
- Recapture of other credits. See the Instructions for Form 1040.
- Section 72(m)(5) excess benefits tax. See Pub. 560.
- Self-employment tax. See Schedule SE (Form 1040).
- Social security and Medicare tax on tips. See Pub. 531.
- Social security and Medicare tax on wages. See Pub. 525.
- Tax on accumulation distribution of trusts. See Form 4970.
- Tax on golden parachute payments. See the Instructions for Form 1040.
- Uncollected social security and Medicare tax on group-term life insurance. See Form W-2.
- Uncollected social security and Medicare tax on tips. See Pub. 531.

You may also have to pay AMT (discussed later in this chapter).

Payments. After you determine your total tax, figure the total payments you have already made for the year. Include credits that are treated as payments. This chapter doesn't explain these payments and credits. You can find that information in other publications and your form instructions. See the following list of payments and credits that you may be able to include in your total payments.

- Additional child tax credit. See Schedule 8812 (Form 1040).
- American opportunity credit. See Pub. 970.
- Credit for federal tax on fuels. See Form 4136.
- Credit for tax on undistributed capital gain. See the Instructions for Form 1040.
- Earned income credit. See Pub. 596.
- Estimated tax paid. See Pub. 505.
- Excess social security and RRTA tax withheld. See the Instructions for Form 1040.
- Federal income tax withheld. See Pub. 505.
- Net premium tax credit. See the Instructions for Form 8962 or the Instructions for Form 1040.
- Qualified sick and family leave credits. See the Instructions for Form 1040.
- Tax paid with extension. See the Instructions for Form 1040.

Refund or balance due. To determine whether you are entitled to a refund or whether you must make a payment, compare your total payments with your total tax. If you are entitled to a refund, see your form instructions for information on having it directly deposited into one or more of your accounts (including a traditional IRA, Roth IRA, or a SEP-IRA).

Alternative Minimum Tax (AMT)

This section briefly discusses an additional tax you may have to pay.

The tax law gives special treatment to some kinds of income and allows special deductions and credits for some kinds of expenses. Taxpayers who benefit from this special treatment may have to pay at least a minimum amount of tax through an additional tax called AMT.

You may have to pay the AMT if your taxable income for regular tax purposes, combined with certain adjustments and tax preference items, is more than a certain amount. See Form 6251, Alternative Minimum Tax—Individuals.

Adjustments and tax preference items. The more common adjustments and tax preference items include:

- Addition of enhanced senior deduction;
- Addition of the standard deduction (if claimed);
- Addition of itemized deductions claimed for state and local taxes and certain interest;
- Subtraction of any refund of state and local taxes included in gross income;
- Changes to accelerated depreciation of certain property;
- Difference between gain or loss on the sale of property reported for regular tax purposes and AMT purposes;
- Addition of certain income from incentive stock options;
- Change in certain passive activity loss deductions;
- Addition of certain depletion that is more than the adjusted basis of the property;
- Addition of part of the deduction for certain intangible drilling costs; and
- Addition of tax-exempt interest on certain private activity bonds.

More information. For more information about the AMT, see the Instructions for Form 6251.

Tax Figured by the IRS

If you file by the due date of your return (not counting extensions)—April 15, 2026, for most people—you can have the IRS figure your tax for you on Form 1040 or 1040-SR.

If the IRS figures your tax and you paid too much, you will receive a refund. If you didn't pay enough, you will receive a bill for the balance. To avoid interest or the penalty for late payment, you must pay the bill within 30 days of the date of the bill or by the due date for your return, whichever is later.

The IRS can also figure the credit for the elderly or the disabled and the earned income credit for you.

When the IRS cannot figure your tax. The IRS can't figure your tax for you if any of the following apply.

1. You want your refund directly deposited into your checking or savings account.
2. You want any part of your refund applied to your 2026 estimated tax.
3. You had income for the year from sources other than wages, salaries, tips, interest, dividends, taxable social security benefits, unemployment compensation, IRA distributions, pensions, and annuities.
4. Your taxable income is $100,000 or more.
5. You itemize deductions.
6. You file any of the following forms.
   a. Form 2555, Foreign Earned Income.
   b. Form 4137, Social Security and Medicare Tax on Unreported Tip Income.
   c. Form 4970, Tax on Accumulation Distribution of Trusts.
   d. Form 4972, Tax on Lump-Sum Distributions.
   e. Form 6198, At-Risk Limitations.
   f. Form 6251, Alternative Minimum Tax—Individuals.
   g. Form 8606, Nondeductible IRAs.
   h. Form 8615, Tax for Certain Children Who Have Unearned Income.
   i. Form 8814, Parents' Election To Report Child's Interest and Dividends.
   j. Form 8839, Qualified Adoption Expenses.
   k. Form 8853, Archer MSAs and Long-Term Care Insurance Contracts.
   l. Form 8889, Health Savings Accounts (HSAs).
   m. Form 8919, Uncollected Social Security and Medicare Tax on Wages.

Filing the Return

After you complete the line entries for the tax form you are filing, fill in your name and address. Enter your social security number in the space provided. If you are married, enter the social security numbers of you and your spouse, even if you file separately. Sign and date your return and enter your occupation(s). If you are filing a joint return, both you and your spouse must sign it. Enter your daytime phone number in the space provided. This may help speed the processing of your return if we have a question that can be answered over the phone. If you are filing a joint return, you may enter either your or your spouse's daytime phone number.

If you want to allow your preparer, a friend, a family member, or any other person you choose to discuss your 2025 tax return with the IRS, check the "Yes" box in the "Third Party Designee" area on your return. Also, enter the designee's name, phone number, and any five digits the designee chooses as their personal identification number (PIN). If you check the "Yes" box, you, and your spouse if filing a joint return, are authorizing the IRS to call the designee to answer any questions that may arise during the processing of your return.

Fill in and attach any schedules and forms asked for on the lines you completed to your paper return. Attach a copy of each of your Forms W-2 to your paper return. Also, attach to your paper return any Form 1099-R you received that has withholding tax in box 4.

Mail your return to the Internal Revenue Service Center for the area where you live. A list of service center addresses is in the instructions for your tax return.

Form 1040 or 1040-SR Line Entries

If you want the IRS to figure your tax. Read Form 1040 or 1040-SR, lines 1 through 15, and Schedule 1 (Form 1040), if applicable. Fill in the lines that apply to you and attach Schedule 1 (Form 1040), if applicable. Don't complete Form 1040 or 1040-SR, line 16 or 17.

If you are filing a joint return, use the space on the dotted line next to the words "Adjusted Gross Income" on the first page of your return to separately show your taxable income and your spouse's taxable income.

Read Form 1040 or 1040-SR, lines 19 through 33, and Schedules 2 and 3 (Form 1040), if applicable. Fill in the lines that apply to you and attach Schedules 2 and 3 (Form 1040), if applicable. Don't fill in Form 1040 or 1040-SR, line 22, 24, 33, or 34 through 38. Don't fill in Schedule 2 (Form 1040), line 2 or 3. Also, don't complete Schedule 3 (Form 1040), line 6d, if you are completing Schedule R (Form 1040), or Form 1040 or 1040-SR, line 27a, if you want the IRS to figure the credits shown on those lines.

Payments. If you have federal income tax withheld that is shown on Form W-2, box 2; Form 1099, box 4; Form W-2G, box 4; or another form (see the Instructions for Form 1040 for more information), enter the amount on Form 1040 or 1040-SR, line 25. Enter any estimated tax payments you made on Form 1040 or 1040-SR, line 26.

Credit for child and dependent care expenses. If you can take this credit, complete Form 2441 and attach it to your paper return. Enter the amount of the credit on Schedule 3 (Form 1040), line 2. The IRS will not figure this credit.

Net premium tax credit. If you take this credit, complete Form 8962, Premium Tax Credit (PTC), and attach it to your return. Enter the amount of the credit on Schedule 3 (Form 1040), line 9. The IRS will not figure this credit.

Credit for the elderly or the disabled. If you can take this credit, the IRS can figure it for you. Enter "CFE" on the line next to Schedule 3 (Form 1040), line 6d, and attach Schedule R (Form 1040) to your paper return. On Schedule R (Form 1040), check the box in Part I for your filing status and age. Complete Parts II and III, lines 11 and 13, if they apply.

Earned income credit. If you can take this credit, the IRS can figure it for you. Enter "EIC" on the dotted line on Form 1040 or 1040-SR, line 27a. If you elect to use your nontaxable combat pay in figuring your EIC, enter the amount on Form 1040 or 1040-SR, line 1i.

If you have a qualifying child, you must fill in Schedule EIC (Form 1040), Earned Income Credit, and attach it to your paper return. If you don't provide the child's social security number on Schedule EIC, line 2, the credit will be reduced or disallowed unless the child was born and died in 2025.

If your credit for any year after 1996 was reduced or disallowed by the IRS, you may also have to file Form 8862 with your return. For details, see the Instructions for Form 1040.

14.

Child Tax Credit and Credit for Other Dependents

What's New

SSN required by due date of return. If you don't have an SSN issued before the due date of your 2025 return (including extensions), you can't claim the CTC or ACTC on either your original or an amended 2025 return. If you are filing a joint return, only one spouse is required to have an SSN issued by the due date of your return in order to be eligible for the CTC and ACTC. The other spouse may have an ITIN, but it must have been issued on or before the due date of the return.

CTC amount increased. The maximum amount of CTC for each qualifying child increased to $2,200.

Reminders

ACTC amount. The maximum amount of ACTC for each qualifying child is $1,700.

Schedule 8812 (Form 1040). Schedule 8812 (Form 1040) and its instructions are the single source for figuring and reporting the child tax credit, credit for other dependents, and additional child tax credit. The instructions now include all applicable worksheets for figuring these credits. As a result, Pub. 972, Child Tax Credit, won't be revised. For prior-year versions of Pub. 972, go to *IRS.gov/Pub972*.

Abbreviations used throughout this chapter. The following abbreviations will be used in this chapter when appropriate.

- ACTC means additional child tax credit.
- ATIN means adoption taxpayer identification number.
- CTC means child tax credit.
- ITIN means individual taxpayer identification number.
- ODC means credit for other dependents.

- SSN means social security number.
- TIN means taxpayer identification number. A TIN may be an ATIN, an ITIN, or an SSN.

Other abbreviations may be used in this chapter and will be defined as needed.

Delayed refund for returns claiming the ACTC. The IRS can't issue refunds before mid-February 2026 for returns that properly claim the ACTC. This time frame applies to the entire refund, not just the portion associated with the ACTC.

Introduction

The CTC is a credit that may reduce your tax by as much as $2,200 for each child who qualifies you for the credit. See *Limits on the CTC and ODC*, later.

The ACTC is a credit you may be able to take if you are not able to claim the full amount of the CTC.

The ODC is a credit that may reduce your tax by as much as $500 for each eligible dependent.

CAUTION *The CTC and the ACTC shouldn't be confused with the child and dependent care credit discussed in Pub. 503.*

Useful Items

You may want to see:

Form (and Instructions)

- ❑ **Schedule 8812 (Form 1040)** Credits for Qualifying Children and Other Dependents
- ❑ **8862** Information To Claim Certain Credits After Disallowance

For these and other useful items, go to *IRS.gov/Forms*.

Taxpayer Identification Number Requirements

You must have a TIN by the due date of your return. If you, or your spouse if filing jointly, don't have an SSN issued before the due date of your 2025 return (including extensions), you can't claim the CTC or ACTC on either your original or amended 2025 tax return.

If you, or your spouse if filing jointly, don't have an SSN or ITIN issued on or before the due date of your 2025 return (including extensions), you can't claim the ODC on either your original or amended 2025 tax return.

If you apply for an ITIN on or before the due date of your 2025 return (including extensions) and the IRS issues you an ITIN as a result of the application, the IRS will consider your ITIN as issued on or before the due date of your return.

Each qualifying child you use for CTC or ACTC must have the required SSN. If you have a qualifying child who doesn't have the required SSN, you can't use the child to claim the CTC or ACTC on either your original or amended 2025 tax return. The required SSN is one that is valid for employment and is issued before the due date of your 2025 return (including extensions).

If your qualifying child was born and died in 2025 and you don't have an SSN for the child, attach a copy of the child's birth certificate, death certificate, or hospital records. The document must show the child was born alive.

If your qualifying child doesn't have the required SSN but has another type of TIN issued on or before the due date of your 2025 return (including extensions), you may be able to claim the ODC for that child. See *Credit for Other Dependents (ODC)*, later.

Each dependent you use for the ODC must have a TIN by the due date of your return. If you have a dependent who doesn't have an SSN, ITIN, or ATIN issued on or before the due date of your 2025 return (including extensions), you can't use that dependent to claim the ODC on either your original or amended 2025 tax return.

If you apply for an ITIN or ATIN for the dependent on or before the due date of your 2025 return (including extensions) and the IRS issues the ITIN or ATIN as a result of the application, the IRS will consider the ITIN or ATIN as issued on or before the due date of your return.

Improper Claims

If you erroneously claim the CTC, ACTC, or ODC, and it is later determined that your error was due to reckless or intentional disregard of the CTC, ACTC, or ODC rules, you will not be allowed to claim any of these credits for 2 years. If it is determined that your error was due to fraud, you will not be allowed to claim any of these credits for 10 years. You may also have to pay penalties. See *How to appeal the disallowance period* in the Instructions for Form 8862, for more information about what to do if you disagree with our determination that you can't claim the credit for 2 or 10 years.

Form 8862 may be required. If your CTC (refundable or nonrefundable depending on the tax year), ACTC, or ODC for a year after 2015 was denied or reduced for any reason other than a math or clerical error, you must attach Form 8862 to your tax return to claim the CTC, ACTC, or ODC, unless an exception applies. See Form 8862, and its instructions for more information, including whether an exception applies.

Child Tax Credit (CTC)

The CTC is for individuals who claim a child as a dependent if the child meets additional conditions (described later).

Note: This credit is different from and in addition to the credit for child and dependent care expenses and the earned income credit that you may also be eligible to claim.

The maximum amount you can claim for the credit is $2,200 for each child who qualifies you for the CTC. But, see *Limits on the CTC and ODC*, later.

For more information about claiming the CTC, see *Claiming the CTC and ODC*, later.

Qualifying Child for the CTC

A child qualifies you for the CTC if the child meets all of the following conditions.

1. The child is your son, daughter, stepchild, foster child, brother, sister, stepbrother, stepsister, half brother, half sister, or a descendant of any of them (for example, your grandchild, niece, or nephew).
2. The child was under age 17 at the end of 2025.
3. The child didn't provide over half the child's own support for 2025.
4. The child lived with you for more than half of 2025 (see *Exceptions to time lived with you*, later).
5. The child is claimed as a dependent on your return. See chapter 3 for more information about claiming someone as a dependent.
6. The child doesn't file a joint return for the year (or files it only to claim a refund of withheld income tax or estimated tax paid).
7. The child was a U.S. citizen, U.S. national, or U.S. resident alien. For more information, see Pub. 519. If the child was adopted, see *Adopted child*, later.

Example. Your child turned 17 on December 30, 2025, and is a citizen of the United States and claimed as a dependent on your return. You can't use the child to claim the CTC or ACTC because the child was not **under** age 17 at the end of 2025.

TIP *If your child is age 17 or older at the end of 2025, see* Credit for Other Dependents (ODC)*, later.*

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

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 in 2025, that child meets condition 7, earlier, to be a qualifying child for the child tax credit (or condition 3, later, to be a qualifying person for the ODC).

Exceptions to time lived with you. A child is considered to have lived with you for more than half of 2025 if the child was born or died in 2025 and your home was this child's home for more than half the time the child was alive. 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.

There are also exceptions for kidnapped children and children of divorced or separated parents. For details, see *Residency Test* in chapter 3.

Qualifying child of more than one person. A special rule applies if your qualifying child is the qualifying child of more than one person.

For details, see *Qualifying Child of More Than One Person* in chapter 3.

Required SSN

In addition to being a qualifying child for the CTC, your child must have the required SSN. The required SSN is one that is valid for employment and that is issued by the Social Security Administration (SSA) before the due date of your 2025 return (including extensions).

TIP *If your qualifying child does not have the required SSN, see* Credit for Other Dependents (ODC)*, later.*

If your child was a U.S. citizen when the child received the SSN, the SSN is valid for employment. If "Not Valid for Employment" is printed on your child's social security card and your child's immigration status has changed so that your child is now a U.S. citizen or permanent resident, ask the SSA for a new social security card without the legend. However, if "Valid for Work Only With DHS Authorization" is printed on your child's social security card, your child has the required SSN only as long as the Department of Homeland Security (DHS) authorization is valid.

If your child doesn't have the required SSN, you can't use the child to claim the CTC or ACTC on either your original or amended 2025 tax return.

Credit for Other Dependents (ODC)

This credit is for individuals with a dependent who meets additional conditions (described later).

Note: This credit is different from and in addition to the credit for child and dependent care expenses that you may also be eligible to claim.

The maximum amount you can claim for this credit is $500 for each qualifying dependent. See *Limits on the CTC and ODC*, later.

For more information about claiming the ODC, see *Claiming the CTC and ODC*, later.

Qualifying Person for the ODC

A person qualifies you for the ODC if the person meets all of the following conditions.

1. The person is claimed as a dependent on your return. See chapter 3 for more information about claiming someone as a dependent.
2. The person can't be used by you to claim the CTC or ACTC. See *Child Tax Credit (CTC)*, earlier.
3. The person was a U.S. citizen, U.S. national, or U.S. resident alien. For more information, see Pub. 519. If the person is your adopted child, see *Adopted child*, earlier.

Example. Your sibling's 10-year-old child lives in Mexico and qualifies as your dependent. The child is not a U.S. citizen, U.S. national, or U.S. resident alien. You can't use this dependent to claim the ODC.

CAUTION *You can't use the same child to claim the CTC or ACTC, and the ODC.*

Timely Issued TIN

In addition to being a qualifying person for the ODC, the person must have an SSN, ITIN, or ATIN issued to the dependent on or before the due date of your 2025 return (including extensions). If the person has not been issued an SSN, ITIN, or ATIN by that date, you can't use the person to claim the ODC on either your original or amended 2025 return. For more information, see *Taxpayer Identification Number Requirements*, earlier.

Limits on the CTC and ODC

The credit amount of your CTC or ODC may be reduced if your modified adjusted gross income (AGI) is more than the amounts shown below for your filing status.

- Married filing jointly — $400,000.
- All other filing statuses — $200,000.

Modified AGI. For purposes of the CTC and ODC, your modified AGI is the amount on line 3 of Schedule 8812.

For more information about limits on the CTC and ODC, see the Instructions for Schedule 8812 (Form 1040).

Claiming the CTC and ODC

To claim the CTC or ODC, be sure you meet the following requirements.

- You must file Form 1040, 1040-SR, or 1040-NR and include the name and TIN of each dependent for whom you are claiming the CTC or ODC.
- You must file Schedule 8812 (Form 1040).
- You must file Form 8862, if applicable. See *Improper Claims*, earlier.
- You must enter a timely issued TIN on your tax return for you and your spouse (if filing jointly). See *Taxpayer Identification Number Requirements*, earlier.
- For each qualifying child under 17 for whom you are claiming the CTC, you must enter the required SSN for the child in row (3) of the *Dependents* section of your tax return and check the "Child tax credit" box in row (7). See *Child Tax Credit (CTC)*, earlier.
- For each dependent for whom you are claiming the ODC, you must enter the timely issued TIN for the dependent in row (3) of the *Dependents* section of your tax return and check the "Credit for other dependents" box in row (7). See *Credit for Other Dependents (ODC)*, earlier.

CAUTION *Don't check both the Child tax credit box and the Credit for other dependents box for the same person.*

Additional Child Tax Credit (ACTC)

This credit is for certain individuals who get less than the full amount of the CTC.

CAUTION *The ODC can't be used to figure the ACTC. Only your CTC can be used to figure your ACTC. If you are claiming the ODC but not the CTC, you can't claim the ACTC.*

Foreign earned income. If you file Form 2555 (relating to foreign earned income), you can't claim the ACTC.

Bona fide residents of Puerto Rico. Bona fide residents of Puerto Rico are no longer required to have three or more qualifying children to be eligible to claim the ACTC. See Schedule 8812 (Form 1040) and its instructions.

How to claim the ACTC. To claim the ACTC, see Schedule 8812 (Form 1040) and its instructions.

2025 Tax Table

CAUTION

See Line 16 *in the Instructions for Form 1040 to see if you must use the Tax Table below to figure your tax.*

Example. A married couple are filing a joint return. Their taxable income on Form 1040, line 15, is $25,300. First, they find the $25,300–25,350 taxable income line. Next, they find the column for married filing jointly and read down the column. The amount shown where the taxable income line and filing status column meet is $2,562. This is the tax amount they should enter in the entry space on Form 1040, line 16.

Sample Table

At Least	But Less Than	Single	Married filing jointly*	Married filing separately	Head of a household
		Your tax is—			
25,200	25,250	2,789	2,550	2,789	2,687
25,250	25,300	2,795	2,556	2,795	2,693
25,300	25,350	2,801	(2,562)	2,801	2,699
25,350	25,400	2,807	2,568	2,807	2,705

If line 15 (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
1,300	1,325	131	131	131	131
1,325	1,350	134	134	134	134
1,350	1,375	136	136	136	136
1,375	1,400	139	139	139	139
1,400	1,425	141	141	141	141
1,425	1,450	144	144	144	144
1,450	1,475	146	146	146	146
1,475	1,500	149	149	149	149
1,500	1,525	151	151	151	151
1,525	1,550	154	154	154	154
1,550	1,575	156	156	156	156
1,575	1,600	159	159	159	159
1,600	1,625	161	161	161	161
1,625	1,650	164	164	164	164
1,650	1,675	166	166	166	166
1,675	1,700	169	169	169	169
1,700	1,725	171	171	171	171
1,725	1,750	174	174	174	174
1,750	1,775	176	176	176	176
1,775	1,800	179	179	179	179
1,800	1,825	181	181	181	181
1,825	1,850	184	184	184	184
1,850	1,875	186	186	186	186
1,875	1,900	189	189	189	189
1,900	1,925	191	191	191	191
1,925	1,950	194	194	194	194
1,950	1,975	196	196	196	196
1,975	2,000	199	199	199	199
2,000					
2,000	2,025	201	201	201	201
2,025	2,050	204	204	204	204
2,050	2,075	206	206	206	206
2,075	2,100	209	209	209	209
2,100	2,125	211	211	211	211
2,125	2,150	214	214	214	214
2,150	2,175	216	216	216	216
2,175	2,200	219	219	219	219
2,200	2,225	221	221	221	221
2,225	2,250	224	224	224	224
2,250	2,275	226	226	226	226
2,275	2,300	229	229	229	229
2,300	2,325	231	231	231	231
2,325	2,350	234	234	234	234
2,350	2,375	236	236	236	236
2,375	2,400	239	239	239	239
2,400	2,425	241	241	241	241
2,425	2,450	244	244	244	244
2,450	2,475	246	246	246	246
2,475	2,500	249	249	249	249
2,500	2,525	251	251	251	251
2,525	2,550	254	254	254	254
2,550	2,575	256	256	256	256
2,575	2,600	259	259	259	259
2,600	2,625	261	261	261	261
2,625	2,650	264	264	264	264
2,650	2,675	266	266	266	266
2,675	2,700	269	269	269	269
2,700	2,725	271	271	271	271
2,725	2,750	274	274	274	274
2,750	2,775	276	276	276	276
2,775	2,800	279	279	279	279
2,800	2,825	281	281	281	281
2,825	2,850	284	284	284	284
2,850	2,875	286	286	286	286
2,875	2,900	289	289	289	289
2,900	2,925	291	291	291	291
2,925	2,950	294	294	294	294
2,950	2,975	296	296	296	296
2,975	3,000	299	299	299	299

(Continued)

* This column must also be used by a qualifying surviving spouse.

If line 15 (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—			
3,000					
3,000	3,050	303	303	303	303
3,050	3,100	308	308	308	308
3,100	3,150	313	313	313	313
3,150	3,200	318	318	318	318
3,200	3,250	323	323	323	323
3,250	3,300	328	328	328	328
3,300	3,350	333	333	333	333
3,350	3,400	338	338	338	338
3,400	3,450	343	343	343	343
3,450	3,500	348	348	348	348
3,500	3,550	353	353	353	353
3,550	3,600	358	358	358	358
3,600	3,650	363	363	363	363
3,650	3,700	368	368	368	368
3,700	3,750	373	373	373	373
3,750	3,800	378	378	378	378
3,800	3,850	383	383	383	383
3,850	3,900	388	388	388	388
3,900	3,950	393	393	393	393
3,950	4,000	398	398	398	398
4,000					
4,000	4,050	403	403	403	403
4,050	4,100	408	408	408	408
4,100	4,150	413	413	413	413
4,150	4,200	418	418	418	418
4,200	4,250	423	423	423	423
4,250	4,300	428	428	428	428
4,300	4,350	433	433	433	433
4,350	4,400	438	438	438	438
4,400	4,450	443	443	443	443
4,450	4,500	448	448	448	448
4,500	4,550	453	453	453	453
4,550	4,600	458	458	458	458
4,600	4,650	463	463	463	463
4,650	4,700	468	468	468	468
4,700	4,750	473	473	473	473
4,750	4,800	478	478	478	478
4,800	4,850	483	483	483	483
4,850	4,900	488	488	488	488
4,900	4,950	493	493	493	493
4,950	5,000	498	498	498	498
5,000					
5,000	5,050	503	503	503	503
5,050	5,100	508	508	508	508
5,100	5,150	513	513	513	513
5,150	5,200	518	518	518	518
5,200	5,250	523	523	523	523
5,250	5,300	528	528	528	528
5,300	5,350	533	533	533	533
5,350	5,400	538	538	538	538
5,400	5,450	543	543	543	543
5,450	5,500	548	548	548	548
5,500	5,550	553	553	553	553
5,550	5,600	558	558	558	558
5,600	5,650	563	563	563	563
5,650	5,700	568	568	568	568
5,700	5,750	573	573	573	573
5,750	5,800	578	578	578	578
5,800	5,850	583	583	583	583
5,850	5,900	588	588	588	588
5,900	5,950	593	593	593	593
5,950	6,000	598	598	598	598
6,000					
6,000	6,050	603	603	603	603
6,050	6,100	608	608	608	608
6,100	6,150	613	613	613	613
6,150	6,200	618	618	618	618
6,200	6,250	623	623	623	623
6,250	6,300	628	628	628	628
6,300	6,350	633	633	633	633
6,350	6,400	638	638	638	638
6,400	6,450	643	643	643	643
6,450	6,500	648	648	648	648
6,500	6,550	653	653	653	653
6,550	6,600	658	658	658	658
6,600	6,650	663	663	663	663
6,650	6,700	668	668	668	668
6,700	6,750	673	673	673	673
6,750	6,800	678	678	678	678
6,800	6,850	683	683	683	683
6,850	6,900	688	688	688	688
6,900	6,950	693	693	693	693
6,950	7,000	698	698	698	698
7,000					
7,000	7,050	703	703	703	703
7,050	7,100	708	708	708	708
7,100	7,150	713	713	713	713
7,150	7,200	718	718	718	718
7,200	7,250	723	723	723	723
7,250	7,300	728	728	728	728
7,300	7,350	733	733	733	733
7,350	7,400	738	738	738	738
7,400	7,450	743	743	743	743
7,450	7,500	748	748	748	748
7,500	7,550	753	753	753	753
7,550	7,600	758	758	758	758
7,600	7,650	763	763	763	763
7,650	7,700	768	768	768	768
7,700	7,750	773	773	773	773
7,750	7,800	778	778	778	778
7,800	7,850	783	783	783	783
7,850	7,900	788	788	788	788
7,900	7,950	793	793	793	793
7,950	8,000	798	798	798	798
8,000					
8,000	8,050	803	803	803	803
8,050	8,100	808	808	808	808
8,100	8,150	813	813	813	813
8,150	8,200	818	818	818	818
8,200	8,250	823	823	823	823
8,250	8,300	828	828	828	828
8,300	8,350	833	833	833	833
8,350	8,400	838	838	838	838
8,400	8,450	843	843	843	843
8,450	8,500	848	848	848	848
8,500	8,550	853	853	853	853
8,550	8,600	858	858	858	858
8,600	8,650	863	863	863	863
8,650	8,700	868	868	868	868
8,700	8,750	873	873	873	873
8,750	8,800	878	878	878	878
8,800	8,850	883	883	883	883
8,850	8,900	888	888	888	888
8,900	8,950	893	893	893	893
8,950	9,000	898	898	898	898
9,000					
9,000	9,050	903	903	903	903
9,050	9,100	908	908	908	908
9,100	9,150	913	913	913	913
9,150	9,200	918	918	918	918
9,200	9,250	923	923	923	923
9,250	9,300	928	928	928	928
9,300	9,350	933	933	933	933
9,350	9,400	938	938	938	938
9,400	9,450	943	943	943	943
9,450	9,500	948	948	948	948
9,500	9,550	953	953	953	953
9,550	9,600	958	958	958	958
9,600	9,650	963	963	963	963
9,650	9,700	968	968	968	968
9,700	9,750	973	973	973	973
9,750	9,800	978	978	978	978
9,800	9,850	983	983	983	983
9,850	9,900	988	988	988	988
9,900	9,950	993	993	993	993
9,950	10,000	998	998	998	998
10,000					
10,000	10,050	1,003	1,003	1,003	1,003
10,050	10,100	1,008	1,008	1,008	1,008
10,100	10,150	1,013	1,013	1,013	1,013
10,150	10,200	1,018	1,018	1,018	1,018
10,200	10,250	1,023	1,023	1,023	1,023
10,250	10,300	1,028	1,028	1,028	1,028
10,300	10,350	1,033	1,033	1,033	1,033
10,350	10,400	1,038	1,038	1,038	1,038
10,400	10,450	1,043	1,043	1,043	1,043
10,450	10,500	1,048	1,048	1,048	1,048
10,500	10,550	1,053	1,053	1,053	1,053
10,550	10,600	1,058	1,058	1,058	1,058
10,600	10,650	1,063	1,063	1,063	1,063
10,650	10,700	1,068	1,068	1,068	1,068
10,700	10,750	1,073	1,073	1,073	1,073
10,750	10,800	1,078	1,078	1,078	1,078
10,800	10,850	1,083	1,083	1,083	1,083
10,850	10,900	1,088	1,088	1,088	1,088
10,900	10,950	1,093	1,093	1,093	1,093
10,950	11,000	1,098	1,098	1,098	1,098
11,000					
11,000	11,050	1,103	1,103	1,103	1,103
11,050	11,100	1,108	1,108	1,108	1,108
11,100	11,150	1,113	1,113	1,113	1,113
11,150	11,200	1,118	1,118	1,118	1,118
11,200	11,250	1,123	1,123	1,123	1,123
11,250	11,300	1,128	1,128	1,128	1,128
11,300	11,350	1,133	1,133	1,133	1,133
11,350	11,400	1,138	1,138	1,138	1,138
11,400	11,450	1,143	1,143	1,143	1,143
11,450	11,500	1,148	1,148	1,148	1,148
11,500	11,550	1,153	1,153	1,153	1,153
11,550	11,600	1,158	1,158	1,158	1,158
11,600	11,650	1,163	1,163	1,163	1,163
11,650	11,700	1,168	1,168	1,168	1,168
11,700	11,750	1,173	1,173	1,173	1,173
11,750	11,800	1,178	1,178	1,178	1,178
11,800	11,850	1,183	1,183	1,183	1,183
11,850	11,900	1,188	1,188	1,188	1,188
11,900	11,950	1,193	1,193	1,193	1,193
11,950	12,000	1,199	1,198	1,199	1,198

(Continued)

* This column must also be used by a qualifying surviving spouse.

If line 15 (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—			
12,000					
12,000	**12,050**	1,205	1,203	1,205	1,203
12,050	**12,100**	1,211	1,208	1,211	1,208
12,100	**12,150**	1,217	1,213	1,217	1,213
12,150	**12,200**	1,223	1,218	1,223	1,218
12,200	**12,250**	1,229	1,223	1,229	1,223
12,250	**12,300**	1,235	1,228	1,235	1,228
12,300	**12,350**	1,241	1,233	1,241	1,233
12,350	**12,400**	1,247	1,238	1,247	1,238
12,400	**12,450**	1,253	1,243	1,253	1,243
12,450	**12,500**	1,259	1,248	1,259	1,248
12,500	**12,550**	1,265	1,253	1,265	1,253
12,550	**12,600**	1,271	1,258	1,271	1,258
12,600	**12,650**	1,277	1,263	1,277	1,263
12,650	**12,700**	1,283	1,268	1,283	1,268
12,700	**12,750**	1,289	1,273	1,289	1,273
12,750	**12,800**	1,295	1,278	1,295	1,278
12,800	**12,850**	1,301	1,283	1,301	1,283
12,850	**12,900**	1,307	1,288	1,307	1,288
12,900	**12,950**	1,313	1,293	1,313	1,293
12,950	**13,000**	1,319	1,298	1,319	1,298
13,000					
13,000	**13,050**	1,325	1,303	1,325	1,303
13,050	**13,100**	1,331	1,308	1,331	1,308
13,100	**13,150**	1,337	1,313	1,337	1,313
13,150	**13,200**	1,343	1,318	1,343	1,318
13,200	**13,250**	1,349	1,323	1,349	1,323
13,250	**13,300**	1,355	1,328	1,355	1,328
13,300	**13,350**	1,361	1,333	1,361	1,333
13,350	**13,400**	1,367	1,338	1,367	1,338
13,400	**13,450**	1,373	1,343	1,373	1,343
13,450	**13,500**	1,379	1,348	1,379	1,348
13,500	**13,550**	1,385	1,353	1,385	1,353
13,550	**13,600**	1,391	1,358	1,391	1,358
13,600	**13,650**	1,397	1,363	1,397	1,363
13,650	**13,700**	1,403	1,368	1,403	1,368
13,700	**13,750**	1,409	1,373	1,409	1,373
13,750	**13,800**	1,415	1,378	1,415	1,378
13,800	**13,850**	1,421	1,383	1,421	1,383
13,850	**13,900**	1,427	1,388	1,427	1,388
13,900	**13,950**	1,433	1,393	1,433	1,393
13,950	**14,000**	1,439	1,398	1,439	1,398
14,000					
14,000	**14,050**	1,445	1,403	1,445	1,403
14,050	**14,100**	1,451	1,408	1,451	1,408
14,100	**14,150**	1,457	1,413	1,457	1,413
14,150	**14,200**	1,463	1,418	1,463	1,418
14,200	**14,250**	1,469	1,423	1,469	1,423
14,250	**14,300**	1,475	1,428	1,475	1,428
14,300	**14,350**	1,481	1,433	1,481	1,433
14,350	**14,400**	1,487	1,438	1,487	1,438
14,400	**14,450**	1,493	1,443	1,493	1,443
14,450	**14,500**	1,499	1,448	1,499	1,448
14,500	**14,550**	1,505	1,453	1,505	1,453
14,550	**14,600**	1,511	1,458	1,511	1,458
14,600	**14,650**	1,517	1,463	1,517	1,463
14,650	**14,700**	1,523	1,468	1,523	1,468
14,700	**14,750**	1,529	1,473	1,529	1,473
14,750	**14,800**	1,535	1,478	1,535	1,478
14,800	**14,850**	1,541	1,483	1,541	1,483
14,850	**14,900**	1,547	1,488	1,547	1,488
14,900	**14,950**	1,553	1,493	1,553	1,493
14,950	**15,000**	1,559	1,498	1,559	1,498
15,000					
15,000	**15,050**	1,565	1,503	1,565	1,503
15,050	**15,100**	1,571	1,508	1,571	1,508
15,100	**15,150**	1,577	1,513	1,577	1,513
15,150	**15,200**	1,583	1,518	1,583	1,518
15,200	**15,250**	1,589	1,523	1,589	1,523
15,250	**15,300**	1,595	1,528	1,595	1,528
15,300	**15,350**	1,601	1,533	1,601	1,533
15,350	**15,400**	1,607	1,538	1,607	1,538
15,400	**15,450**	1,613	1,543	1,613	1,543
15,450	**15,500**	1,619	1,548	1,619	1,548
15,500	**15,550**	1,625	1,553	1,625	1,553
15,550	**15,600**	1,631	1,558	1,631	1,558
15,600	**15,650**	1,637	1,563	1,637	1,563
15,650	**15,700**	1,643	1,568	1,643	1,568
15,700	**15,750**	1,649	1,573	1,649	1,573
15,750	**15,800**	1,655	1,578	1,655	1,578
15,800	**15,850**	1,661	1,583	1,661	1,583
15,850	**15,900**	1,667	1,588	1,667	1,588
15,900	**15,950**	1,673	1,593	1,673	1,593
15,950	**16,000**	1,679	1,598	1,679	1,598
16,000					
16,000	**16,050**	1,685	1,603	1,685	1,603
16,050	**16,100**	1,691	1,608	1,691	1,608
16,100	**16,150**	1,697	1,613	1,697	1,613
16,150	**16,200**	1,703	1,618	1,703	1,618
16,200	**16,250**	1,709	1,623	1,709	1,623
16,250	**16,300**	1,715	1,628	1,715	1,628
16,300	**16,350**	1,721	1,633	1,721	1,633
16,350	**16,400**	1,727	1,638	1,727	1,638
16,400	**16,450**	1,733	1,643	1,733	1,643
16,450	**16,500**	1,739	1,648	1,739	1,648
16,500	**16,550**	1,745	1,653	1,745	1,653
16,550	**16,600**	1,751	1,658	1,751	1,658
16,600	**16,650**	1,757	1,663	1,757	1,663
16,650	**16,700**	1,763	1,668	1,763	1,668
16,700	**16,750**	1,769	1,673	1,769	1,673
16,750	**16,800**	1,775	1,678	1,775	1,678
16,800	**16,850**	1,781	1,683	1,781	1,683
16,850	**16,900**	1,787	1,688	1,787	1,688
16,900	**16,950**	1,793	1,693	1,793	1,693
16,950	**17,000**	1,799	1,698	1,799	1,698
17,000					
17,000	**17,050**	1,805	1,703	1,805	1,703
17,050	**17,100**	1,811	1,708	1,811	1,709
17,100	**17,150**	1,817	1,713	1,817	1,715
17,150	**17,200**	1,823	1,718	1,823	1,721
17,200	**17,250**	1,829	1,723	1,829	1,727
17,250	**17,300**	1,835	1,728	1,835	1,733
17,300	**17,350**	1,841	1,733	1,841	1,739
17,350	**17,400**	1,847	1,738	1,847	1,745
17,400	**17,450**	1,853	1,743	1,853	1,751
17,450	**17,500**	1,859	1,748	1,859	1,757
17,500	**17,550**	1,865	1,753	1,865	1,763
17,550	**17,600**	1,871	1,758	1,871	1,769
17,600	**17,650**	1,877	1,763	1,877	1,775
17,650	**17,700**	1,883	1,768	1,883	1,781
17,700	**17,750**	1,889	1,773	1,889	1,787
17,750	**17,800**	1,895	1,778	1,895	1,793
17,800	**17,850**	1,901	1,783	1,901	1,799
17,850	**17,900**	1,907	1,788	1,907	1,805
17,900	**17,950**	1,913	1,793	1,913	1,811
17,950	**18,000**	1,919	1,798	1,919	1,817
18,000					
18,000	**18,050**	1,925	1,803	1,925	1,823
18,050	**18,100**	1,931	1,808	1,931	1,829
18,100	**18,150**	1,937	1,813	1,937	1,835
18,150	**18,200**	1,943	1,818	1,943	1,841
18,200	**18,250**	1,949	1,823	1,949	1,847
18,250	**18,300**	1,955	1,828	1,955	1,853
18,300	**18,350**	1,961	1,833	1,961	1,859
18,350	**18,400**	1,967	1,838	1,967	1,865
18,400	**18,450**	1,973	1,843	1,973	1,871
18,450	**18,500**	1,979	1,848	1,979	1,877
18,500	**18,550**	1,985	1,853	1,985	1,883
18,550	**18,600**	1,991	1,858	1,991	1,889
18,600	**18,650**	1,997	1,863	1,997	1,895
18,650	**18,700**	2,003	1,868	2,003	1,901
18,700	**18,750**	2,009	1,873	2,009	1,907
18,750	**18,800**	2,015	1,878	2,015	1,913
18,800	**18,850**	2,021	1,883	2,021	1,919
18,850	**18,900**	2,027	1,888	2,027	1,925
18,900	**18,950**	2,033	1,893	2,033	1,931
18,950	**19,000**	2,039	1,898	2,039	1,937
19,000					
19,000	**19,050**	2,045	1,903	2,045	1,943
19,050	**19,100**	2,051	1,908	2,051	1,949
19,100	**19,150**	2,057	1,913	2,057	1,955
19,150	**19,200**	2,063	1,918	2,063	1,961
19,200	**19,250**	2,069	1,923	2,069	1,967
19,250	**19,300**	2,075	1,928	2,075	1,973
19,300	**19,350**	2,081	1,933	2,081	1,979
19,350	**19,400**	2,087	1,938	2,087	1,985
19,400	**19,450**	2,093	1,943	2,093	1,991
19,450	**19,500**	2,099	1,948	2,099	1,997
19,500	**19,550**	2,105	1,953	2,105	2,003
19,550	**19,600**	2,111	1,958	2,111	2,009
19,600	**19,650**	2,117	1,963	2,117	2,015
19,650	**19,700**	2,123	1,968	2,123	2,021
19,700	**19,750**	2,129	1,973	2,129	2,027
19,750	**19,800**	2,135	1,978	2,135	2,033
19,800	**19,850**	2,141	1,983	2,141	2,039
19,850	**19,900**	2,147	1,988	2,147	2,045
19,900	**19,950**	2,153	1,993	2,153	2,051
19,950	**20,000**	2,159	1,998	2,159	2,057
20,000					
20,000	**20,050**	2,165	2,003	2,165	2,063
20,050	**20,100**	2,171	2,008	2,171	2,069
20,100	**20,150**	2,177	2,013	2,177	2,075
20,150	**20,200**	2,183	2,018	2,183	2,081
20,200	**20,250**	2,189	2,023	2,189	2,087
20,250	**20,300**	2,195	2,028	2,195	2,093
20,300	**20,350**	2,201	2,033	2,201	2,099
20,350	**20,400**	2,207	2,038	2,207	2,105
20,400	**20,450**	2,213	2,043	2,213	2,111
20,450	**20,500**	2,219	2,048	2,219	2,117
20,500	**20,550**	2,225	2,053	2,225	2,123
20,550	**20,600**	2,231	2,058	2,231	2,129
20,600	**20,650**	2,237	2,063	2,237	2,135
20,650	**20,700**	2,243	2,068	2,243	2,141
20,700	**20,750**	2,249	2,073	2,249	2,147
20,750	**20,800**	2,255	2,078	2,255	2,153
20,800	**20,850**	2,261	2,083	2,261	2,159
20,850	**20,900**	2,267	2,088	2,267	2,165
20,900	**20,950**	2,273	2,093	2,273	2,171
20,950	**21,000**	2,279	2,098	2,279	2,177

(Continued)

* This column must also be used by a qualifying surviving spouse.

If line 15 (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—			
21,000					
21,000	**21,050**	2,285	2,103	2,285	2,183
21,050	**21,100**	2,291	2,108	2,291	2,189
21,100	**21,150**	2,297	2,113	2,297	2,195
21,150	**21,200**	2,303	2,118	2,303	2,201
21,200	**21,250**	2,309	2,123	2,309	2,207
21,250	**21,300**	2,315	2,128	2,315	2,213
21,300	**21,350**	2,321	2,133	2,321	2,219
21,350	**21,400**	2,327	2,138	2,327	2,225
21,400	**21,450**	2,333	2,143	2,333	2,231
21,450	**21,500**	2,339	2,148	2,339	2,237
21,500	**21,550**	2,345	2,153	2,345	2,243
21,550	**21,600**	2,351	2,158	2,351	2,249
21,600	**21,650**	2,357	2,163	2,357	2,255
21,650	**21,700**	2,363	2,168	2,363	2,261
21,700	**21,750**	2,369	2,173	2,369	2,267
21,750	**21,800**	2,375	2,178	2,375	2,273
21,800	**21,850**	2,381	2,183	2,381	2,279
21,850	**21,900**	2,387	2,188	2,387	2,285
21,900	**21,950**	2,393	2,193	2,393	2,291
21,950	**22,000**	2,399	2,198	2,399	2,297
22,000					
22,000	**22,050**	2,405	2,203	2,405	2,303
22,050	**22,100**	2,411	2,208	2,411	2,309
22,100	**22,150**	2,417	2,213	2,417	2,315
22,150	**22,200**	2,423	2,218	2,423	2,321
22,200	**22,250**	2,429	2,223	2,429	2,327
22,250	**22,300**	2,435	2,228	2,435	2,333
22,300	**22,350**	2,441	2,233	2,441	2,339
22,350	**22,400**	2,447	2,238	2,447	2,345
22,400	**22,450**	2,453	2,243	2,453	2,351
22,450	**22,500**	2,459	2,248	2,459	2,357
22,500	**22,550**	2,465	2,253	2,465	2,363
22,550	**22,600**	2,471	2,258	2,471	2,369
22,600	**22,650**	2,477	2,263	2,477	2,375
22,650	**22,700**	2,483	2,268	2,483	2,381
22,700	**22,750**	2,489	2,273	2,489	2,387
22,750	**22,800**	2,495	2,278	2,495	2,393
22,800	**22,850**	2,501	2,283	2,501	2,399
22,850	**22,900**	2,507	2,288	2,507	2,405
22,900	**22,950**	2,513	2,293	2,513	2,411
22,950	**23,000**	2,519	2,298	2,519	2,417
23,000					
23,000	**23,050**	2,525	2,303	2,525	2,423
23,050	**23,100**	2,531	2,308	2,531	2,429
23,100	**23,150**	2,537	2,313	2,537	2,435
23,150	**23,200**	2,543	2,318	2,543	2,441
23,200	**23,250**	2,549	2,323	2,549	2,447
23,250	**23,300**	2,555	2,328	2,555	2,453
23,300	**23,350**	2,561	2,333	2,561	2,459
23,350	**23,400**	2,567	2,338	2,567	2,465
23,400	**23,450**	2,573	2,343	2,573	2,471
23,450	**23,500**	2,579	2,348	2,579	2,477
23,500	**23,550**	2,585	2,353	2,585	2,483
23,550	**23,600**	2,591	2,358	2,591	2,489
23,600	**23,650**	2,597	2,363	2,597	2,495
23,650	**23,700**	2,603	2,368	2,603	2,501
23,700	**23,750**	2,609	2,373	2,609	2,507
23,750	**23,800**	2,615	2,378	2,615	2,513
23,800	**23,850**	2,621	2,383	2,621	2,519
23,850	**23,900**	2,627	2,388	2,627	2,525
23,900	**23,950**	2,633	2,394	2,633	2,531
23,950	**24,000**	2,639	2,400	2,639	2,537
24,000					
24,000	**24,050**	2,645	2,406	2,645	2,543
24,050	**24,100**	2,651	2,412	2,651	2,549
24,100	**24,150**	2,657	2,418	2,657	2,555
24,150	**24,200**	2,663	2,424	2,663	2,561
24,200	**24,250**	2,669	2,430	2,669	2,567
24,250	**24,300**	2,675	2,436	2,675	2,573
24,300	**24,350**	2,681	2,442	2,681	2,579
24,350	**24,400**	2,687	2,448	2,687	2,585
24,400	**24,450**	2,693	2,454	2,693	2,591
24,450	**24,500**	2,699	2,460	2,699	2,597
24,500	**24,550**	2,705	2,466	2,705	2,603
24,550	**24,600**	2,711	2,472	2,711	2,609
24,600	**24,650**	2,717	2,478	2,717	2,615
24,650	**24,700**	2,723	2,484	2,723	2,621
24,700	**24,750**	2,729	2,490	2,729	2,627
24,750	**24,800**	2,735	2,496	2,735	2,633
24,800	**24,850**	2,741	2,502	2,741	2,639
24,850	**24,900**	2,747	2,508	2,747	2,645
24,900	**24,950**	2,753	2,514	2,753	2,651
24,950	**25,000**	2,759	2,520	2,759	2,657
25,000					
25,000	**25,050**	2,765	2,526	2,765	2,663
25,050	**25,100**	2,771	2,532	2,771	2,669
25,100	**25,150**	2,777	2,538	2,777	2,675
25,150	**25,200**	2,783	2,544	2,783	2,681
25,200	**25,250**	2,789	2,550	2,789	2,687
25,250	**25,300**	2,795	2,556	2,795	2,693
25,300	**25,350**	2,801	2,562	2,801	2,699
25,350	**25,400**	2,807	2,568	2,807	2,705
25,400	**25,450**	2,813	2,574	2,813	2,711
25,450	**25,500**	2,819	2,580	2,819	2,717
25,500	**25,550**	2,825	2,586	2,825	2,723
25,550	**25,600**	2,831	2,592	2,831	2,729
25,600	**25,650**	2,837	2,598	2,837	2,735
25,650	**25,700**	2,843	2,604	2,843	2,741
25,700	**25,750**	2,849	2,610	2,849	2,747
25,750	**25,800**	2,855	2,616	2,855	2,753
25,800	**25,850**	2,861	2,622	2,861	2,759
25,850	**25,900**	2,867	2,628	2,867	2,765
25,900	**25,950**	2,873	2,634	2,873	2,771
25,950	**26,000**	2,879	2,640	2,879	2,777
26,000					
26,000	**26,050**	2,885	2,646	2,885	2,783
26,050	**26,100**	2,891	2,652	2,891	2,789
26,100	**26,150**	2,897	2,658	2,897	2,795
26,150	**26,200**	2,903	2,664	2,903	2,801
26,200	**26,250**	2,909	2,670	2,909	2,807
26,250	**26,300**	2,915	2,676	2,915	2,813
26,300	**26,350**	2,921	2,682	2,921	2,819
26,350	**26,400**	2,927	2,688	2,927	2,825
26,400	**26,450**	2,933	2,694	2,933	2,831
26,450	**26,500**	2,939	2,700	2,939	2,837
26,500	**26,550**	2,945	2,706	2,945	2,843
26,550	**26,600**	2,951	2,712	2,951	2,849
26,600	**26,650**	2,957	2,718	2,957	2,855
26,650	**26,700**	2,963	2,724	2,963	2,861
26,700	**26,750**	2,969	2,730	2,969	2,867
26,750	**26,800**	2,975	2,736	2,975	2,873
26,800	**26,850**	2,981	2,742	2,981	2,879
26,850	**26,900**	2,987	2,748	2,987	2,885
26,900	**26,950**	2,993	2,754	2,993	2,891
26,950	**27,000**	2,999	2,760	2,999	2,897
27,000					
27,000	**27,050**	3,005	2,766	3,005	2,903
27,050	**27,100**	3,011	2,772	3,011	2,909
27,100	**27,150**	3,017	2,778	3,017	2,915
27,150	**27,200**	3,023	2,784	3,023	2,921
27,200	**27,250**	3,029	2,790	3,029	2,927
27,250	**27,300**	3,035	2,796	3,035	2,933
27,300	**27,350**	3,041	2,802	3,041	2,939
27,350	**27,400**	3,047	2,808	3,047	2,945
27,400	**27,450**	3,053	2,814	3,053	2,951
27,450	**27,500**	3,059	2,820	3,059	2,957
27,500	**27,550**	3,065	2,826	3,065	2,963
27,550	**27,600**	3,071	2,832	3,071	2,969
27,600	**27,650**	3,077	2,838	3,077	2,975
27,650	**27,700**	3,083	2,844	3,083	2,981
27,700	**27,750**	3,089	2,850	3,089	2,987
27,750	**27,800**	3,095	2,856	3,095	2,993
27,800	**27,850**	3,101	2,862	3,101	2,999
27,850	**27,900**	3,107	2,868	3,107	3,005
27,900	**27,950**	3,113	2,874	3,113	3,011
27,950	**28,000**	3,119	2,880	3,119	3,017
28,000					
28,000	**28,050**	3,125	2,886	3,125	3,023
28,050	**28,100**	3,131	2,892	3,131	3,029
28,100	**28,150**	3,137	2,898	3,137	3,035
28,150	**28,200**	3,143	2,904	3,143	3,041
28,200	**28,250**	3,149	2,910	3,149	3,047
28,250	**28,300**	3,155	2,916	3,155	3,053
28,300	**28,350**	3,161	2,922	3,161	3,059
28,350	**28,400**	3,167	2,928	3,167	3,065
28,400	**28,450**	3,173	2,934	3,173	3,071
28,450	**28,500**	3,179	2,940	3,179	3,077
28,500	**28,550**	3,185	2,946	3,185	3,083
28,550	**28,600**	3,191	2,952	3,191	3,089
28,600	**28,650**	3,197	2,958	3,197	3,095
28,650	**28,700**	3,203	2,964	3,203	3,101
28,700	**28,750**	3,209	2,970	3,209	3,107
28,750	**28,800**	3,215	2,976	3,215	3,113
28,800	**28,850**	3,221	2,982	3,221	3,119
28,850	**28,900**	3,227	2,988	3,227	3,125
28,900	**28,950**	3,233	2,994	3,233	3,131
28,950	**29,000**	3,239	3,000	3,239	3,137
29,000					
29,000	**29,050**	3,245	3,006	3,245	3,143
29,050	**29,100**	3,251	3,012	3,251	3,149
29,100	**29,150**	3,257	3,018	3,257	3,155
29,150	**29,200**	3,263	3,024	3,263	3,161
29,200	**29,250**	3,269	3,030	3,269	3,167
29,250	**29,300**	3,275	3,036	3,275	3,173
29,300	**29,350**	3,281	3,042	3,281	3,179
29,350	**29,400**	3,287	3,048	3,287	3,185
29,400	**29,450**	3,293	3,054	3,293	3,191
29,450	**29,500**	3,299	3,060	3,299	3,197
29,500	**29,550**	3,305	3,066	3,305	3,203
29,550	**29,600**	3,311	3,072	3,311	3,209
29,600	**29,650**	3,317	3,078	3,317	3,215
29,650	**29,700**	3,323	3,084	3,323	3,221
29,700	**29,750**	3,329	3,090	3,329	3,227
29,750	**29,800**	3,335	3,096	3,335	3,233
29,800	**29,850**	3,341	3,102	3,341	3,239
29,850	**29,900**	3,347	3,108	3,347	3,245
29,900	**29,950**	3,353	3,114	3,353	3,251
29,950	**30,000**	3,359	3,120	3,359	3,257

(Continued)

* This column must also be used by a qualifying surviving spouse.

If line 15 (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—			
30,000					
30,000	**30,050**	3,365	3,126	3,365	3,263
30,050	**30,100**	3,371	3,132	3,371	3,269
30,100	**30,150**	3,377	3,138	3,377	3,275
30,150	**30,200**	3,383	3,144	3,383	3,281
30,200	**30,250**	3,389	3,150	3,389	3,287
30,250	**30,300**	3,395	3,156	3,395	3,293
30,300	**30,350**	3,401	3,162	3,401	3,299
30,350	**30,400**	3,407	3,168	3,407	3,305
30,400	**30,450**	3,413	3,174	3,413	3,311
30,450	**30,500**	3,419	3,180	3,419	3,317
30,500	**30,550**	3,425	3,186	3,425	3,323
30,550	**30,600**	3,431	3,192	3,431	3,329
30,600	**30,650**	3,437	3,198	3,437	3,335
30,650	**30,700**	3,443	3,204	3,443	3,341
30,700	**30,750**	3,449	3,210	3,449	3,347
30,750	**30,800**	3,455	3,216	3,455	3,353
30,800	**30,850**	3,461	3,222	3,461	3,359
30,850	**30,900**	3,467	3,228	3,467	3,365
30,900	**30,950**	3,473	3,234	3,473	3,371
30,950	**31,000**	3,479	3,240	3,479	3,377
31,000					
31,000	**31,050**	3,485	3,246	3,485	3,383
31,050	**31,100**	3,491	3,252	3,491	3,389
31,100	**31,150**	3,497	3,258	3,497	3,395
31,150	**31,200**	3,503	3,264	3,503	3,401
31,200	**31,250**	3,509	3,270	3,509	3,407
31,250	**31,300**	3,515	3,276	3,515	3,413
31,300	**31,350**	3,521	3,282	3,521	3,419
31,350	**31,400**	3,527	3,288	3,527	3,425
31,400	**31,450**	3,533	3,294	3,533	3,431
31,450	**31,500**	3,539	3,300	3,539	3,437
31,500	**31,550**	3,545	3,306	3,545	3,443
31,550	**31,600**	3,551	3,312	3,551	3,449
31,600	**31,650**	3,557	3,318	3,557	3,455
31,650	**31,700**	3,563	3,324	3,563	3,461
31,700	**31,750**	3,569	3,330	3,569	3,467
31,750	**31,800**	3,575	3,336	3,575	3,473
31,800	**31,850**	3,581	3,342	3,581	3,479
31,850	**31,900**	3,587	3,348	3,587	3,485
31,900	**31,950**	3,593	3,354	3,593	3,491
31,950	**32,000**	3,599	3,360	3,599	3,497
32,000					
32,000	**32,050**	3,605	3,366	3,605	3,503
32,050	**32,100**	3,611	3,372	3,611	3,509
32,100	**32,150**	3,617	3,378	3,617	3,515
32,150	**32,200**	3,623	3,384	3,623	3,521
32,200	**32,250**	3,629	3,390	3,629	3,527
32,250	**32,300**	3,635	3,396	3,635	3,533
32,300	**32,350**	3,641	3,402	3,641	3,539
32,350	**32,400**	3,647	3,408	3,647	3,545
32,400	**32,450**	3,653	3,414	3,653	3,551
32,450	**32,500**	3,659	3,420	3,659	3,557
32,500	**32,550**	3,665	3,426	3,665	3,563
32,550	**32,600**	3,671	3,432	3,671	3,569
32,600	**32,650**	3,677	3,438	3,677	3,575
32,650	**32,700**	3,683	3,444	3,683	3,581
32,700	**32,750**	3,689	3,450	3,689	3,587
32,750	**32,800**	3,695	3,456	3,695	3,593
32,800	**32,850**	3,701	3,462	3,701	3,599
32,850	**32,900**	3,707	3,468	3,707	3,605
32,900	**32,950**	3,713	3,474	3,713	3,611
32,950	**33,000**	3,719	3,480	3,719	3,617
33,000					
33,000	**33,050**	3,725	3,486	3,725	3,623
33,050	**33,100**	3,731	3,492	3,731	3,629
33,100	**33,150**	3,737	3,498	3,737	3,635
33,150	**33,200**	3,743	3,504	3,743	3,641
33,200	**33,250**	3,749	3,510	3,749	3,647
33,250	**33,300**	3,755	3,516	3,755	3,653
33,300	**33,350**	3,761	3,522	3,761	3,659
33,350	**33,400**	3,767	3,528	3,767	3,665
33,400	**33,450**	3,773	3,534	3,773	3,671
33,450	**33,500**	3,779	3,540	3,779	3,677
33,500	**33,550**	3,785	3,546	3,785	3,683
33,550	**33,600**	3,791	3,552	3,791	3,689
33,600	**33,650**	3,797	3,558	3,797	3,695
33,650	**33,700**	3,803	3,564	3,803	3,701
33,700	**33,750**	3,809	3,570	3,809	3,707
33,750	**33,800**	3,815	3,576	3,815	3,713
33,800	**33,850**	3,821	3,582	3,821	3,719
33,850	**33,900**	3,827	3,588	3,827	3,725
33,900	**33,950**	3,833	3,594	3,833	3,731
33,950	**34,000**	3,839	3,600	3,839	3,737
34,000					
34,000	**34,050**	3,845	3,606	3,845	3,743
34,050	**34,100**	3,851	3,612	3,851	3,749
34,100	**34,150**	3,857	3,618	3,857	3,755
34,150	**34,200**	3,863	3,624	3,863	3,761
34,200	**34,250**	3,869	3,630	3,869	3,767
34,250	**34,300**	3,875	3,636	3,875	3,773
34,300	**34,350**	3,881	3,642	3,881	3,779
34,350	**34,400**	3,887	3,648	3,887	3,785
34,400	**34,450**	3,893	3,654	3,893	3,791
34,450	**34,500**	3,899	3,660	3,899	3,797
34,500	**34,550**	3,905	3,666	3,905	3,803
34,550	**34,600**	3,911	3,672	3,911	3,809
34,600	**34,650**	3,917	3,678	3,917	3,815
34,650	**34,700**	3,923	3,684	3,923	3,821
34,700	**34,750**	3,929	3,690	3,929	3,827
34,750	**34,800**	3,935	3,696	3,935	3,833
34,800	**34,850**	3,941	3,702	3,941	3,839
34,850	**34,900**	3,947	3,708	3,947	3,845
34,900	**34,950**	3,953	3,714	3,953	3,851
34,950	**35,000**	3,959	3,720	3,959	3,857
35,000					
35,000	**35,050**	3,965	3,726	3,965	3,863
35,050	**35,100**	3,971	3,732	3,971	3,869
35,100	**35,150**	3,977	3,738	3,977	3,875
35,150	**35,200**	3,983	3,744	3,983	3,881
35,200	**35,250**	3,989	3,750	3,989	3,887
35,250	**35,300**	3,995	3,756	3,995	3,893
35,300	**35,350**	4,001	3,762	4,001	3,899
35,350	**35,400**	4,007	3,768	4,007	3,905
35,400	**35,450**	4,013	3,774	4,013	3,911
35,450	**35,500**	4,019	3,780	4,019	3,917
35,500	**35,550**	4,025	3,786	4,025	3,923
35,550	**35,600**	4,031	3,792	4,031	3,929
35,600	**35,650**	4,037	3,798	4,037	3,935
35,650	**35,700**	4,043	3,804	4,043	3,941
35,700	**35,750**	4,049	3,810	4,049	3,947
35,750	**35,800**	4,055	3,816	4,055	3,953
35,800	**35,850**	4,061	3,822	4,061	3,959
35,850	**35,900**	4,067	3,828	4,067	3,965
35,900	**35,950**	4,073	3,834	4,073	3,971
35,950	**36,000**	4,079	3,840	4,079	3,977
36,000					
36,000	**36,050**	4,085	3,846	4,085	3,983
36,050	**36,100**	4,091	3,852	4,091	3,989
36,100	**36,150**	4,097	3,858	4,097	3,995
36,150	**36,200**	4,103	3,864	4,103	4,001
36,200	**36,250**	4,109	3,870	4,109	4,007
36,250	**36,300**	4,115	3,876	4,115	4,013
36,300	**36,350**	4,121	3,882	4,121	4,019
36,350	**36,400**	4,127	3,888	4,127	4,025
36,400	**36,450**	4,133	3,894	4,133	4,031
36,450	**36,500**	4,139	3,900	4,139	4,037
36,500	**36,550**	4,145	3,906	4,145	4,043
36,550	**36,600**	4,151	3,912	4,151	4,049
36,600	**36,650**	4,157	3,918	4,157	4,055
36,650	**36,700**	4,163	3,924	4,163	4,061
36,700	**36,750**	4,169	3,930	4,169	4,067
36,750	**36,800**	4,175	3,936	4,175	4,073
36,800	**36,850**	4,181	3,942	4,181	4,079
36,850	**36,900**	4,187	3,948	4,187	4,085
36,900	**36,950**	4,193	3,954	4,193	4,091
36,950	**37,000**	4,199	3,960	4,199	4,097
37,000					
37,000	**37,050**	4,205	3,966	4,205	4,103
37,050	**37,100**	4,211	3,972	4,211	4,109
37,100	**37,150**	4,217	3,978	4,217	4,115
37,150	**37,200**	4,223	3,984	4,223	4,121
37,200	**37,250**	4,229	3,990	4,229	4,127
37,250	**37,300**	4,235	3,996	4,235	4,133
37,300	**37,350**	4,241	4,002	4,241	4,139
37,350	**37,400**	4,247	4,008	4,247	4,145
37,400	**37,450**	4,253	4,014	4,253	4,151
37,450	**37,500**	4,259	4,020	4,259	4,157
37,500	**37,550**	4,265	4,026	4,265	4,163
37,550	**37,600**	4,271	4,032	4,271	4,169
37,600	**37,650**	4,277	4,038	4,277	4,175
37,650	**37,700**	4,283	4,044	4,283	4,181
37,700	**37,750**	4,289	4,050	4,289	4,187
37,750	**37,800**	4,295	4,056	4,295	4,193
37,800	**37,850**	4,301	4,062	4,301	4,199
37,850	**37,900**	4,307	4,068	4,307	4,205
37,900	**37,950**	4,313	4,074	4,313	4,211
37,950	**38,000**	4,319	4,080	4,319	4,217
38,000					
38,000	**38,050**	4,325	4,086	4,325	4,223
38,050	**38,100**	4,331	4,092	4,331	4,229
38,100	**38,150**	4,337	4,098	4,337	4,235
38,150	**38,200**	4,343	4,104	4,343	4,241
38,200	**38,250**	4,349	4,110	4,349	4,247
38,250	**38,300**	4,355	4,116	4,355	4,253
38,300	**38,350**	4,361	4,122	4,361	4,259
38,350	**38,400**	4,367	4,128	4,367	4,265
38,400	**38,450**	4,373	4,134	4,373	4,271
38,450	**38,500**	4,379	4,140	4,379	4,277
38,500	**38,550**	4,385	4,146	4,385	4,283
38,550	**38,600**	4,391	4,152	4,391	4,289
38,600	**38,650**	4,397	4,158	4,397	4,295
38,650	**38,700**	4,403	4,164	4,403	4,301
38,700	**38,750**	4,409	4,170	4,409	4,307
38,750	**38,800**	4,415	4,176	4,415	4,313
38,800	**38,850**	4,421	4,182	4,421	4,319
38,850	**38,900**	4,427	4,188	4,427	4,325
38,900	**38,950**	4,433	4,194	4,433	4,331
38,950	**39,000**	4,439	4,200	4,439	4,337

(Continued)

* This column must also be used by a qualifying surviving spouse.

If line 15 (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—			
39,000					
39,000	**39,050**	4,445	4,206	4,445	4,343
39,050	**39,100**	4,451	4,212	4,451	4,349
39,100	**39,150**	4,457	4,218	4,457	4,355
39,150	**39,200**	4,463	4,224	4,463	4,361
39,200	**39,250**	4,469	4,230	4,469	4,367
39,250	**39,300**	4,475	4,236	4,475	4,373
39,300	**39,350**	4,481	4,242	4,481	4,379
39,350	**39,400**	4,487	4,248	4,487	4,385
39,400	**39,450**	4,493	4,254	4,493	4,391
39,450	**39,500**	4,499	4,260	4,499	4,397
39,500	**39,550**	4,505	4,266	4,505	4,403
39,550	**39,600**	4,511	4,272	4,511	4,409
39,600	**39,650**	4,517	4,278	4,517	4,415
39,650	**39,700**	4,523	4,284	4,523	4,421
39,700	**39,750**	4,529	4,290	4,529	4,427
39,750	**39,800**	4,535	4,296	4,535	4,433
39,800	**39,850**	4,541	4,302	4,541	4,439
39,850	**39,900**	4,547	4,308	4,547	4,445
39,900	**39,950**	4,553	4,314	4,553	4,451
39,950	**40,000**	4,559	4,320	4,559	4,457
40,000					
40,000	**40,050**	4,565	4,326	4,565	4,463
40,050	**40,100**	4,571	4,332	4,571	4,469
40,100	**40,150**	4,577	4,338	4,577	4,475
40,150	**40,200**	4,583	4,344	4,583	4,481
40,200	**40,250**	4,589	4,350	4,589	4,487
40,250	**40,300**	4,595	4,356	4,595	4,493
40,300	**40,350**	4,601	4,362	4,601	4,499
40,350	**40,400**	4,607	4,368	4,607	4,505
40,400	**40,450**	4,613	4,374	4,613	4,511
40,450	**40,500**	4,619	4,380	4,619	4,517
40,500	**40,550**	4,625	4,386	4,625	4,523
40,550	**40,600**	4,631	4,392	4,631	4,529
40,600	**40,650**	4,637	4,398	4,637	4,535
40,650	**40,700**	4,643	4,404	4,643	4,541
40,700	**40,750**	4,649	4,410	4,649	4,547
40,750	**40,800**	4,655	4,416	4,655	4,553
40,800	**40,850**	4,661	4,422	4,661	4,559
40,850	**40,900**	4,667	4,428	4,667	4,565
40,900	**40,950**	4,673	4,434	4,673	4,571
40,950	**41,000**	4,679	4,440	4,679	4,577
41,000					
41,000	**41,050**	4,685	4,446	4,685	4,583
41,050	**41,100**	4,691	4,452	4,691	4,589
41,100	**41,150**	4,697	4,458	4,697	4,595
41,150	**41,200**	4,703	4,464	4,703	4,601
41,200	**41,250**	4,709	4,470	4,709	4,607
41,250	**41,300**	4,715	4,476	4,715	4,613
41,300	**41,350**	4,721	4,482	4,721	4,619
41,350	**41,400**	4,727	4,488	4,727	4,625
41,400	**41,450**	4,733	4,494	4,733	4,631
41,450	**41,500**	4,739	4,500	4,739	4,637
41,500	**41,550**	4,745	4,506	4,745	4,643
41,550	**41,600**	4,751	4,512	4,751	4,649
41,600	**41,650**	4,757	4,518	4,757	4,655
41,650	**41,700**	4,763	4,524	4,763	4,661
41,700	**41,750**	4,769	4,530	4,769	4,667
41,750	**41,800**	4,775	4,536	4,775	4,673
41,800	**41,850**	4,781	4,542	4,781	4,679
41,850	**41,900**	4,787	4,548	4,787	4,685
41,900	**41,950**	4,793	4,554	4,793	4,691
41,950	**42,000**	4,799	4,560	4,799	4,697

If line 15 (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—			
42,000					
42,000	**42,050**	4,805	4,566	4,805	4,703
42,050	**42,100**	4,811	4,572	4,811	4,709
42,100	**42,150**	4,817	4,578	4,817	4,715
42,150	**42,200**	4,823	4,584	4,823	4,721
42,200	**42,250**	4,829	4,590	4,829	4,727
42,250	**42,300**	4,835	4,596	4,835	4,733
42,300	**42,350**	4,841	4,602	4,841	4,739
42,350	**42,400**	4,847	4,608	4,847	4,745
42,400	**42,450**	4,853	4,614	4,853	4,751
42,450	**42,500**	4,859	4,620	4,859	4,757
42,500	**42,550**	4,865	4,626	4,865	4,763
42,550	**42,600**	4,871	4,632	4,871	4,769
42,600	**42,650**	4,877	4,638	4,877	4,775
42,650	**42,700**	4,883	4,644	4,883	4,781
42,700	**42,750**	4,889	4,650	4,889	4,787
42,750	**42,800**	4,895	4,656	4,895	4,793
42,800	**42,850**	4,901	4,662	4,901	4,799
42,850	**42,900**	4,907	4,668	4,907	4,805
42,900	**42,950**	4,913	4,674	4,913	4,811
42,950	**43,000**	4,919	4,680	4,919	4,817
43,000					
43,000	**43,050**	4,925	4,686	4,925	4,823
43,050	**43,100**	4,931	4,692	4,931	4,829
43,100	**43,150**	4,937	4,698	4,937	4,835
43,150	**43,200**	4,943	4,704	4,943	4,841
43,200	**43,250**	4,949	4,710	4,949	4,847
43,250	**43,300**	4,955	4,716	4,955	4,853
43,300	**43,350**	4,961	4,722	4,961	4,859
43,350	**43,400**	4,967	4,728	4,967	4,865
43,400	**43,450**	4,973	4,734	4,973	4,871
43,450	**43,500**	4,979	4,740	4,979	4,877
43,500	**43,550**	4,985	4,746	4,985	4,883
43,550	**43,600**	4,991	4,752	4,991	4,889
43,600	**43,650**	4,997	4,758	4,997	4,895
43,650	**43,700**	5,003	4,764	5,003	4,901
43,700	**43,750**	5,009	4,770	5,009	4,907
43,750	**43,800**	5,015	4,776	5,015	4,913
43,800	**43,850**	5,021	4,782	5,021	4,919
43,850	**43,900**	5,027	4,788	5,027	4,925
43,900	**43,950**	5,033	4,794	5,033	4,931
43,950	**44,000**	5,039	4,800	5,039	4,937
44,000					
44,000	**44,050**	5,045	4,806	5,045	4,943
44,050	**44,100**	5,051	4,812	5,051	4,949
44,100	**44,150**	5,057	4,818	5,057	4,955
44,150	**44,200**	5,063	4,824	5,063	4,961
44,200	**44,250**	5,069	4,830	5,069	4,967
44,250	**44,300**	5,075	4,836	5,075	4,973
44,300	**44,350**	5,081	4,842	5,081	4,979
44,350	**44,400**	5,087	4,848	5,087	4,985
44,400	**44,450**	5,093	4,854	5,093	4,991
44,450	**44,500**	5,099	4,860	5,099	4,997
44,500	**44,550**	5,105	4,866	5,105	5,003
44,550	**44,600**	5,111	4,872	5,111	5,009
44,600	**44,650**	5,117	4,878	5,117	5,015
44,650	**44,700**	5,123	4,884	5,123	5,021
44,700	**44,750**	5,129	4,890	5,129	5,027
44,750	**44,800**	5,135	4,896	5,135	5,033
44,800	**44,850**	5,141	4,902	5,141	5,039
44,850	**44,900**	5,147	4,908	5,147	5,045
44,900	**44,950**	5,153	4,914	5,153	5,051
44,950	**45,000**	5,159	4,920	5,159	5,057

If line 15 (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—			
45,000					
45,000	**45,050**	5,165	4,926	5,165	5,063
45,050	**45,100**	5,171	4,932	5,171	5,069
45,100	**45,150**	5,177	4,938	5,177	5,075
45,150	**45,200**	5,183	4,944	5,183	5,081
45,200	**45,250**	5,189	4,950	5,189	5,087
45,250	**45,300**	5,195	4,956	5,195	5,093
45,300	**45,350**	5,201	4,962	5,201	5,099
45,350	**45,400**	5,207	4,968	5,207	5,105
45,400	**45,450**	5,213	4,974	5,213	5,111
45,450	**45,500**	5,219	4,980	5,219	5,117
45,500	**45,550**	5,225	4,986	5,225	5,123
45,550	**45,600**	5,231	4,992	5,231	5,129
45,600	**45,650**	5,237	4,998	5,237	5,135
45,650	**45,700**	5,243	5,004	5,243	5,141
45,700	**45,750**	5,249	5,010	5,249	5,147
45,750	**45,800**	5,255	5,016	5,255	5,153
45,800	**45,850**	5,261	5,022	5,261	5,159
45,850	**45,900**	5,267	5,028	5,267	5,165
45,900	**45,950**	5,273	5,034	5,273	5,171
45,950	**46,000**	5,279	5,040	5,279	5,177
46,000					
46,000	**46,050**	5,285	5,046	5,285	5,183
46,050	**46,100**	5,291	5,052	5,291	5,189
46,100	**46,150**	5,297	5,058	5,297	5,195
46,150	**46,200**	5,303	5,064	5,303	5,201
46,200	**46,250**	5,309	5,070	5,309	5,207
46,250	**46,300**	5,315	5,076	5,315	5,213
46,300	**46,350**	5,321	5,082	5,321	5,219
46,350	**46,400**	5,327	5,088	5,327	5,225
46,400	**46,450**	5,333	5,094	5,333	5,231
46,450	**46,500**	5,339	5,100	5,339	5,237
46,500	**46,550**	5,345	5,106	5,345	5,243
46,550	**46,600**	5,351	5,112	5,351	5,249
46,600	**46,650**	5,357	5,118	5,357	5,255
46,650	**46,700**	5,363	5,124	5,363	5,261
46,700	**46,750**	5,369	5,130	5,369	5,267
46,750	**46,800**	5,375	5,136	5,375	5,273
46,800	**46,850**	5,381	5,142	5,381	5,279
46,850	**46,900**	5,387	5,148	5,387	5,285
46,900	**46,950**	5,393	5,154	5,393	5,291
46,950	**47,000**	5,399	5,160	5,399	5,297
47,000					
47,000	**47,050**	5,405	5,166	5,405	5,303
47,050	**47,100**	5,411	5,172	5,411	5,309
47,100	**47,150**	5,417	5,178	5,417	5,315
47,150	**47,200**	5,423	5,184	5,423	5,321
47,200	**47,250**	5,429	5,190	5,429	5,327
47,250	**47,300**	5,435	5,196	5,435	5,333
47,300	**47,350**	5,441	5,202	5,441	5,339
47,350	**47,400**	5,447	5,208	5,447	5,345
47,400	**47,450**	5,453	5,214	5,453	5,351
47,450	**47,500**	5,459	5,220	5,459	5,357
47,500	**47,550**	5,465	5,226	5,465	5,363
47,550	**47,600**	5,471	5,232	5,471	5,369
47,600	**47,650**	5,477	5,238	5,477	5,375
47,650	**47,700**	5,483	5,244	5,483	5,381
47,700	**47,750**	5,489	5,250	5,489	5,387
47,750	**47,800**	5,495	5,256	5,495	5,393
47,800	**47,850**	5,501	5,262	5,501	5,399
47,850	**47,900**	5,507	5,268	5,507	5,405
47,900	**47,950**	5,513	5,274	5,513	5,411
47,950	**48,000**	5,519	5,280	5,519	5,417

(Continued)

* This column must also be used by a qualifying surviving spouse.

If line 15 (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—			
48,000					
48,000	**48,050**	5,525	5,286	5,525	5,423
48,050	**48,100**	5,531	5,292	5,531	5,429
48,100	**48,150**	5,537	5,298	5,537	5,435
48,150	**48,200**	5,543	5,304	5,543	5,441
48,200	**48,250**	5,549	5,310	5,549	5,447
48,250	**48,300**	5,555	5,316	5,555	5,453
48,300	**48,350**	5,561	5,322	5,561	5,459
48,350	**48,400**	5,567	5,328	5,567	5,465
48,400	**48,450**	5,573	5,334	5,573	5,471
48,450	**48,500**	5,579	5,340	5,579	5,477
48,500	**48,550**	5,590	5,346	5,590	5,483
48,550	**48,600**	5,601	5,352	5,601	5,489
48,600	**48,650**	5,612	5,358	5,612	5,495
48,650	**48,700**	5,623	5,364	5,623	5,501
48,700	**48,750**	5,634	5,370	5,634	5,507
48,750	**48,800**	5,645	5,376	5,645	5,513
48,800	**48,850**	5,656	5,382	5,656	5,519
48,850	**48,900**	5,667	5,388	5,667	5,525
48,900	**48,950**	5,678	5,394	5,678	5,531
48,950	**49,000**	5,689	5,400	5,689	5,537
49,000					
49,000	**49,050**	5,700	5,406	5,700	5,543
49,050	**49,100**	5,711	5,412	5,711	5,549
49,100	**49,150**	5,722	5,418	5,722	5,555
49,150	**49,200**	5,733	5,424	5,733	5,561
49,200	**49,250**	5,744	5,430	5,744	5,567
49,250	**49,300**	5,755	5,436	5,755	5,573
49,300	**49,350**	5,766	5,442	5,766	5,579
49,350	**49,400**	5,777	5,448	5,777	5,585
49,400	**49,450**	5,788	5,454	5,788	5,591
49,450	**49,500**	5,799	5,460	5,799	5,597
49,500	**49,550**	5,810	5,466	5,810	5,603
49,550	**49,600**	5,821	5,472	5,821	5,609
49,600	**49,650**	5,832	5,478	5,832	5,615
49,650	**49,700**	5,843	5,484	5,843	5,621
49,700	**49,750**	5,854	5,490	5,854	5,627
49,750	**49,800**	5,865	5,496	5,865	5,633
49,800	**49,850**	5,876	5,502	5,876	5,639
49,850	**49,900**	5,887	5,508	5,887	5,645
49,900	**49,950**	5,898	5,514	5,898	5,651
49,950	**50,000**	5,909	5,520	5,909	5,657
50,000					
50,000	**50,050**	5,920	5,526	5,920	5,663
50,050	**50,100**	5,931	5,532	5,931	5,669
50,100	**50,150**	5,942	5,538	5,942	5,675
50,150	**50,200**	5,953	5,544	5,953	5,681
50,200	**50,250**	5,964	5,550	5,964	5,687
50,250	**50,300**	5,975	5,556	5,975	5,693
50,300	**50,350**	5,986	5,562	5,986	5,699
50,350	**50,400**	5,997	5,568	5,997	5,705
50,400	**50,450**	6,008	5,574	6,008	5,711
50,450	**50,500**	6,019	5,580	6,019	5,717
50,500	**50,550**	6,030	5,586	6,030	5,723
50,550	**50,600**	6,041	5,592	6,041	5,729
50,600	**50,650**	6,052	5,598	6,052	5,735
50,650	**50,700**	6,063	5,604	6,063	5,741
50,700	**50,750**	6,074	5,610	6,074	5,747
50,750	**50,800**	6,085	5,616	6,085	5,753
50,800	**50,850**	6,096	5,622	6,096	5,759
50,850	**50,900**	6,107	5,628	6,107	5,765
50,900	**50,950**	6,118	5,634	6,118	5,771
50,950	**51,000**	6,129	5,640	6,129	5,777

If line 15 (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—			
51,000					
51,000	**51,050**	6,140	5,646	6,140	5,783
51,050	**51,100**	6,151	5,652	6,151	5,789
51,100	**51,150**	6,162	5,658	6,162	5,795
51,150	**51,200**	6,173	5,664	6,173	5,801
51,200	**51,250**	6,184	5,670	6,184	5,807
51,250	**51,300**	6,195	5,676	6,195	5,813
51,300	**51,350**	6,206	5,682	6,206	5,819
51,350	**51,400**	6,217	5,688	6,217	5,825
51,400	**51,450**	6,228	5,694	6,228	5,831
51,450	**51,500**	6,239	5,700	6,239	5,837
51,500	**51,550**	6,250	5,706	6,250	5,843
51,550	**51,600**	6,261	5,712	6,261	5,849
51,600	**51,650**	6,272	5,718	6,272	5,855
51,650	**51,700**	6,283	5,724	6,283	5,861
51,700	**51,750**	6,294	5,730	6,294	5,867
51,750	**51,800**	6,305	5,736	6,305	5,873
51,800	**51,850**	6,316	5,742	6,316	5,879
51,850	**51,900**	6,327	5,748	6,327	5,885
51,900	**51,950**	6,338	5,754	6,338	5,891
51,950	**52,000**	6,349	5,760	6,349	5,897
52,000					
52,000	**52,050**	6,360	5,766	6,360	5,903
52,050	**52,100**	6,371	5,772	6,371	5,909
52,100	**52,150**	6,382	5,778	6,382	5,915
52,150	**52,200**	6,393	5,784	6,393	5,921
52,200	**52,250**	6,404	5,790	6,404	5,927
52,250	**52,300**	6,415	5,796	6,415	5,933
52,300	**52,350**	6,426	5,802	6,426	5,939
52,350	**52,400**	6,437	5,808	6,437	5,945
52,400	**52,450**	6,448	5,814	6,448	5,951
52,450	**52,500**	6,459	5,820	6,459	5,957
52,500	**52,550**	6,470	5,826	6,470	5,963
52,550	**52,600**	6,481	5,832	6,481	5,969
52,600	**52,650**	6,492	5,838	6,492	5,975
52,650	**52,700**	6,503	5,844	6,503	5,981
52,700	**52,750**	6,514	5,850	6,514	5,987
52,750	**52,800**	6,525	5,856	6,525	5,993
52,800	**52,850**	6,536	5,862	6,536	5,999
52,850	**52,900**	6,547	5,868	6,547	6,005
52,900	**52,950**	6,558	5,874	6,558	6,011
52,950	**53,000**	6,569	5,880	6,569	6,017
53,000					
53,000	**53,050**	6,580	5,886	6,580	6,023
53,050	**53,100**	6,591	5,892	6,591	6,029
53,100	**53,150**	6,602	5,898	6,602	6,035
53,150	**53,200**	6,613	5,904	6,613	6,041
53,200	**53,250**	6,624	5,910	6,624	6,047
53,250	**53,300**	6,635	5,916	6,635	6,053
53,300	**53,350**	6,646	5,922	6,646	6,059
53,350	**53,400**	6,657	5,928	6,657	6,065
53,400	**53,450**	6,668	5,934	6,668	6,071
53,450	**53,500**	6,679	5,940	6,679	6,077
53,500	**53,550**	6,690	5,946	6,690	6,083
53,550	**53,600**	6,701	5,952	6,701	6,089
53,600	**53,650**	6,712	5,958	6,712	6,095
53,650	**53,700**	6,723	5,964	6,723	6,101
53,700	**53,750**	6,734	5,970	6,734	6,107
53,750	**53,800**	6,745	5,976	6,745	6,113
53,800	**53,850**	6,756	5,982	6,756	6,119
53,850	**53,900**	6,767	5,988	6,767	6,125
53,900	**53,950**	6,778	5,994	6,778	6,131
53,950	**54,000**	6,789	6,000	6,789	6,137

If line 15 (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—			
54,000					
54,000	**54,050**	6,800	6,006	6,800	6,143
54,050	**54,100**	6,811	6,012	6,811	6,149
54,100	**54,150**	6,822	6,018	6,822	6,155
54,150	**54,200**	6,833	6,024	6,833	6,161
54,200	**54,250**	6,844	6,030	6,844	6,167
54,250	**54,300**	6,855	6,036	6,855	6,173
54,300	**54,350**	6,866	6,042	6,866	6,179
54,350	**54,400**	6,877	6,048	6,877	6,185
54,400	**54,450**	6,888	6,054	6,888	6,191
54,450	**54,500**	6,899	6,060	6,899	6,197
54,500	**54,550**	6,910	6,066	6,910	6,203
54,550	**54,600**	6,921	6,072	6,921	6,209
54,600	**54,650**	6,932	6,078	6,932	6,215
54,650	**54,700**	6,943	6,084	6,943	6,221
54,700	**54,750**	6,954	6,090	6,954	6,227
54,750	**54,800**	6,965	6,096	6,965	6,233
54,800	**54,850**	6,976	6,102	6,976	6,239
54,850	**54,900**	6,987	6,108	6,987	6,245
54,900	**54,950**	6,998	6,114	6,998	6,251
54,950	**55,000**	7,009	6,120	7,009	6,257
55,000					
55,000	**55,050**	7,020	6,126	7,020	6,263
55,050	**55,100**	7,031	6,132	7,031	6,269
55,100	**55,150**	7,042	6,138	7,042	6,275
55,150	**55,200**	7,053	6,144	7,053	6,281
55,200	**55,250**	7,064	6,150	7,064	6,287
55,250	**55,300**	7,075	6,156	7,075	6,293
55,300	**55,350**	7,086	6,162	7,086	6,299
55,350	**55,400**	7,097	6,168	7,097	6,305
55,400	**55,450**	7,108	6,174	7,108	6,311
55,450	**55,500**	7,119	6,180	7,119	6,317
55,500	**55,550**	7,130	6,186	7,130	6,323
55,550	**55,600**	7,141	6,192	7,141	6,329
55,600	**55,650**	7,152	6,198	7,152	6,335
55,650	**55,700**	7,163	6,204	7,163	6,341
55,700	**55,750**	7,174	6,210	7,174	6,347
55,750	**55,800**	7,185	6,216	7,185	6,353
55,800	**55,850**	7,196	6,222	7,196	6,359
55,850	**55,900**	7,207	6,228	7,207	6,365
55,900	**55,950**	7,218	6,234	7,218	6,371
55,950	**56,000**	7,229	6,240	7,229	6,377
56,000					
56,000	**56,050**	7,240	6,246	7,240	6,383
56,050	**56,100**	7,251	6,252	7,251	6,389
56,100	**56,150**	7,262	6,258	7,262	6,395
56,150	**56,200**	7,273	6,264	7,273	6,401
56,200	**56,250**	7,284	6,270	7,284	6,407
56,250	**56,300**	7,295	6,276	7,295	6,413
56,300	**56,350**	7,306	6,282	7,306	6,419
56,350	**56,400**	7,317	6,288	7,317	6,425
56,400	**56,450**	7,328	6,294	7,328	6,431
56,450	**56,500**	7,339	6,300	7,339	6,437
56,500	**56,550**	7,350	6,306	7,350	6,443
56,550	**56,600**	7,361	6,312	7,361	6,449
56,600	**56,650**	7,372	6,318	7,372	6,455
56,650	**56,700**	7,383	6,324	7,383	6,461
56,700	**56,750**	7,394	6,330	7,394	6,467
56,750	**56,800**	7,405	6,336	7,405	6,473
56,800	**56,850**	7,416	6,342	7,416	6,479
56,850	**56,900**	7,427	6,348	7,427	6,485
56,900	**56,950**	7,438	6,354	7,438	6,491
56,950	**57,000**	7,449	6,360	7,449	6,497

(Continued)

* This column must also be used by a qualifying surviving spouse.

If line 15 (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—			
57,000					
57,000	**57,050**	7,460	6,366	7,460	6,503
57,050	**57,100**	7,471	6,372	7,471	6,509
57,100	**57,150**	7,482	6,378	7,482	6,515
57,150	**57,200**	7,493	6,384	7,493	6,521
57,200	**57,250**	7,504	6,390	7,504	6,527
57,250	**57,300**	7,515	6,396	7,515	6,533
57,300	**57,350**	7,526	6,402	7,526	6,539
57,350	**57,400**	7,537	6,408	7,537	6,545
57,400	**57,450**	7,548	6,414	7,548	6,551
57,450	**57,500**	7,559	6,420	7,559	6,557
57,500	**57,550**	7,570	6,426	7,570	6,563
57,550	**57,600**	7,581	6,432	7,581	6,569
57,600	**57,650**	7,592	6,438	7,592	6,575
57,650	**57,700**	7,603	6,444	7,603	6,581
57,700	**57,750**	7,614	6,450	7,614	6,587
57,750	**57,800**	7,625	6,456	7,625	6,593
57,800	**57,850**	7,636	6,462	7,636	6,599
57,850	**57,900**	7,647	6,468	7,647	6,605
57,900	**57,950**	7,658	6,474	7,658	6,611
57,950	**58,000**	7,669	6,480	7,669	6,617
58,000					
58,000	**58,050**	7,680	6,486	7,680	6,623
58,050	**58,100**	7,691	6,492	7,691	6,629
58,100	**58,150**	7,702	6,498	7,702	6,635
58,150	**58,200**	7,713	6,504	7,713	6,641
58,200	**58,250**	7,724	6,510	7,724	6,647
58,250	**58,300**	7,735	6,516	7,735	6,653
58,300	**58,350**	7,746	6,522	7,746	6,659
58,350	**58,400**	7,757	6,528	7,757	6,665
58,400	**58,450**	7,768	6,534	7,768	6,671
58,450	**58,500**	7,779	6,540	7,779	6,677
58,500	**58,550**	7,790	6,546	7,790	6,683
58,550	**58,600**	7,801	6,552	7,801	6,689
58,600	**58,650**	7,812	6,558	7,812	6,695
58,650	**58,700**	7,823	6,564	7,823	6,701
58,700	**58,750**	7,834	6,570	7,834	6,707
58,750	**58,800**	7,845	6,576	7,845	6,713
58,800	**58,850**	7,856	6,582	7,856	6,719
58,850	**58,900**	7,867	6,588	7,867	6,725
58,900	**58,950**	7,878	6,594	7,878	6,731
58,950	**59,000**	7,889	6,600	7,889	6,737
59,000					
59,000	**59,050**	7,900	6,606	7,900	6,743
59,050	**59,100**	7,911	6,612	7,911	6,749
59,100	**59,150**	7,922	6,618	7,922	6,755
59,150	**59,200**	7,933	6,624	7,933	6,761
59,200	**59,250**	7,944	6,630	7,944	6,767
59,250	**59,300**	7,955	6,636	7,955	6,773
59,300	**59,350**	7,966	6,642	7,966	6,779
59,350	**59,400**	7,977	6,648	7,977	6,785
59,400	**59,450**	7,988	6,654	7,988	6,791
59,450	**59,500**	7,999	6,660	7,999	6,797
59,500	**59,550**	8,010	6,666	8,010	6,803
59,550	**59,600**	8,021	6,672	8,021	6,809
59,600	**59,650**	8,032	6,678	8,032	6,815
59,650	**59,700**	8,043	6,684	8,043	6,821
59,700	**59,750**	8,054	6,690	8,054	6,827
59,750	**59,800**	8,065	6,696	8,065	6,833
59,800	**59,850**	8,076	6,702	8,076	6,839
59,850	**59,900**	8,087	6,708	8,087	6,845
59,900	**59,950**	8,098	6,714	8,098	6,851
59,950	**60,000**	8,109	6,720	8,109	6,857

If line 15 (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—			
60,000					
60,000	**60,050**	8,120	6,726	8,120	6,863
60,050	**60,100**	8,131	6,732	8,131	6,869
60,100	**60,150**	8,142	6,738	8,142	6,875
60,150	**60,200**	8,153	6,744	8,153	6,881
60,200	**60,250**	8,164	6,750	8,164	6,887
60,250	**60,300**	8,175	6,756	8,175	6,893
60,300	**60,350**	8,186	6,762	8,186	6,899
60,350	**60,400**	8,197	6,768	8,197	6,905
60,400	**60,450**	8,208	6,774	8,208	6,911
60,450	**60,500**	8,219	6,780	8,219	6,917
60,500	**60,550**	8,230	6,786	8,230	6,923
60,550	**60,600**	8,241	6,792	8,241	6,929
60,600	**60,650**	8,252	6,798	8,252	6,935
60,650	**60,700**	8,263	6,804	8,263	6,941
60,700	**60,750**	8,274	6,810	8,274	6,947
60,750	**60,800**	8,285	6,816	8,285	6,953
60,800	**60,850**	8,296	6,822	8,296	6,959
60,850	**60,900**	8,307	6,828	8,307	6,965
60,900	**60,950**	8,318	6,834	8,318	6,971
60,950	**61,000**	8,329	6,840	8,329	6,977
61,000					
61,000	**61,050**	8,340	6,846	8,340	6,983
61,050	**61,100**	8,351	6,852	8,351	6,989
61,100	**61,150**	8,362	6,858	8,362	6,995
61,150	**61,200**	8,373	6,864	8,373	7,001
61,200	**61,250**	8,384	6,870	8,384	7,007
61,250	**61,300**	8,395	6,876	8,395	7,013
61,300	**61,350**	8,406	6,882	8,406	7,019
61,350	**61,400**	8,417	6,888	8,417	7,025
61,400	**61,450**	8,428	6,894	8,428	7,031
61,450	**61,500**	8,439	6,900	8,439	7,037
61,500	**61,550**	8,450	6,906	8,450	7,043
61,550	**61,600**	8,461	6,912	8,461	7,049
61,600	**61,650**	8,472	6,918	8,472	7,055
61,650	**61,700**	8,483	6,924	8,483	7,061
61,700	**61,750**	8,494	6,930	8,494	7,067
61,750	**61,800**	8,505	6,936	8,505	7,073
61,800	**61,850**	8,516	6,942	8,516	7,079
61,850	**61,900**	8,527	6,948	8,527	7,085
61,900	**61,950**	8,538	6,954	8,538	7,091
61,950	**62,000**	8,549	6,960	8,549	7,097
62,000					
62,000	**62,050**	8,560	6,966	8,560	7,103
62,050	**62,100**	8,571	6,972	8,571	7,109
62,100	**62,150**	8,582	6,978	8,582	7,115
62,150	**62,200**	8,593	6,984	8,593	7,121
62,200	**62,250**	8,604	6,990	8,604	7,127
62,250	**62,300**	8,615	6,996	8,615	7,133
62,300	**62,350**	8,626	7,002	8,626	7,139
62,350	**62,400**	8,637	7,008	8,637	7,145
62,400	**62,450**	8,648	7,014	8,648	7,151
62,450	**62,500**	8,659	7,020	8,659	7,157
62,500	**62,550**	8,670	7,026	8,670	7,163
62,550	**62,600**	8,681	7,032	8,681	7,169
62,600	**62,650**	8,692	7,038	8,692	7,175
62,650	**62,700**	8,703	7,044	8,703	7,181
62,700	**62,750**	8,714	7,050	8,714	7,187
62,750	**62,800**	8,725	7,056	8,725	7,193
62,800	**62,850**	8,736	7,062	8,736	7,199
62,850	**62,900**	8,747	7,068	8,747	7,205
62,900	**62,950**	8,758	7,074	8,758	7,211
62,950	**63,000**	8,769	7,080	8,769	7,217

If line 15 (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—			
63,000					
63,000	**63,050**	8,780	7,086	8,780	7,223
63,050	**63,100**	8,791	7,092	8,791	7,229
63,100	**63,150**	8,802	7,098	8,802	7,235
63,150	**63,200**	8,813	7,104	8,813	7,241
63,200	**63,250**	8,824	7,110	8,824	7,247
63,250	**63,300**	8,835	7,116	8,835	7,253
63,300	**63,350**	8,846	7,122	8,846	7,259
63,350	**63,400**	8,857	7,128	8,857	7,265
63,400	**63,450**	8,868	7,134	8,868	7,271
63,450	**63,500**	8,879	7,140	8,879	7,277
63,500	**63,550**	8,890	7,146	8,890	7,283
63,550	**63,600**	8,901	7,152	8,901	7,289
63,600	**63,650**	8,912	7,158	8,912	7,295
63,650	**63,700**	8,923	7,164	8,923	7,301
63,700	**63,750**	8,934	7,170	8,934	7,307
63,750	**63,800**	8,945	7,176	8,945	7,313
63,800	**63,850**	8,956	7,182	8,956	7,319
63,850	**63,900**	8,967	7,188	8,967	7,325
63,900	**63,950**	8,978	7,194	8,978	7,331
63,950	**64,000**	8,989	7,200	8,989	7,337
64,000					
64,000	**64,050**	9,000	7,206	9,000	7,343
64,050	**64,100**	9,011	7,212	9,011	7,349
64,100	**64,150**	9,022	7,218	9,022	7,355
64,150	**64,200**	9,033	7,224	9,033	7,361
64,200	**64,250**	9,044	7,230	9,044	7,367
64,250	**64,300**	9,055	7,236	9,055	7,373
64,300	**64,350**	9,066	7,242	9,066	7,379
64,350	**64,400**	9,077	7,248	9,077	7,385
64,400	**64,450**	9,088	7,254	9,088	7,391
64,450	**64,500**	9,099	7,260	9,099	7,397
64,500	**64,550**	9,110	7,266	9,110	7,403
64,550	**64,600**	9,121	7,272	9,121	7,409
64,600	**64,650**	9,132	7,278	9,132	7,415
64,650	**64,700**	9,143	7,284	9,143	7,421
64,700	**64,750**	9,154	7,290	9,154	7,427
64,750	**64,800**	9,165	7,296	9,165	7,433
64,800	**64,850**	9,176	7,302	9,176	7,439
64,850	**64,900**	9,187	7,308	9,187	7,448
64,900	**64,950**	9,198	7,314	9,198	7,459
64,950	**65,000**	9,209	7,320	9,209	7,470
65,000					
65,000	**65,050**	9,220	7,326	9,220	7,481
65,050	**65,100**	9,231	7,332	9,231	7,492
65,100	**65,150**	9,242	7,338	9,242	7,503
65,150	**65,200**	9,253	7,344	9,253	7,514
65,200	**65,250**	9,264	7,350	9,264	7,525
65,250	**65,300**	9,275	7,356	9,275	7,536
65,300	**65,350**	9,286	7,362	9,286	7,547
65,350	**65,400**	9,297	7,368	9,297	7,558
65,400	**65,450**	9,308	7,374	9,308	7,569
65,450	**65,500**	9,319	7,380	9,319	7,580
65,500	**65,550**	9,330	7,386	9,330	7,591
65,550	**65,600**	9,341	7,392	9,341	7,602
65,600	**65,650**	9,352	7,398	9,352	7,613
65,650	**65,700**	9,363	7,404	9,363	7,624
65,700	**65,750**	9,374	7,410	9,374	7,635
65,750	**65,800**	9,385	7,416	9,385	7,646
65,800	**65,850**	9,396	7,422	9,396	7,657
65,850	**65,900**	9,407	7,428	9,407	7,668
65,900	**65,950**	9,418	7,434	9,418	7,679
65,950	**66,000**	9,429	7,440	9,429	7,690

(Continued)

* This column must also be used by a qualifying surviving spouse.

If line 15 (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—			
66,000					
66,000	**66,050**	9,440	7,446	9,440	7,701
66,050	**66,100**	9,451	7,452	9,451	7,712
66,100	**66,150**	9,462	7,458	9,462	7,723
66,150	**66,200**	9,473	7,464	9,473	7,734
66,200	**66,250**	9,484	7,470	9,484	7,745
66,250	**66,300**	9,495	7,476	9,495	7,756
66,300	**66,350**	9,506	7,482	9,506	7,767
66,350	**66,400**	9,517	7,488	9,517	7,778
66,400	**66,450**	9,528	7,494	9,528	7,789
66,450	**66,500**	9,539	7,500	9,539	7,800
66,500	**66,550**	9,550	7,506	9,550	7,811
66,550	**66,600**	9,561	7,512	9,561	7,822
66,600	**66,650**	9,572	7,518	9,572	7,833
66,650	**66,700**	9,583	7,524	9,583	7,844
66,700	**66,750**	9,594	7,530	9,594	7,855
66,750	**66,800**	9,605	7,536	9,605	7,866
66,800	**66,850**	9,616	7,542	9,616	7,877
66,850	**66,900**	9,627	7,548	9,627	7,888
66,900	**66,950**	9,638	7,554	9,638	7,899
66,950	**67,000**	9,649	7,560	9,649	7,910
67,000					
67,000	**67,050**	9,660	7,566	9,660	7,921
67,050	**67,100**	9,671	7,572	9,671	7,932
67,100	**67,150**	9,682	7,578	9,682	7,943
67,150	**67,200**	9,693	7,584	9,693	7,954
67,200	**67,250**	9,704	7,590	9,704	7,965
67,250	**67,300**	9,715	7,596	9,715	7,976
67,300	**67,350**	9,726	7,602	9,726	7,987
67,350	**67,400**	9,737	7,608	9,737	7,998
67,400	**67,450**	9,748	7,614	9,748	8,009
67,450	**67,500**	9,759	7,620	9,759	8,020
67,500	**67,550**	9,770	7,626	9,770	8,031
67,550	**67,600**	9,781	7,632	9,781	8,042
67,600	**67,650**	9,792	7,638	9,792	8,053
67,650	**67,700**	9,803	7,644	9,803	8,064
67,700	**67,750**	9,814	7,650	9,814	8,075
67,750	**67,800**	9,825	7,656	9,825	8,086
67,800	**67,850**	9,836	7,662	9,836	8,097
67,850	**67,900**	9,847	7,668	9,847	8,108
67,900	**67,950**	9,858	7,674	9,858	8,119
67,950	**68,000**	9,869	7,680	9,869	8,130
68,000					
68,000	**68,050**	9,880	7,686	9,880	8,141
68,050	**68,100**	9,891	7,692	9,891	8,152
68,100	**68,150**	9,902	7,698	9,902	8,163
68,150	**68,200**	9,913	7,704	9,913	8,174
68,200	**68,250**	9,924	7,710	9,924	8,185
68,250	**68,300**	9,935	7,716	9,935	8,196
68,300	**68,350**	9,946	7,722	9,946	8,207
68,350	**68,400**	9,957	7,728	9,957	8,218
68,400	**68,450**	9,968	7,734	9,968	8,229
68,450	**68,500**	9,979	7,740	9,979	8,240
68,500	**68,550**	9,990	7,746	9,990	8,251
68,550	**68,600**	10,001	7,752	10,001	8,262
68,600	**68,650**	10,012	7,758	10,012	8,273
68,650	**68,700**	10,023	7,764	10,023	8,284
68,700	**68,750**	10,034	7,770	10,034	8,295
68,750	**68,800**	10,045	7,776	10,045	8,306
68,800	**68,850**	10,056	7,782	10,056	8,317
68,850	**68,900**	10,067	7,788	10,067	8,328
68,900	**68,950**	10,078	7,794	10,078	8,339
68,950	**69,000**	10,089	7,800	10,089	8,350

If line 15 (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—			
69,000					
69,000	**69,050**	10,100	7,806	10,100	8,361
69,050	**69,100**	10,111	7,812	10,111	8,372
69,100	**69,150**	10,122	7,818	10,122	8,383
69,150	**69,200**	10,133	7,824	10,133	8,394
69,200	**69,250**	10,144	7,830	10,144	8,405
69,250	**69,300**	10,155	7,836	10,155	8,416
69,300	**69,350**	10,166	7,842	10,166	8,427
69,350	**69,400**	10,177	7,848	10,177	8,438
69,400	**69,450**	10,188	7,854	10,188	8,449
69,450	**69,500**	10,199	7,860	10,199	8,460
69,500	**69,550**	10,210	7,866	10,210	8,471
69,550	**69,600**	10,221	7,872	10,221	8,482
69,600	**69,650**	10,232	7,878	10,232	8,493
69,650	**69,700**	10,243	7,884	10,243	8,504
69,700	**69,750**	10,254	7,890	10,254	8,515
69,750	**69,800**	10,265	7,896	10,265	8,526
69,800	**69,850**	10,276	7,902	10,276	8,537
69,850	**69,900**	10,287	7,908	10,287	8,548
69,900	**69,950**	10,298	7,914	10,298	8,559
69,950	**70,000**	10,309	7,920	10,309	8,570
70,000					
70,000	**70,050**	10,320	7,926	10,320	8,581
70,050	**70,100**	10,331	7,932	10,331	8,592
70,100	**70,150**	10,342	7,938	10,342	8,603
70,150	**70,200**	10,353	7,944	10,353	8,614
70,200	**70,250**	10,364	7,950	10,364	8,625
70,250	**70,300**	10,375	7,956	10,375	8,636
70,300	**70,350**	10,386	7,962	10,386	8,647
70,350	**70,400**	10,397	7,968	10,397	8,658
70,400	**70,450**	10,408	7,974	10,408	8,669
70,450	**70,500**	10,419	7,980	10,419	8,680
70,500	**70,550**	10,430	7,986	10,430	8,691
70,550	**70,600**	10,441	7,992	10,441	8,702
70,600	**70,650**	10,452	7,998	10,452	8,713
70,650	**70,700**	10,463	8,004	10,463	8,724
70,700	**70,750**	10,474	8,010	10,474	8,735
70,750	**70,800**	10,485	8,016	10,485	8,746
70,800	**70,850**	10,496	8,022	10,496	8,757
70,850	**70,900**	10,507	8,028	10,507	8,768
70,900	**70,950**	10,518	8,034	10,518	8,779
70,950	**71,000**	10,529	8,040	10,529	8,790
71,000					
71,000	**71,050**	10,540	8,046	10,540	8,801
71,050	**71,100**	10,551	8,052	10,551	8,812
71,100	**71,150**	10,562	8,058	10,562	8,823
71,150	**71,200**	10,573	8,064	10,573	8,834
71,200	**71,250**	10,584	8,070	10,584	8,845
71,250	**71,300**	10,595	8,076	10,595	8,856
71,300	**71,350**	10,606	8,082	10,606	8,867
71,350	**71,400**	10,617	8,088	10,617	8,878
71,400	**71,450**	10,628	8,094	10,628	8,889
71,450	**71,500**	10,639	8,100	10,639	8,900
71,500	**71,550**	10,650	8,106	10,650	8,911
71,550	**71,600**	10,661	8,112	10,661	8,922
71,600	**71,650**	10,672	8,118	10,672	8,933
71,650	**71,700**	10,683	8,124	10,683	8,944
71,700	**71,750**	10,694	8,130	10,694	8,955
71,750	**71,800**	10,705	8,136	10,705	8,966
71,800	**71,850**	10,716	8,142	10,716	8,977
71,850	**71,900**	10,727	8,148	10,727	8,988
71,900	**71,950**	10,738	8,154	10,738	8,999
71,950	**72,000**	10,749	8,160	10,749	9,010

If line 15 (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—			
72,000					
72,000	**72,050**	10,760	8,166	10,760	9,021
72,050	**72,100**	10,771	8,172	10,771	9,032
72,100	**72,150**	10,782	8,178	10,782	9,043
72,150	**72,200**	10,793	8,184	10,793	9,054
72,200	**72,250**	10,804	8,190	10,804	9,065
72,250	**72,300**	10,815	8,196	10,815	9,076
72,300	**72,350**	10,826	8,202	10,826	9,087
72,350	**72,400**	10,837	8,208	10,837	9,098
72,400	**72,450**	10,848	8,214	10,848	9,109
72,450	**72,500**	10,859	8,220	10,859	9,120
72,500	**72,550**	10,870	8,226	10,870	9,131
72,550	**72,600**	10,881	8,232	10,881	9,142
72,600	**72,650**	10,892	8,238	10,892	9,153
72,650	**72,700**	10,903	8,244	10,903	9,164
72,700	**72,750**	10,914	8,250	10,914	9,175
72,750	**72,800**	10,925	8,256	10,925	9,186
72,800	**72,850**	10,936	8,262	10,936	9,197
72,850	**72,900**	10,947	8,268	10,947	9,208
72,900	**72,950**	10,958	8,274	10,958	9,219
72,950	**73,000**	10,969	8,280	10,969	9,230
73,000					
73,000	**73,050**	10,980	8,286	10,980	9,241
73,050	**73,100**	10,991	8,292	10,991	9,252
73,100	**73,150**	11,002	8,298	11,002	9,263
73,150	**73,200**	11,013	8,304	11,013	9,274
73,200	**73,250**	11,024	8,310	11,024	9,285
73,250	**73,300**	11,035	8,316	11,035	9,296
73,300	**73,350**	11,046	8,322	11,046	9,307
73,350	**73,400**	11,057	8,328	11,057	9,318
73,400	**73,450**	11,068	8,334	11,068	9,329
73,450	**73,500**	11,079	8,340	11,079	9,340
73,500	**73,550**	11,090	8,346	11,090	9,351
73,550	**73,600**	11,101	8,352	11,101	9,362
73,600	**73,650**	11,112	8,358	11,112	9,373
73,650	**73,700**	11,123	8,364	11,123	9,384
73,700	**73,750**	11,134	8,370	11,134	9,395
73,750	**73,800**	11,145	8,376	11,145	9,406
73,800	**73,850**	11,156	8,382	11,156	9,417
73,850	**73,900**	11,167	8,388	11,167	9,428
73,900	**73,950**	11,178	8,394	11,178	9,439
73,950	**74,000**	11,189	8,400	11,189	9,450
74,000					
74,000	**74,050**	11,200	8,406	11,200	9,461
74,050	**74,100**	11,211	8,412	11,211	9,472
74,100	**74,150**	11,222	8,418	11,222	9,483
74,150	**74,200**	11,233	8,424	11,233	9,494
74,200	**74,250**	11,244	8,430	11,244	9,505
74,250	**74,300**	11,255	8,436	11,255	9,516
74,300	**74,350**	11,266	8,442	11,266	9,527
74,350	**74,400**	11,277	8,448	11,277	9,538
74,400	**74,450**	11,288	8,454	11,288	9,549
74,450	**74,500**	11,299	8,460	11,299	9,560
74,500	**74,550**	11,310	8,466	11,310	9,571
74,550	**74,600**	11,321	8,472	11,321	9,582
74,600	**74,650**	11,332	8,478	11,332	9,593
74,650	**74,700**	11,343	8,484	11,343	9,604
74,700	**74,750**	11,354	8,490	11,354	9,615
74,750	**74,800**	11,365	8,496	11,365	9,626
74,800	**74,850**	11,376	8,502	11,376	9,637
74,850	**74,900**	11,387	8,508	11,387	9,648
74,900	**74,950**	11,398	8,514	11,398	9,659
74,950	**75,000**	11,409	8,520	11,409	9,670

(Continued)

* This column must also be used by a qualifying surviving spouse.

If line 15 (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—			
75,000					
75,000	**75,050**	11,420	8,526	11,420	9,681
75,050	**75,100**	11,431	8,532	11,431	9,692
75,100	**75,150**	11,442	8,538	11,442	9,703
75,150	**75,200**	11,453	8,544	11,453	9,714
75,200	**75,250**	11,464	8,550	11,464	9,725
75,250	**75,300**	11,475	8,556	11,475	9,736
75,300	**75,350**	11,486	8,562	11,486	9,747
75,350	**75,400**	11,497	8,568	11,497	9,758
75,400	**75,450**	11,508	8,574	11,508	9,769
75,450	**75,500**	11,519	8,580	11,519	9,780
75,500	**75,550**	11,530	8,586	11,530	9,791
75,550	**75,600**	11,541	8,592	11,541	9,802
75,600	**75,650**	11,552	8,598	11,552	9,813
75,650	**75,700**	11,563	8,604	11,563	9,824
75,700	**75,750**	11,574	8,610	11,574	9,835
75,750	**75,800**	11,585	8,616	11,585	9,846
75,800	**75,850**	11,596	8,622	11,596	9,857
75,850	**75,900**	11,607	8,628	11,607	9,868
75,900	**75,950**	11,618	8,634	11,618	9,879
75,950	**76,000**	11,629	8,640	11,629	9,890
76,000					
76,000	**76,050**	11,640	8,646	11,640	9,901
76,050	**76,100**	11,651	8,652	11,651	9,912
76,100	**76,150**	11,662	8,658	11,662	9,923
76,150	**76,200**	11,673	8,664	11,673	9,934
76,200	**76,250**	11,684	8,670	11,684	9,945
76,250	**76,300**	11,695	8,676	11,695	9,956
76,300	**76,350**	11,706	8,682	11,706	9,967
76,350	**76,400**	11,717	8,688	11,717	9,978
76,400	**76,450**	11,728	8,694	11,728	9,989
76,450	**76,500**	11,739	8,700	11,739	10,000
76,500	**76,550**	11,750	8,706	11,750	10,011
76,550	**76,600**	11,761	8,712	11,761	10,022
76,600	**76,650**	11,772	8,718	11,772	10,033
76,650	**76,700**	11,783	8,724	11,783	10,044
76,700	**76,750**	11,794	8,730	11,794	10,055
76,750	**76,800**	11,805	8,736	11,805	10,066
76,800	**76,850**	11,816	8,742	11,816	10,077
76,850	**76,900**	11,827	8,748	11,827	10,088
76,900	**76,950**	11,838	8,754	11,838	10,099
76,950	**77,000**	11,849	8,760	11,849	10,110
77,000					
77,000	**77,050**	11,860	8,766	11,860	10,121
77,050	**77,100**	11,871	8,772	11,871	10,132
77,100	**77,150**	11,882	8,778	11,882	10,143
77,150	**77,200**	11,893	8,784	11,893	10,154
77,200	**77,250**	11,904	8,790	11,904	10,165
77,250	**77,300**	11,915	8,796	11,915	10,176
77,300	**77,350**	11,926	8,802	11,926	10,187
77,350	**77,400**	11,937	8,808	11,937	10,198
77,400	**77,450**	11,948	8,814	11,948	10,209
77,450	**77,500**	11,959	8,820	11,959	10,220
77,500	**77,550**	11,970	8,826	11,970	10,231
77,550	**77,600**	11,981	8,832	11,981	10,242
77,600	**77,650**	11,992	8,838	11,992	10,253
77,650	**77,700**	12,003	8,844	12,003	10,264
77,700	**77,750**	12,014	8,850	12,014	10,275
77,750	**77,800**	12,025	8,856	12,025	10,286
77,800	**77,850**	12,036	8,862	12,036	10,297
77,850	**77,900**	12,047	8,868	12,047	10,308
77,900	**77,950**	12,058	8,874	12,058	10,319
77,950	**78,000**	12,069	8,880	12,069	10,330

If line 15 (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—			
78,000					
78,000	**78,050**	12,080	8,886	12,080	10,341
78,050	**78,100**	12,091	8,892	12,091	10,352
78,100	**78,150**	12,102	8,898	12,102	10,363
78,150	**78,200**	12,113	8,904	12,113	10,374
78,200	**78,250**	12,124	8,910	12,124	10,385
78,250	**78,300**	12,135	8,916	12,135	10,396
78,300	**78,350**	12,146	8,922	12,146	10,407
78,350	**78,400**	12,157	8,928	12,157	10,418
78,400	**78,450**	12,168	8,934	12,168	10,429
78,450	**78,500**	12,179	8,940	12,179	10,440
78,500	**78,550**	12,190	8,946	12,190	10,451
78,550	**78,600**	12,201	8,952	12,201	10,462
78,600	**78,650**	12,212	8,958	12,212	10,473
78,650	**78,700**	12,223	8,964	12,223	10,484
78,700	**78,750**	12,234	8,970	12,234	10,495
78,750	**78,800**	12,245	8,976	12,245	10,506
78,800	**78,850**	12,256	8,982	12,256	10,517
78,850	**78,900**	12,267	8,988	12,267	10,528
78,900	**78,950**	12,278	8,994	12,278	10,539
78,950	**79,000**	12,289	9,000	12,289	10,550
79,000					
79,000	**79,050**	12,300	9,006	12,300	10,561
79,050	**79,100**	12,311	9,012	12,311	10,572
79,100	**79,150**	12,322	9,018	12,322	10,583
79,150	**79,200**	12,333	9,024	12,333	10,594
79,200	**79,250**	12,344	9,030	12,344	10,605
79,250	**79,300**	12,355	9,036	12,355	10,616
79,300	**79,350**	12,366	9,042	12,366	10,627
79,350	**79,400**	12,377	9,048	12,377	10,638
79,400	**79,450**	12,388	9,054	12,388	10,649
79,450	**79,500**	12,399	9,060	12,399	10,660
79,500	**79,550**	12,410	9,066	12,410	10,671
79,550	**79,600**	12,421	9,072	12,421	10,682
79,600	**79,650**	12,432	9,078	12,432	10,693
79,650	**79,700**	12,443	9,084	12,443	10,704
79,700	**79,750**	12,454	9,090	12,454	10,715
79,750	**79,800**	12,465	9,096	12,465	10,726
79,800	**79,850**	12,476	9,102	12,476	10,737
79,850	**79,900**	12,487	9,108	12,487	10,748
79,900	**79,950**	12,498	9,114	12,498	10,759
79,950	**80,000**	12,509	9,120	12,509	10,770
80,000					
80,000	**80,050**	12,520	9,126	12,520	10,781
80,050	**80,100**	12,531	9,132	12,531	10,792
80,100	**80,150**	12,542	9,138	12,542	10,803
80,150	**80,200**	12,553	9,144	12,553	10,814
80,200	**80,250**	12,564	9,150	12,564	10,825
80,250	**80,300**	12,575	9,156	12,575	10,836
80,300	**80,350**	12,586	9,162	12,586	10,847
80,350	**80,400**	12,597	9,168	12,597	10,858
80,400	**80,450**	12,608	9,174	12,608	10,869
80,450	**80,500**	12,619	9,180	12,619	10,880
80,500	**80,550**	12,630	9,186	12,630	10,891
80,550	**80,600**	12,641	9,192	12,641	10,902
80,600	**80,650**	12,652	9,198	12,652	10,913
80,650	**80,700**	12,663	9,204	12,663	10,924
80,700	**80,750**	12,674	9,210	12,674	10,935
80,750	**80,800**	12,685	9,216	12,685	10,946
80,800	**80,850**	12,696	9,222	12,696	10,957
80,850	**80,900**	12,707	9,228	12,707	10,968
80,900	**80,950**	12,718	9,234	12,718	10,979
80,950	**81,000**	12,729	9,240	12,729	10,990

If line 15 (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—			
81,000					
81,000	**81,050**	12,740	9,246	12,740	11,001
81,050	**81,100**	12,751	9,252	12,751	11,012
81,100	**81,150**	12,762	9,258	12,762	11,023
81,150	**81,200**	12,773	9,264	12,773	11,034
81,200	**81,250**	12,784	9,270	12,784	11,045
81,250	**81,300**	12,795	9,276	12,795	11,056
81,300	**81,350**	12,806	9,282	12,806	11,067
81,350	**81,400**	12,817	9,288	12,817	11,078
81,400	**81,450**	12,828	9,294	12,828	11,089
81,450	**81,500**	12,839	9,300	12,839	11,100
81,500	**81,550**	12,850	9,306	12,850	11,111
81,550	**81,600**	12,861	9,312	12,861	11,122
81,600	**81,650**	12,872	9,318	12,872	11,133
81,650	**81,700**	12,883	9,324	12,883	11,144
81,700	**81,750**	12,894	9,330	12,894	11,155
81,750	**81,800**	12,905	9,336	12,905	11,166
81,800	**81,850**	12,916	9,342	12,916	11,177
81,850	**81,900**	12,927	9,348	12,927	11,188
81,900	**81,950**	12,938	9,354	12,938	11,199
81,950	**82,000**	12,949	9,360	12,949	11,210
82,000					
82,000	**82,050**	12,960	9,366	12,960	11,221
82,050	**82,100**	12,971	9,372	12,971	11,232
82,100	**82,150**	12,982	9,378	12,982	11,243
82,150	**82,200**	12,993	9,384	12,993	11,254
82,200	**82,250**	13,004	9,390	13,004	11,265
82,250	**82,300**	13,015	9,396	13,015	11,276
82,300	**82,350**	13,026	9,402	13,026	11,287
82,350	**82,400**	13,037	9,408	13,037	11,298
82,400	**82,450**	13,048	9,414	13,048	11,309
82,450	**82,500**	13,059	9,420	13,059	11,320
82,500	**82,550**	13,070	9,426	13,070	11,331
82,550	**82,600**	13,081	9,432	13,081	11,342
82,600	**82,650**	13,092	9,438	13,092	11,353
82,650	**82,700**	13,103	9,444	13,103	11,364
82,700	**82,750**	13,114	9,450	13,114	11,375
82,750	**82,800**	13,125	9,456	13,125	11,386
82,800	**82,850**	13,136	9,462	13,136	11,397
82,850	**82,900**	13,147	9,468	13,147	11,408
82,900	**82,950**	13,158	9,474	13,158	11,419
82,950	**83,000**	13,169	9,480	13,169	11,430
83,000					
83,000	**83,050**	13,180	9,486	13,180	11,441
83,050	**83,100**	13,191	9,492	13,191	11,452
83,100	**83,150**	13,202	9,498	13,202	11,463
83,150	**83,200**	13,213	9,504	13,213	11,474
83,200	**83,250**	13,224	9,510	13,224	11,485
83,250	**83,300**	13,235	9,516	13,235	11,496
83,300	**83,350**	13,246	9,522	13,246	11,507
83,350	**83,400**	13,257	9,528	13,257	11,518
83,400	**83,450**	13,268	9,534	13,268	11,529
83,450	**83,500**	13,279	9,540	13,279	11,540
83,500	**83,550**	13,290	9,546	13,290	11,551
83,550	**83,600**	13,301	9,552	13,301	11,562
83,600	**83,650**	13,312	9,558	13,312	11,573
83,650	**83,700**	13,323	9,564	13,323	11,584
83,700	**83,750**	13,334	9,570	13,334	11,595
83,750	**83,800**	13,345	9,576	13,345	11,606
83,800	**83,850**	13,356	9,582	13,356	11,617
83,850	**83,900**	13,367	9,588	13,367	11,628
83,900	**83,950**	13,378	9,594	13,378	11,639
83,950	**84,000**	13,389	9,600	13,389	11,650

(Continued)

* This column must also be used by a qualifying surviving spouse.

If line 15 (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—			
84,000					
84,000	**84,050**	13,400	9,606	13,400	11,661
84,050	**84,100**	13,411	9,612	13,411	11,672
84,100	**84,150**	13,422	9,618	13,422	11,683
84,150	**84,200**	13,433	9,624	13,433	11,694
84,200	**84,250**	13,444	9,630	13,444	11,705
84,250	**84,300**	13,455	9,636	13,455	11,716
84,300	**84,350**	13,466	9,642	13,466	11,727
84,350	**84,400**	13,477	9,648	13,477	11,738
84,400	**84,450**	13,488	9,654	13,488	11,749
84,450	**84,500**	13,499	9,660	13,499	11,760
84,500	**84,550**	13,510	9,666	13,510	11,771
84,550	**84,600**	13,521	9,672	13,521	11,782
84,600	**84,650**	13,532	9,678	13,532	11,793
84,650	**84,700**	13,543	9,684	13,543	11,804
84,700	**84,750**	13,554	9,690	13,554	11,815
84,750	**84,800**	13,565	9,696	13,565	11,826
84,800	**84,850**	13,576	9,702	13,576	11,837
84,850	**84,900**	13,587	9,708	13,587	11,848
84,900	**84,950**	13,598	9,714	13,598	11,859
84,950	**85,000**	13,609	9,720	13,609	11,870
85,000					
85,000	**85,050**	13,620	9,726	13,620	11,881
85,050	**85,100**	13,631	9,732	13,631	11,892
85,100	**85,150**	13,642	9,738	13,642	11,903
85,150	**85,200**	13,653	9,744	13,653	11,914
85,200	**85,250**	13,664	9,750	13,664	11,925
85,250	**85,300**	13,675	9,756	13,675	11,936
85,300	**85,350**	13,686	9,762	13,686	11,947
85,350	**85,400**	13,697	9,768	13,697	11,958
85,400	**85,450**	13,708	9,774	13,708	11,969
85,450	**85,500**	13,719	9,780	13,719	11,980
85,500	**85,550**	13,730	9,786	13,730	11,991
85,550	**85,600**	13,741	9,792	13,741	12,002
85,600	**85,650**	13,752	9,798	13,752	12,013
85,650	**85,700**	13,763	9,804	13,763	12,024
85,700	**85,750**	13,774	9,810	13,774	12,035
85,750	**85,800**	13,785	9,816	13,785	12,046
85,800	**85,850**	13,796	9,822	13,796	12,057
85,850	**85,900**	13,807	9,828	13,807	12,068
85,900	**85,950**	13,818	9,834	13,818	12,079
85,950	**86,000**	13,829	9,840	13,829	12,090
86,000					
86,000	**86,050**	13,840	9,846	13,840	12,101
86,050	**86,100**	13,851	9,852	13,851	12,112
86,100	**86,150**	13,862	9,858	13,862	12,123
86,150	**86,200**	13,873	9,864	13,873	12,134
86,200	**86,250**	13,884	9,870	13,884	12,145
86,250	**86,300**	13,895	9,876	13,895	12,156
86,300	**86,350**	13,906	9,882	13,906	12,167
86,350	**86,400**	13,917	9,888	13,917	12,178
86,400	**86,450**	13,928	9,894	13,928	12,189
86,450	**86,500**	13,939	9,900	13,939	12,200
86,500	**86,550**	13,950	9,906	13,950	12,211
86,550	**86,600**	13,961	9,912	13,961	12,222
86,600	**86,650**	13,972	9,918	13,972	12,233
86,650	**86,700**	13,983	9,924	13,983	12,244
86,700	**86,750**	13,994	9,930	13,994	12,255
86,750	**86,800**	14,005	9,936	14,005	12,266
86,800	**86,850**	14,016	9,942	14,016	12,277
86,850	**86,900**	14,027	9,948	14,027	12,288
86,900	**86,950**	14,038	9,954	14,038	12,299
86,950	**87,000**	14,049	9,960	14,049	12,310
87,000					
87,000	**87,050**	14,060	9,966	14,060	12,321
87,050	**87,100**	14,071	9,972	14,071	12,332
87,100	**87,150**	14,082	9,978	14,082	12,343
87,150	**87,200**	14,093	9,984	14,093	12,354
87,200	**87,250**	14,104	9,990	14,104	12,365
87,250	**87,300**	14,115	9,996	14,115	12,376
87,300	**87,350**	14,126	10,002	14,126	12,387
87,350	**87,400**	14,137	10,008	14,137	12,398
87,400	**87,450**	14,148	10,014	14,148	12,409
87,450	**87,500**	14,159	10,020	14,159	12,420
87,500	**87,550**	14,170	10,026	14,170	12,431
87,550	**87,600**	14,181	10,032	14,181	12,442
87,600	**87,650**	14,192	10,038	14,192	12,453
87,650	**87,700**	14,203	10,044	14,203	12,464
87,700	**87,750**	14,214	10,050	14,214	12,475
87,750	**87,800**	14,225	10,056	14,225	12,486
87,800	**87,850**	14,236	10,062	14,236	12,497
87,850	**87,900**	14,247	10,068	14,247	12,508
87,900	**87,950**	14,258	10,074	14,258	12,519
87,950	**88,000**	14,269	10,080	14,269	12,530
88,000					
88,000	**88,050**	14,280	10,086	14,280	12,541
88,050	**88,100**	14,291	10,092	14,291	12,552
88,100	**88,150**	14,302	10,098	14,302	12,563
88,150	**88,200**	14,313	10,104	14,313	12,574
88,200	**88,250**	14,324	10,110	14,324	12,585
88,250	**88,300**	14,335	10,116	14,335	12,596
88,300	**88,350**	14,346	10,122	14,346	12,607
88,350	**88,400**	14,357	10,128	14,357	12,618
88,400	**88,450**	14,368	10,134	14,368	12,629
88,450	**88,500**	14,379	10,140	14,379	12,640
88,500	**88,550**	14,390	10,146	14,390	12,651
88,550	**88,600**	14,401	10,152	14,401	12,662
88,600	**88,650**	14,412	10,158	14,412	12,673
88,650	**88,700**	14,423	10,164	14,423	12,684
88,700	**88,750**	14,434	10,170	14,434	12,695
88,750	**88,800**	14,445	10,176	14,445	12,706
88,800	**88,850**	14,456	10,182	14,456	12,717
88,850	**88,900**	14,467	10,188	14,467	12,728
88,900	**88,950**	14,478	10,194	14,478	12,739
88,950	**89,000**	14,489	10,200	14,489	12,750
89,000					
89,000	**89,050**	14,500	10,206	14,500	12,761
89,050	**89,100**	14,511	10,212	14,511	12,772
89,100	**89,150**	14,522	10,218	14,522	12,783
89,150	**89,200**	14,533	10,224	14,533	12,794
89,200	**89,250**	14,544	10,230	14,544	12,805
89,250	**89,300**	14,555	10,236	14,555	12,816
89,300	**89,350**	14,566	10,242	14,566	12,827
89,350	**89,400**	14,577	10,248	14,577	12,838
89,400	**89,450**	14,588	10,254	14,588	12,849
89,450	**89,500**	14,599	10,260	14,599	12,860
89,500	**89,550**	14,610	10,266	14,610	12,871
89,550	**89,600**	14,621	10,272	14,621	12,882
89,600	**89,650**	14,632	10,278	14,632	12,893
89,650	**89,700**	14,643	10,284	14,643	12,904
89,700	**89,750**	14,654	10,290	14,654	12,915
89,750	**89,800**	14,665	10,296	14,665	12,926
89,800	**89,850**	14,676	10,302	14,676	12,937
89,850	**89,900**	14,687	10,308	14,687	12,948
89,900	**89,950**	14,698	10,314	14,698	12,959
89,950	**90,000**	14,709	10,320	14,709	12,970
90,000					
90,000	**90,050**	14,720	10,326	14,720	12,981
90,050	**90,100**	14,731	10,332	14,731	12,992
90,100	**90,150**	14,742	10,338	14,742	13,003
90,150	**90,200**	14,753	10,344	14,753	13,014
90,200	**90,250**	14,764	10,350	14,764	13,025
90,250	**90,300**	14,775	10,356	14,775	13,036
90,300	**90,350**	14,786	10,362	14,786	13,047
90,350	**90,400**	14,797	10,368	14,797	13,058
90,400	**90,450**	14,808	10,374	14,808	13,069
90,450	**90,500**	14,819	10,380	14,819	13,080
90,500	**90,550**	14,830	10,386	14,830	13,091
90,550	**90,600**	14,841	10,392	14,841	13,102
90,600	**90,650**	14,852	10,398	14,852	13,113
90,650	**90,700**	14,863	10,404	14,863	13,124
90,700	**90,750**	14,874	10,410	14,874	13,135
90,750	**90,800**	14,885	10,416	14,885	13,146
90,800	**90,850**	14,896	10,422	14,896	13,157
90,850	**90,900**	14,907	10,428	14,907	13,168
90,900	**90,950**	14,918	10,434	14,918	13,179
90,950	**91,000**	14,929	10,440	14,929	13,190
91,000					
91,000	**91,050**	14,940	10,446	14,940	13,201
91,050	**91,100**	14,951	10,452	14,951	13,212
91,100	**91,150**	14,962	10,458	14,962	13,223
91,150	**91,200**	14,973	10,464	14,973	13,234
91,200	**91,250**	14,984	10,470	14,984	13,245
91,250	**91,300**	14,995	10,476	14,995	13,256
91,300	**91,350**	15,006	10,482	15,006	13,267
91,350	**91,400**	15,017	10,488	15,017	13,278
91,400	**91,450**	15,028	10,494	15,028	13,289
91,450	**91,500**	15,039	10,500	15,039	13,300
91,500	**91,550**	15,050	10,506	15,050	13,311
91,550	**91,600**	15,061	10,512	15,061	13,322
91,600	**91,650**	15,072	10,518	15,072	13,333
91,650	**91,700**	15,083	10,524	15,083	13,344
91,700	**91,750**	15,094	10,530	15,094	13,355
91,750	**91,800**	15,105	10,536	15,105	13,366
91,800	**91,850**	15,116	10,542	15,116	13,377
91,850	**91,900**	15,127	10,548	15,127	13,388
91,900	**91,950**	15,138	10,554	15,138	13,399
91,950	**92,000**	15,149	10,560	15,149	13,410
92,000					
92,000	**92,050**	15,160	10,566	15,160	13,421
92,050	**92,100**	15,171	10,572	15,171	13,432
92,100	**92,150**	15,182	10,578	15,182	13,443
92,150	**92,200**	15,193	10,584	15,193	13,454
92,200	**92,250**	15,204	10,590	15,204	13,465
92,250	**92,300**	15,215	10,596	15,215	13,476
92,300	**92,350**	15,226	10,602	15,226	13,487
92,350	**92,400**	15,237	10,608	15,237	13,498
92,400	**92,450**	15,248	10,614	15,248	13,509
92,450	**92,500**	15,259	10,620	15,259	13,520
92,500	**92,550**	15,270	10,626	15,270	13,531
92,550	**92,600**	15,281	10,632	15,281	13,542
92,600	**92,650**	15,292	10,638	15,292	13,553
92,650	**92,700**	15,303	10,644	15,303	13,564
92,700	**92,750**	15,314	10,650	15,314	13,575
92,750	**92,800**	15,325	10,656	15,325	13,586
92,800	**92,850**	15,336	10,662	15,336	13,597
92,850	**92,900**	15,347	10,668	15,347	13,608
92,900	**92,950**	15,358	10,674	15,358	13,619
92,950	**93,000**	15,369	10,680	15,369	13,630

(Continued)

* This column must also be used by a qualifying surviving spouse.

If line 15 (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—			
93,000					
93,000	**93,050**	15,380	10,686	15,380	13,641
93,050	**93,100**	15,391	10,692	15,391	13,652
93,100	**93,150**	15,402	10,698	15,402	13,663
93,150	**93,200**	15,413	10,704	15,413	13,674
93,200	**93,250**	15,424	10,710	15,424	13,685
93,250	**93,300**	15,435	10,716	15,435	13,696
93,300	**93,350**	15,446	10,722	15,446	13,707
93,350	**93,400**	15,457	10,728	15,457	13,718
93,400	**93,450**	15,468	10,734	15,468	13,729
93,450	**93,500**	15,479	10,740	15,479	13,740
93,500	**93,550**	15,490	10,746	15,490	13,751
93,550	**93,600**	15,501	10,752	15,501	13,762
93,600	**93,650**	15,512	10,758	15,512	13,773
93,650	**93,700**	15,523	10,764	15,523	13,784
93,700	**93,750**	15,534	10,770	15,534	13,795
93,750	**93,800**	15,545	10,776	15,545	13,806
93,800	**93,850**	15,556	10,782	15,556	13,817
93,850	**93,900**	15,567	10,788	15,567	13,828
93,900	**93,950**	15,578	10,794	15,578	13,839
93,950	**94,000**	15,589	10,800	15,589	13,850
94,000					
94,000	**94,050**	15,600	10,806	15,600	13,861
94,050	**94,100**	15,611	10,812	15,611	13,872
94,100	**94,150**	15,622	10,818	15,622	13,883
94,150	**94,200**	15,633	10,824	15,633	13,894
94,200	**94,250**	15,644	10,830	15,644	13,905
94,250	**94,300**	15,655	10,836	15,655	13,916
94,300	**94,350**	15,666	10,842	15,666	13,927
94,350	**94,400**	15,677	10,848	15,677	13,938
94,400	**94,450**	15,688	10,854	15,688	13,949
94,450	**94,500**	15,699	10,860	15,699	13,960
94,500	**94,550**	15,710	10,866	15,710	13,971
94,550	**94,600**	15,721	10,872	15,721	13,982
94,600	**94,650**	15,732	10,878	15,732	13,993
94,650	**94,700**	15,743	10,884	15,743	14,004
94,700	**94,750**	15,754	10,890	15,754	14,015
94,750	**94,800**	15,765	10,896	15,765	14,026
94,800	**94,850**	15,776	10,902	15,776	14,037
94,850	**94,900**	15,787	10,908	15,787	14,048
94,900	**94,950**	15,798	10,914	15,798	14,059
94,950	**95,000**	15,809	10,920	15,809	14,070
95,000					
95,000	**95,050**	15,820	10,926	15,820	14,081
95,050	**95,100**	15,831	10,932	15,831	14,092
95,100	**95,150**	15,842	10,938	15,842	14,103
95,150	**95,200**	15,853	10,944	15,853	14,114
95,200	**95,250**	15,864	10,950	15,864	14,125
95,250	**95,300**	15,875	10,956	15,875	14,136
95,300	**95,350**	15,886	10,962	15,886	14,147
95,350	**95,400**	15,897	10,968	15,897	14,158
95,400	**95,450**	15,908	10,974	15,908	14,169
95,450	**95,500**	15,919	10,980	15,919	14,180
95,500	**95,550**	15,930	10,986	15,930	14,191
95,550	**95,600**	15,941	10,992	15,941	14,202
95,600	**95,650**	15,952	10,998	15,952	14,213
95,650	**95,700**	15,963	11,004	15,963	14,224
95,700	**95,750**	15,974	11,010	15,974	14,235
95,750	**95,800**	15,985	11,016	15,985	14,246
95,800	**95,850**	15,996	11,022	15,996	14,257
95,850	**95,900**	16,007	11,028	16,007	14,268
95,900	**95,950**	16,018	11,034	16,018	14,279
95,950	**96,000**	16,029	11,040	16,029	14,290
96,000					
96,000	**96,050**	16,040	11,046	16,040	14,301
96,050	**96,100**	16,051	11,052	16,051	14,312
96,100	**96,150**	16,062	11,058	16,062	14,323
96,150	**96,200**	16,073	11,064	16,073	14,334
96,200	**96,250**	16,084	11,070	16,084	14,345
96,250	**96,300**	16,095	11,076	16,095	14,356
96,300	**96,350**	16,106	11,082	16,106	14,367
96,350	**96,400**	16,117	11,088	16,117	14,378
96,400	**96,450**	16,128	11,094	16,128	14,389
96,450	**96,500**	16,139	11,100	16,139	14,400
96,500	**96,550**	16,150	11,106	16,150	14,411
96,550	**96,600**	16,161	11,112	16,161	14,422
96,600	**96,650**	16,172	11,118	16,172	14,433
96,650	**96,700**	16,183	11,124	16,183	14,444
96,700	**96,750**	16,194	11,130	16,194	14,455
96,750	**96,800**	16,205	11,136	16,205	14,466
96,800	**96,850**	16,216	11,142	16,216	14,477
96,850	**96,900**	16,227	11,148	16,227	14,488
96,900	**96,950**	16,238	11,154	16,238	14,499
96,950	**97,000**	16,249	11,163	16,249	14,510
97,000					
97,000	**97,050**	16,260	11,174	16,260	14,521
97,050	**97,100**	16,271	11,185	16,271	14,532
97,100	**97,150**	16,282	11,196	16,282	14,543
97,150	**97,200**	16,293	11,207	16,293	14,554
97,200	**97,250**	16,304	11,218	16,304	14,565
97,250	**97,300**	16,315	11,229	16,315	14,576
97,300	**97,350**	16,326	11,240	16,326	14,587
97,350	**97,400**	16,337	11,251	16,337	14,598
97,400	**97,450**	16,348	11,262	16,348	14,609
97,450	**97,500**	16,359	11,273	16,359	14,620
97,500	**97,550**	16,370	11,284	16,370	14,631
97,550	**97,600**	16,381	11,295	16,381	14,642
97,600	**97,650**	16,392	11,306	16,392	14,653
97,650	**97,700**	16,403	11,317	16,403	14,664
97,700	**97,750**	16,414	11,328	16,414	14,675
97,750	**97,800**	16,425	11,339	16,425	14,686
97,800	**97,850**	16,436	11,350	16,436	14,697
97,850	**97,900**	16,447	11,361	16,447	14,708
97,900	**97,950**	16,458	11,372	16,458	14,719
97,950	**98,000**	16,469	11,383	16,469	14,730
98,000					
98,000	**98,050**	16,480	11,394	16,480	14,741
98,050	**98,100**	16,491	11,405	16,491	14,752
98,100	**98,150**	16,502	11,416	16,502	14,763
98,150	**98,200**	16,513	11,427	16,513	14,774
98,200	**98,250**	16,524	11,438	16,524	14,785
98,250	**98,300**	16,535	11,449	16,535	14,796
98,300	**98,350**	16,546	11,460	16,546	14,807
98,350	**98,400**	16,557	11,471	16,557	14,818
98,400	**98,450**	16,568	11,482	16,568	14,829
98,450	**98,500**	16,579	11,493	16,579	14,840
98,500	**98,550**	16,590	11,504	16,590	14,851
98,550	**98,600**	16,601	11,515	16,601	14,862
98,600	**98,650**	16,612	11,526	16,612	14,873
98,650	**98,700**	16,623	11,537	16,623	14,884
98,700	**98,750**	16,634	11,548	16,634	14,895
98,750	**98,800**	16,645	11,559	16,645	14,906
98,800	**98,850**	16,656	11,570	16,656	14,917
98,850	**98,900**	16,667	11,581	16,667	14,928
98,900	**98,950**	16,678	11,592	16,678	14,939
98,950	**99,000**	16,689	11,603	16,689	14,950
99,000					
99,000	**99,050**	16,700	11,614	16,700	14,961
99,050	**99,100**	16,711	11,625	16,711	14,972
99,100	**99,150**	16,722	11,636	16,722	14,983
99,150	**99,200**	16,733	11,647	16,733	14,994
99,200	**99,250**	16,744	11,658	16,744	15,005
99,250	**99,300**	16,755	11,669	16,755	15,016
99,300	**99,350**	16,766	11,680	16,766	15,027
99,350	**99,400**	16,777	11,691	16,777	15,038
99,400	**99,450**	16,788	11,702	16,788	15,049
99,450	**99,500**	16,799	11,713	16,799	15,060
99,500	**99,550**	16,810	11,724	16,810	15,071
99,550	**99,600**	16,821	11,735	16,821	15,082
99,600	**99,650**	16,832	11,746	16,832	15,093
99,650	**99,700**	16,843	11,757	16,843	15,104
99,700	**99,750**	16,854	11,768	16,854	15,115
99,750	**99,800**	16,865	11,779	16,865	15,126
99,800	**99,850**	16,876	11,790	16,876	15,137
99,850	**99,900**	16,887	11,801	16,887	15,148
99,900	**99,950**	16,898	11,812	16,898	15,159
99,950	**100,000**	16,909	11,823	16,909	15,170

$100,000 or over use the Tax Computation Worksheet

* This column must also be used by a qualifying surviving spouse.

2025 Tax Computation Worksheet—Line 16



See Line 16 *in the Instructions for Form 1040 to see if you must use the worksheet below to figure your tax.*

Note: If you're 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're looking up. Enter the result on the appropriate line of the form or worksheet that you're completing.

Section A—Use if your filing status is **Single**. Complete the row below that applies to you.

Taxable income. If line 15 is—	**(a)** Enter the amount from line 15.	**(b)** Multiplication amount	**(c)** Multiply (a) by (b).	**(d)** Subtraction amount	**Tax.** Subtract (d) from (c). Enter the result here and on Form 1040 or 1040-SR, line 16.
At least $100,000 but not over $103,350	$	× 22% (0.22)	$	$ 5,086.00	$
Over $103,350 but not over $197,300	$	× 24% (0.24)	$	$ 7,153.00	$
Over $197,300 but not over $250,525	$	× 32% (0.32)	$	$ 22,937.00	$
Over $250,525 but not over $626,350	$	× 35% (0.35)	$	$ 30,452.75	$
Over $626,350	$	× 37% (0.37)	$	$ 42, 979.75	$

Section B—Use if your filing status is **Married filing jointly** or **Qualifying surviving spouse**. Complete the row below that applies to you.

Taxable income. If line 15 is—	**(a)** Enter the amount from line 15.	**(b)** Multiplication amount	**(c)** Multiply (a) by (b).	**(d)** Subtraction amount	**Tax.** Subtract (d) from (c). Enter the result here and on Form 1040 or 1040-SR, line 16.
At least $100,000 but not over $206,700	$	× 22% (0.22)	$	$ 10,172.00	$
Over $206,700 but not over $394,600	$	× 24% (0.24)	$	$ 14,306.00	$
Over $394,600 but not over $501,050	$	× 32% (0.32)	$	$ 45,874.00	$
Over $501,050 but not over $751,600	$	× 35% (0.35)	$	$ 60,905.50	$
Over $751,600	$	× 37% (0.37)	$	$ 75,937.50	$

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

Taxable income. If line 15 is—	**(a)** Enter the amount from line 15.	**(b)** Multiplication amount	**(c)** Multiply (a) by (b).	**(d)** Subtraction amount	**Tax.** Subtract (d) from (c). Enter the result here and on Form 1040 or 1040-SR, line 16.
At least $100,000 but not over $103,350	$	× 22% (0.22)	$	$ 5,086.00	$
Over $103,350 but not over $197,300	$	× 24% (0.24)	$	$ 7,153.00	$
Over $197,300 but not over $250,525	$	× 32% (0.32)	$	$ 22,937.00	$
Over $250,525 but not over $375,800	$	× 35% (0.35)	$	$ 30,452.75	$
Over $375,800	$	× 37% (0.37)	$	$ 37,968.75	$

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

Taxable income. If line 15 is—	**(a)** Enter the amount from line 15.	**(b)** Multiplication amount	**(c)** Multiply (a) by (b).	**(d)** Subtraction amount	**Tax.** Subtract (d) from (c). Enter the result here and on Form 1040 or 1040-SR, line 16.
At least $100,000 but not over $103,350	$	× 22% (0.22)	$	$ 6,825.00	$
Over $103,350 but not over $197,300	$	× 24% (0.24)	$	$ 8,892.00	$
Over $197,300 but not over $250,500	$	× 32% (0.32)	$	$ 24,676.00	$
Over $250,500 but not over $626,350	$	× 35% (0.35)	$	$ 32,191.00	$
Over $626,350	$	× 37% (0.37)	$	$ 44,718.00	$

2025 Tax Rate Schedules



The Tax Rate Schedules are shown so you can see the tax rate that applies to all levels of taxable income. Don't use them to figure your tax. Instead, see chapter 13.

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	$11,925	**- - - - - - - 10%**	**$0**
11,925	48,475	**$1,192.50 + 12%**	**11,925**
48,475	103,350	**5,578.50 + 22%**	**48,475**
103,350	197,300	**17,651.00 + 24%**	**103,350**
197,300	250,525	**40,199.00 + 32%**	**197,300**
250,525	626,350	**57,231.00 + 35%**	**250,525**
626,350	- - - - - - -	**188,769.75 + 37%**	**626,350**

Schedule Y-1—If your filing status is **Married filing jointly** or **Qualifying surviving spouse**

If your taxable income is: Over—	But not over—	The tax is:	of the amount over—
$0	$23,850	**- - - - - - - 10%**	**$0**
23,850	96,950	**$2,385.00 + 12%**	**23,850**
96,950	206,700	**11,157.00 + 22%**	**96,950**
206,700	394,600	**35,302.00 + 24%**	**206,700**
394,600	501,050	**80,398.00 + 32%**	**394,600**
501,050	751,600	**114,462.00 + 35%**	**501,050**
751,600	- - - - - - -	**202,154.50 + 37%**	**751,600**

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	$11,925	**- - - - - - - 10%**	**$0**
11,925	48,475	**$1,192.50 + 12%**	**11,925**
48,475	103,350	**5,578.50 + 22%**	**48,475**
103,350	197,300	**17,651.00 + 24%**	**103,350**
197,300	250,525	**40,199.00 + 32%**	**197,300**
250,525	375,800	**57,231.00 + 35%**	**250,525**
375,800	- - - - - - -	**101,077.25 + 37%**	**375,800**

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	$17,000	**- - - - - - - 10%**	**$0**
17,000	64,850	**$1,700.00 + 12%**	**17,000**
64,850	103,350	**7,442.00 + 22%**	**64,850**
103,350	197,300	**15,912.00 + 24%**	**103,350**
197,300	250,500	**38,460.00 + 32%**	**197,300**
250,500	626,350	**55,484.00 + 35%**	**250,500**
626,350	- - - - - - -	**187,031.50 + 37%**	**626,350**

This section explains your rights as a taxpayer and the processes for examination, appeal, collection, and refunds.

The Taxpayer Bill of Rights

1. The Right to Be Informed. Taxpayers have the right to know what they need to do to comply with the tax laws. They are entitled to clear explanations of the laws and IRS procedures in all tax forms, instructions, publications, notices, and correspondence. They have the right to be informed of IRS decisions about their tax accounts and to receive clear explanations of the outcomes.

2. The Right to Quality Service. Taxpayers have the right to receive prompt, courteous, and professional assistance in their dealings with the IRS, to be spoken to in a way they can easily understand, to receive clear and easily understandable communications from the IRS, and to speak to a supervisor about inadequate service.

3. The Right to Pay No More than the Correct Amount of Tax. Taxpayers have the right to pay only the amount of tax legally due, including interest and penalties, and to have the IRS apply all tax payments properly.

4. The Right to Challenge the IRS's Position and Be Heard. Taxpayers have the right to raise objections and provide additional documentation in response to formal IRS actions or proposed actions, to expect that the IRS will consider their timely objections and documentation promptly and fairly, and to receive a response if the IRS does not agree with their position.

5. The Right to Appeal an IRS Decision in an Independent Forum. Taxpayers are entitled to a fair and impartial administrative appeal of most IRS decisions, including many penalties, and have the right to receive a written response regarding the IRS Independent Office of Appeals' decision. Taxpayers generally have the right to take their cases to court.

6. The Right to Finality. Taxpayers have the right to know the maximum amount of time they have to challenge the IRS's position as well as the maximum amount of time the IRS has to audit a particular tax year or collect a tax debt. Taxpayers have the right to know when the IRS has finished an audit.

7. The Right to Privacy. Taxpayers have the right to expect that any IRS inquiry, examination, or enforcement action will comply with the law and be no more intrusive than necessary, and will respect all due process rights, including search and seizure protections, and will provide, where applicable, a collection due process hearing.

8. The Right to Confidentiality. Taxpayers have the right to expect that any information they provide to the IRS will not be disclosed unless authorized by the taxpayer or by law. Taxpayers have the right to expect appropriate action will be taken against employees, return preparers, and others who wrongfully use or disclose taxpayer return information.

9. The Right to Retain Representation. Taxpayers have the right to retain an authorized representative of their choice to represent them in their dealings with the IRS. Taxpayers have the right to seek assistance from a Low Income Taxpayer Clinic if they cannot afford representation.

10. The Right to a Fair and Just Tax System. Taxpayers have the right to expect the tax system to consider facts and circumstances that might affect their underlying liabilities, ability to pay, or ability to provide information timely. Taxpayers have the right to receive assistance from the Taxpayer Advocate Service if they are experiencing financial difficulty or if the IRS has not resolved their tax issues properly and timely through its normal channels.

Examinations (Audits)

We accept most taxpayers' returns as filed. If we inquire about your return or select it for examination, it does not suggest that you are dishonest. The inquiry or examination may or may not result in more tax. We may close your case without change, or you may receive a refund.

The process of selecting a return for examination usually begins in one of two ways. First, we use computer programs to identify returns that may have incorrect amounts. These programs may be based on information returns, such as Forms 1099 and W-2, on studies of past examinations, or on certain issues identified by compliance projects. Second, we use information from outside sources that indicates that a return may have incorrect amounts. These sources may include newspapers, public records, and individuals. If we determine that the information is accurate and reliable, we may use it to select a return for examination.

Pub. 556, Examination of Returns, Appeal Rights, and Claims for Refund, explains the rules and procedures that we follow in examinations. The following sections give an overview of how we conduct examinations.

By mail. We handle many examinations and inquiries by mail. We will send you a letter with either a request for more information or a reason why we believe a change to your return may be needed. You can respond by mail or you can request a personal interview with an examiner. If you mail us the requested information or provide an explanation, we may or may not agree with you, and we will explain the reasons for any changes. Do not hesitate to write to us about anything you do not understand.

By interview. If we notify you that we will conduct your examination through a personal interview, or you request such an interview, you have the right to ask that the examination take place at a reasonable time and place that is convenient for both you and the IRS. If our examiner proposes any changes to your return, they will explain the reasons for the changes. If you do not agree with these changes, you can meet with the examiner's supervisor.

Repeat examinations. If we examined your return for the same items in either of the 2 previous years and proposed no change to your tax liability, contact us as soon as possible so we can see if we should discontinue the examination.

Appeals

If you do not agree with the examiner's proposed changes, you can appeal them to the IRS Independent Office of Appeals. Most differences can be settled without expensive and time-consuming court trials. Your appeal rights are explained in detail in both Pub. 5, Your Appeal Rights and How to Prepare a Protest if You Don't Agree; and Pub. 556.

If you do not wish to use the IRS Independent Office of Appeals or disagree with its findings, you may be able to take your case to the U.S. Tax Court, U.S. Court of Federal Claims, or the U.S. District Court where you live. If you take your case to court, the IRS will have the burden of proving certain facts if you kept adequate records to show your tax liability, cooperated with the IRS, and meet certain other conditions. If the court agrees with you on most issues in your case and finds that our position was largely unjustified, you may be able to recover some of your administrative and litigation costs. You will not be eligible to recover these costs unless you tried to resolve your case administratively, including going through the appeals system, and you gave us the information necessary to resolve the case.

Collections

Pub. 594, The IRS Collection Process, explains your rights and responsibilities regarding payment of federal taxes. It describes the following.

- What to do when you owe taxes. It describes what to do if you get a tax bill and what to do if you think your bill is wrong. It also covers making installment payments, delaying collection action, and submitting an offer in compromise.
- IRS collection actions. It covers liens, releasing a lien, levies, releasing a levy, seizures and sales, and release of property.
- IRS certification to the State Department of a seriously delinquent tax debt, which will generally result in denial of a passport application and may lead to revocation of a passport.

Your collection appeal rights are explained in detail in Pub. 1660, Collection Appeal Rights.

Innocent spouse relief. Generally, both you and your spouse are each responsible for paying the full amount of tax, interest, and penalties due on your joint return. However, if you qualify for innocent spouse relief, you may be relieved

of part or all of the joint liability. To request relief, you must file Form 8857, Request for Innocent Spouse Relief. For more information on innocent spouse relief, see Pub. 971, Innocent Spouse Relief; and Form 8857.

Potential third-party contacts. Generally, the IRS will deal directly with you or your duly authorized representative. However, we sometimes talk with other persons if we need information that you have been unable to provide, or to verify information we have received. If we do contact other persons, such as a neighbor, a bank, an employer, or employees, we will generally need to tell them limited information, such as your name. The law prohibits us from disclosing any more information than is necessary to obtain or verify the information we are seeking. Our need to contact other persons may continue as long as there is activity in your case. If we do contact other persons, you have a right to request a list of those contacted. Your request can be made by telephone, in writing, or during a personal interview.

Refunds

You may file a claim for refund if you think you paid too much tax. You must generally file the claim within 3 years from the date you filed your original return or 2 years from the date you paid the tax, whichever is later. The law generally provides for interest on your refund if it is not paid within 45 days of the date you filed your return or claim for refund. Pub. 556 has more information on refunds.

If you were due a refund but you did not file a return, you must generally file your return within 3 years from the date the return was due (including extensions) to get that refund.

Taxpayer Advocate Service (TAS)

TAS is an ***independent*** organization within the IRS that can help protect your taxpayer rights. They can offer you help if your tax problem is causing a hardship, or you've tried but haven't been able to resolve your problem with the IRS. If you qualify for their assistance, which is always free, they will do everything possible to help you. Go to *TaxpayerAdvocate.IRS.gov* or call 877-777-4778.

Tax Information

The IRS provides the following sources for forms, publications, and additional information.

- *Internet*: IRS.gov.
- *Tax Questions*: *IRS.gov/Help/Tax-Law-Questions* and *How To Get Tax Help*.
- *Forms and Publications*: *IRS.gov/Forms* and *IRS.gov/OrderForms*.
- *Small Business Ombudsman*: A small business entity can participate in the regulatory process and comment on enforcement actions of the IRS by calling 888-REG-FAIR.
- *Treasury Inspector General for Tax Administration*: You can confidentially report misconduct, waste, fraud, or abuse by an IRS employee by calling 800-366-4484. People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 800-877-8339. You can remain anonymous.

How To Get Tax Help

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

Tax reform. Tax reform legislation impacting federal taxes, credits, and deductions was enacted in P.L. 119-21, commonly known as the One Big Beautiful Bill Act, on July 4, 2025. Go to *IRS.gov/OBBB* for more information and updates on how this legislation affects your taxes.

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

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

- **Free File.** This program lets you prepare and file your federal individual income tax return for free using software or Free File Fillable Forms. However, state tax preparation may not be available through Free File. Go to *IRS.gov/FreeFile* to see if you qualify for free online federal tax preparation, e-filing, and direct deposit or payment options.
- **VITA.** The Volunteer Income Tax Assistance (VITA) program offers free tax help to people with low-to-moderate incomes, persons with disabilities, and limited-English-speaking taxpayers who need help preparing their own tax returns. Go to *IRS.gov/VITA*, download the free IRS2Go app, or call 800-906-9887 for information on free tax return preparation.
- **TCE.** The Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older. TCE volunteers specialize in answering questions about pensions and retirement-related issues unique to seniors. Go to *IRS.gov/TCE* or download the free IRS2Go app for information on free tax return preparation.
- **MilTax.** Members of the U.S. Armed Forces and qualified veterans may use MilTax, a free tax service offered by the Department of Defense through Military OneSource. For more information, go to *MilitaryOneSource* (*MilitaryOneSource.mil/MilTax*).

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

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

- The *Earned Income Tax Credit Assistant* (*IRS.gov/EITCAssistant*) determines if you're eligible for the earned income credit (EITC).
- The *Online EIN Application* (*IRS.gov/EIN*) helps you get an employer identification number (EIN) at no cost.
- The *Tax Withholding Estimator* (*IRS.gov/W4App*) makes it easier for you to estimate the federal income tax you want your employer to withhold from your paycheck. This is tax withholding. See how your withholding affects your refund, take-home pay, or tax due.
- The *Sales Tax Deduction Calculator* (*IRS.gov/SalesTax*) figures the amount you can claim if you itemize deductions on Schedule A (Form 1040).

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

- *IRS.gov/Help*: A variety of tools to help you get answers to some of the most common tax questions.
- *IRS.gov/ITA*: The Interactive Tax Assistant, a tool that will ask you questions and, based on your input, provide answers on a number of tax topics.
- *IRS.gov/Forms*: Find forms, instructions, and publications. You will find details on the most recent tax changes and interactive links to help you find answers to your questions.
- You may also be able to access tax information in your e-filing software.

Need someone to prepare your tax return? There are various types of tax return preparers, including enrolled agents, certified public accountants (CPAs), accountants, and many others who

don't have professional credentials. If you choose to have someone prepare your tax return, choose that preparer wisely. A paid tax preparer is:

- Primarily responsible for the overall substantive accuracy of your return,
- Required to sign the return, and
- Required to include their preparer tax identification number (PTIN).

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

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

Business tax account. If you are a sole proprietor, a partnership, an S corporation, a C corporation, or a single-member limited liability company (LLC), you can view your tax information on record with the IRS and do more with a business tax account. Go to *IRS.gov/BusinessAccount* for more information.

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

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

- *Youtube.com/irsvideos*.
- *Youtube.com/irsvideosASL*.

Over-the-Phone Interpreter (OPI) Service. The IRS offers the OPI Service to taxpayers needing language interpretation. The OPI Service is available at Taxpayer Assistance Centers (TACs), most IRS offices, and every VITA/TCE tax return site. This service is available in Spanish, Mandarin, Cantonese, Korean, Vietnamese, Russian, and Haitian Creole.

Accessibility Helpline available for taxpayers with disabilities. Taxpayers who need information about accessibility services can call 833-690-0598. The Accessibility Helpline can answer questions related to current and future accessibility products and services available in alternative media formats (for example, braille-ready, large print, audio, etc.). The Accessibility Helpline does not have access to your IRS account. For help with tax law, refunds, or account-related issues, go to *IRS.gov/LetUsHelp*.

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

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

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

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

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

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

IRS eBooks have been tested using Apple's iBooks for iPad. Our eBooks haven't been tested on other dedicated eBook readers, and eBook functionality may not operate as intended.

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

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

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

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

Using direct deposit. The safest and easiest way to receive a tax refund is to *e-file* and choose direct deposit, which securely and electronically transfers your refund directly into your financial account. Direct deposit also avoids the possibility that your check could be lost, stolen, destroyed, or returned undeliverable to the IRS. Eight in 10 taxpayers use direct deposit to receive their refunds. If you don't have a bank account, go to *IRS.gov/DirectDeposit* for more information on where to find a bank or credit union that can open an account online.

Reporting and resolving your tax-related identity theft issues.

- Tax-related identity theft happens when someone steals your personal information to commit tax fraud. Your taxes can be affected if your SSN is used to file a fraudulent return or to claim a refund or credit.
- The IRS doesn't initiate contact with taxpayers by email, text messages (including shortened links), telephone calls, or social media channels to request or verify personal or financial information. This includes requests for personal identification numbers (PINs), passwords, or similar information for credit cards, banks, or other financial accounts.
- Go to *IRS.gov/IdentityTheft*, the IRS Identity Theft Central webpage, for information on identity theft and data security protection for taxpayers, tax professionals, and businesses. If your SSN has been lost or stolen or you suspect you're a victim of tax-related identity theft, you can learn what steps you should take.
- Get an Identity Protection PIN (IP PIN). IP PINs are six-digit numbers assigned to taxpayers to help prevent the misuse of their SSNs on fraudulent federal income tax returns. When you have an IP PIN, it prevents someone else from filing a tax return with your SSN. To learn more, go to *IRS.gov/IPPIN*.

Ways to check on the status of your refund.

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

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

Making a tax payment. The IRS recommends paying electronically whenever possible. Options to pay electronically are included in the list below. Payments of U.S. tax must be remitted to the IRS in U.S. dollars. *Digital assets* are **not** accepted. Go to *IRS.gov/Payments* for information on how to make a payment using any of the following options.

- *IRS Direct Pay*: Pay taxes from your bank account. It's free and secure, and no sign-in is required. You can change or cancel within 2 days of scheduled payment.

- *Debit Card, Credit Card, or Digital Wallet*: Choose an approved payment processor to pay online or by phone.
- *Electronic Funds Withdrawal*: Schedule a payment when filing your federal taxes using tax return preparation software or through a tax professional.
- *Electronic Federal Tax Payment System*: This is the best option for businesses. Enrollment is required.
- *Check or Money Order*: Mail your payment to the address listed on the notice or instructions.
- *Cash*: You may be able to pay your taxes with cash at a participating retail store.
- *Same-Day Wire*: You may be able to do same-day wire from your financial institution. Contact your financial institution for availability, cost, and time frames.

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

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

- Apply for an *online payment agreement* (*IRS.gov/OPA*) to meet your tax obligation in monthly installments if you can't pay your taxes in full today. Once you complete the online process, you will receive immediate notification of whether your agreement has been approved.
- Use the *Offer in Compromise Pre-Qualifier* to see if you can settle your tax debt for less than the full amount you owe. For more information on the Offer in Compromise program, go to *IRS.gov/OIC*.

Filing an amended return. Go to *IRS.gov/1040X* for information and updates.

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

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

Understanding an IRS notice or letter you've received. Go to *IRS.gov/Notices* to find additional information about responding to an IRS notice or letter.

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

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

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

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

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

What Is the Taxpayer Advocate Service?

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

How Can TAS Help Me?

TAS can help you resolve problems that you haven't been able to resolve with the IRS on your own. Always try to resolve your problem with the IRS first, but if you can't, then come to TAS. ***Our services are free***.

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

How Do I Contact TAS?

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

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

What Are My Rights as a Taxpayer?

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

■

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To help us develop a more useful index, please let us know if you have ideas for index entries. See "Comments and Suggestions" in the "Introduction" for the ways you can reach us.

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Where To File

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