

Purpose of This Package

Use this package to figure and pay your estimated tax. **If you are not required to make estimated tax payments for 1998, you may discard this package.** But before you discard this package, be sure to consider whether you need to use the Form 1040-V included in this package (explained below).

Estimated tax is the method used to pay tax on income that is not subject to withholding (for example, earnings from self-employment, interest, dividends, rents, alimony, etc.). In addition, if you do not elect voluntary withholding, you should make estimated tax payments on unemployment compensation and the taxable part of your social security benefits. See the 1997 instructions for your tax return for more details on income that is taxable.

The estimated tax worksheet on page 4 will help you figure the correct amount to pay. The payment vouchers in this package are for crediting your estimated tax payments to your account correctly. Use the **Record of Estimated Tax Payments** on page 5 to keep track of the payments you have made and the number and amount of your remaining payments.

The payment vouchers are preprinted with your name, address, and social security number. If your **name** or **social security number** is not correct, please make the needed changes on the vouchers. Cross out the name and social security number of a deceased or divorced spouse.

DO NOT use the vouchers in this package to notify the IRS of a **change of address**. If you have a new address, complete **Form 8822**, Change of Address, and send it to the Internal Revenue Service Center at the address shown in the Form 8822 instructions. The service center will update your record and send you new preprinted payment vouchers.

Note: *Continue to use your old preprinted payment vouchers to make payments of estimated tax until you receive the new vouchers. Please do not correct the address on the old vouchers.*

Form 1040-V Included in This Package

We have included **Form 1040-V**, Payment Voucher, and its instructions with your estimated tax vouchers. Please use Form 1040-V when sending in your payment of any balance due on line 64d of your **1997** Form 1040. However, if you do not have a balance due on your **1997** Form 1040 or you file Form 1040A, you should discard the Form 1040-V in this package.

Caution: *Do not use Form 1040-V to make any 1998 estimated tax payments. Payments made with Form 1040-V will be credited only to your 1997 tax.*

Who Must Make Estimated Tax Payments

Generally, you must make estimated tax payments if you expect to owe at least \$1,000 in tax for 1998 (after subtracting your withholding and credits) and you expect your withholding and credits to be less than the **smaller** of:

1. 90% of the tax shown on your 1998 tax return, or
2. The tax shown on your 1997 tax return.

However, if you did not file a 1997 tax return or that return did not cover all 12 months, item 2 does not apply.

For this purpose, include household employment taxes when figuring the tax shown on your tax return, but **only** if **either** of the following is true:

- You will have Federal income tax withheld from wages, pensions, annuities, gambling winnings, or other income, **or**

- You would be required to make estimated tax payments to avoid a penalty even if you did not include household employment taxes when figuring your estimated tax.

Exception. You do not have to pay estimated tax if you were a U.S. citizen or resident alien for all of 1997 and you had no tax liability for the full 12-month 1997 tax year.

The estimated tax rules apply to:

- U.S. citizens and residents,
- Residents of Puerto Rico, the Virgin Islands, Guam, the Commonwealth of the Northern Mariana Islands, and American Samoa, and
- Nonresident aliens (use Form 1040-ES (NR)).

If you also receive salaries and wages, you may be able to avoid having to make estimated tax payments by asking your employer to take more tax out of your earnings. To do this, file a new **Form W-4**, Employee's Withholding Allowance Certificate, with your employer.

You can also choose to have Federal income tax withheld from certain government payments. For details, see **Form W-4V**, Voluntary Withholding Request.

Caution: *You may not make joint estimated tax payments if you or your spouse is a nonresident alien, you are separated under a decree of divorce or separate maintenance, or you and your spouse have different tax years.*

Additional Information You May Need

Most of the information you will need can be found in:

Pub. 505, Tax Withholding and Estimated Tax.

Other available information:

- **Pub. 553**, Highlights of 1997 Tax Changes.
- Instructions for the 1997 Form 1040 or 1040A.
- **What's Hot** at www.irs.ustreas.gov.

For details on how to get forms and publications, see page 4 of the instructions for Form 1040 or 1040A.

If you have tax questions, call 1-800-829-1040 for assistance.

Tax Law Changes Effective for 1998

Use your 1997 tax return as a guide in figuring your 1998 estimated tax, but be sure to consider the changes noted in this section. For more information on changes that may affect your 1998 estimated tax, see Pub. 553.

Estimated tax payments of household employment taxes. Beginning in 1998, you must **include** household employment taxes when figuring your estimated tax payments if **either** of the following applies for the year:

- You will have Federal income tax withheld from wages, pensions, annuities, gambling winnings, or other income, **or**
- You would be required to make estimated tax payments (to avoid a penalty) even if you **did not** include household employment taxes when figuring your estimated tax.

Increase in amount of tax exempt from estimated tax requirements. Beginning in 1998, the requirement to make estimated tax payments (to avoid a penalty) will not apply unless the tax you owe, after subtracting withholding and other credits, is at least \$1,000.

Modification of estimated tax safe harbor for some taxpayers. For 1998, the estimated tax safe harbor that is based on the tax shown on the prior year tax return is the same for all taxpayers (except farmers and fishermen), regardless of adjusted gross income (AGI). That safe harbor is 100% of the tax shown on the 1997 tax return.

Child tax credit. For 1998, you may be entitled to a \$400 credit for each of your dependent children who is under age 17 on December 31, 1998. The credit is subject to limits based on your tax, and a phaseout, which begins when your modified AGI exceeds \$75,000 (\$110,000 if married filing jointly or qualifying widow(er); \$55,000 if married filing separately). Above this level, the credit is reduced by \$50 for each \$1,000 (or fraction thereof) of modified AGI.

Credits for higher education expenses. You may be able to claim the *Hope Scholarship Credit* for tuition and related expenses you pay in 1998 for yourself, your spouse, or dependents to enroll at or attend an eligible educational institution. This credit applies only to the first 2 years of postsecondary education. The student must be enrolled in a degree, certificate, or other program leading to a recognized credential at an eligible educational institution and must carry at least one-half of a normal full-time work load. The maximum credit per student is \$1,500 (100% of the first \$1,000 of qualified tuition and related expenses, plus 50% of the next \$1,000 of such expenses).

For qualified expenses paid after June 30, 1998, you may be able to claim the *Lifetime Learning Credit*. This credit does not require enrollment in a degree or other program and may be claimed for undergraduate, graduate, or professional degree expenses or for any course at an accredited institution of higher education that helps the student acquire or improve job skills. The credit is 20% of up to \$5,000 of qualified tuition and related expenses (the maximum credit per tax return is \$1,000).

These credits are available only for expenses paid during the tax year for an academic period beginning in that tax year and cannot be claimed for the cost of books, room and board, or similar expenses. You **cannot** claim either credit if you are married filing separately or you are claimed as a dependent on another person's 1998 tax return.

Each credit is subject to a limit based on your tax and is phased out ratably over a range that:

- Begins when your modified AGI exceeds \$40,000 (\$80,000 if married filing jointly or qualifying widow(er)), and
- Ends at \$50,000 (\$100,000 if married filing jointly or qualifying widow(er)).

Caution: *You may not claim both the Hope Scholarship Credit and the Lifetime Learning Credit on behalf of the same student in 1998. Also, you may not claim either of these credits for expenses incurred on behalf of a student in any year in which you also exclude distributions from an education IRA to pay higher education costs for that student.*

Student loan interest. You may be allowed to deduct up to \$1,000 for interest due after 1997 that is paid during 1998 on a qualified higher education loan you used to pay for education expenses for yourself, your spouse, or a dependent. A loan made by a related person is not a qualified loan. The deduction is allowed in arriving at AGI (i.e., you do not have to itemize deductions to claim it). The student must have been enrolled in a degree, certificate, or other program leading to a recognized credential at an eligible educational institution and must have carried at least one-half of a normal full-time work load. The deduction is allowed only during the first 60 months in which interest payments are required.

The deduction is phased out ratably over a range that:

- Begins when your modified AGI exceeds \$40,000 (\$60,000 if married filing jointly or qualifying widow(er)), and
- Ends at \$55,000 (\$75,000 if married filing jointly or qualifying widow(er)).

You **cannot** take this deduction if you are claimed as a dependent on another person's 1998 tax return or you are married filing a separate return.

IRA deduction increased or restored for some people covered by retirement plans. The income limits for claiming an IRA deduction for 1998 have been increased if you are covered

by a retirement plan. Under the new rules, the deduction is phased out ratably over a range that:

- Begins when your modified AGI exceeds \$30,000 (\$50,000 if married filing jointly or qualifying widow(er)), and
- Ends at \$40,000 (\$60,000 if married filing jointly or qualifying widow(er)).

Also, if your spouse is covered by a retirement plan but you are not, you are eligible beginning in 1998 to claim an IRA deduction (unless you are married filing a separate return). In this case, the maximum IRA deduction is phased out ratably over a range that begins at a modified AGI of \$150,000 and that ends at \$160,000.

Distributions from IRAs to pay for qualified higher education expenses or "first-time homebuyer" expenses. Beginning with distributions made after 1997, the 10% tax on an early distribution from an IRA will not apply if you use the distribution to pay for either of the following:

- Qualified higher education expenses for academic periods beginning after 1997 for yourself, your spouse, child, grandchild, stepchild, or step-grandchild for attendance at an accredited institution of higher education.
- Certain expenses incurred to buy, build, or rebuild a "first" home that is your main home, your spouse's main home, or the main home of a child, grandchild, or ancestor of yours or your spouse's. Distributions used for this purpose are subject to a lifetime limit of \$10,000. In most cases, a home is considered your "first" home if you had no present ownership in a main home during the 2-year period ending on the date you acquired your new home.

Foreign earned income exclusion. For 1998, the maximum foreign earned income exclusion amount has been increased to \$72,000.

Section 179 expense deduction increased. For 1998, the deduction to expense certain property under section 179 generally has been increased to \$18,500.

Self-employed health insurance deduction increased. For 1998, the self-employed health insurance deduction is increased to 45% of health insurance expenses.

Matching contributions to 401(k) plans of self-employed individuals. Generally, matching contributions made for tax years after 1997 to 401(k) plans of self-employed persons are not treated as elective employer contributions and therefore are not subject to the \$10,000 annual limit on elective contributions.

Welfare-to-work credit. Employers that pay wages to long-term family assistance recipients may qualify for the welfare-to-work credit. This new credit is based on wages paid to qualified individuals who begin work after December 31, 1997. For more details, see **Form 8861**, Welfare-to-Work Credit.

Income averaging for farmers. Starting in 1998, farmers may elect to average farm income over the 3 prior tax years. This election does not affect the computation of self-employment tax.

Standard deduction for 1998. If you do not itemize your deductions, you may take the 1998 standard deduction listed below:

Filing Status	Standard Deduction
Married filing jointly or Qualifying widow(er)	\$7,100
Head of household	\$6,250
Single	\$4,250
Married filing separately	\$3,550

However, if you can be claimed as a dependent on another person's 1998 return, your standard deduction is the greater of:

- \$700, or
- Your earned income plus \$250 (up to the standard deduction amount).

(continued on page 3)

An additional amount is added to the standard deduction if:

- 1. You are an unmarried individual (single or head of household) and are:
 - 65 or older or blind \$1,050
 - 65 or older and blind \$2,100
- 2. You are a married individual (filing jointly or separately) or a qualifying widow(er) and are:
 - 65 or older or blind \$850
 - 65 or older and blind \$1,700
 - Both spouses 65 or older \$1,700*
 - Both spouses 65 or older and blind \$3,400*

* If married filing separately, these amounts apply only if you can claim an exemption for your spouse.

To Figure Your Estimated Tax Use:

- The **1998 Estimated Tax Worksheet** on page 4.
- The instructions below for the worksheet on page 4.
- The **1998 Tax Rate Schedules** on page 5.
- Your 1997 tax return and instructions as a guide to figuring your income, deductions, and credits (but be sure to consider the tax law changes noted earlier).

If you receive your income unevenly throughout the year (e.g., you operate your business on a seasonal basis), you may be able to lower or eliminate the amount of your required estimated tax payment for one or more periods by using the annualized income installment method. See Pub. 505 for details.

To amend or correct your estimated tax, see **Amending Estimated Tax Payments** on this page.

Instructions for Worksheet on Page 4

Line 1—Use your 1997 tax return and instructions as a guide to figuring the adjusted gross income you expect in 1998 (but be sure to consider the tax law changes noted earlier). For more details on figuring your adjusted gross income, see **Expected Adjusted Gross Income** in Pub. 505. If you are self-employed, be sure to take into account the deduction for one-half of your self-employment tax.

Line 7—Additional Taxes. Enter additional taxes from **Form 4972**, Tax on Lump-Sum Distributions, or **Form 8814**, Parents' Election To Report Child's Interest and Dividends.

Line 9—Credits. See the 1997 Form 1040, lines 40 through 45, or Form 1040A, lines 24a, 24b, and 24c, and the related instructions.

Line 11—Self-Employment Tax. If you and your spouse make joint estimated tax payments and you both have self-employment income, figure the self-employment tax for each of you separately. Enter the total on line 11. When figuring your estimate of 1998 net earnings from self-employment, be sure to use only 92.35% of your total net profit from self-employment.

Line 12—Other Taxes. Except as noted below, enter any other taxes, such as alternative minimum tax, tax on accumulation distribution of trusts, tax on a distribution from an MSA, and the tax on early distributions from (a) a qualified retirement plan (including your IRA), (b) an annuity, or (c) a modified endowment contract entered into after June 20, 1988.

Include household employment taxes on line 12 if **either** of the following is true:

- You will have Federal income tax withheld from wages, pensions, annuities, gambling winnings, or other income, **or**
- You would be required to make estimated tax payments (to avoid a penalty) even if you did not include household employment taxes when figuring your estimated tax.

Do not include tax on recapture of a Federal mortgage subsidy, social security and Medicare tax on unreported tip income, or uncollected employee social security and Medicare or

RRTA tax on tips or group-term life insurance. These taxes are not required to be paid until your income tax return is due (not including extensions).

Payment Due Dates

You may pay all of your estimated tax by April 15, 1998, or in four equal amounts by the dates shown below:

- 1st payment April 15, 1998
- 2nd payment June 15, 1998
- 3rd payment Sept. 15, 1998
- 4th payment Jan. 15, 1999*

* You do not have to make the payment due January 15, 1999, if you file your 1998 tax return by February 1, 1999, **AND** pay the entire balance due with your return.

Note: *Payments are due by the dates indicated whether or not you are outside the United States and Puerto Rico.*

If, after March 31, 1998, you have a large change in income, deductions, additional taxes, or credits that requires you to start making estimated tax payments, you should figure the amount of your estimated tax payments by using the annualized income installment method, as explained in Pub. 505. Although your payment due dates will be the same as shown above, the payment amounts will vary based on your income, deductions, additional taxes, and credits for the months ending before each payment due date. As a result, this method may allow you to skip or lower the amount due for one or more payments. If you use the annualized income installment method, be sure to file **Form 2210**, Underpayment of Estimated Tax by Individuals, Estates, and Trusts, with your 1998 tax return, even if no penalty is owed.

Farmers and fishermen. If at least two-thirds of your gross income for 1997 or 1998 is from farming or fishing, you may do one of the following:

- Pay all of your estimated tax by January 15, 1999, or
- File your 1998 Form 1040 by March 1, 1999, and pay the total tax due. In this case, 1998 estimated payments are not required.

Fiscal year taxpayers. You are on a fiscal year if your 12-month tax period ends on any day except December 31. Due dates for fiscal year taxpayers are the 15th day of the 4th, 6th, and 9th months of your current fiscal year and the 1st month of the following fiscal year. If any payment date falls on a Saturday, Sunday, or legal holiday, use the next business day.

Amending Estimated Tax Payments

To change or amend your estimated payments, refigure your total estimated payments due (line 16 of the worksheet on page 4). Then use the worksheets under **Amended estimated tax** in chapter 2 of Pub. 505 to figure the payment due for each remaining payment period. If an estimated tax payment for a previous period is less than one-fourth of your amended estimated tax, you may owe a penalty when you file your return.

When a Penalty Is Applied

In some cases, you may owe a penalty when you file your return. The penalty is imposed on each underpayment for the number of days it remains unpaid. A penalty may be applied if you did not pay enough estimated tax for the year, or you did not make the payments on time or in the required amount. A penalty may apply even if you have an overpayment on your tax return.

The penalty may be waived under certain conditions. See Pub. 505 for details.

(continued on page 6)

1998 Estimated Tax Worksheet (keep for your records)

<p>1 Enter amount of adjusted gross income you expect in 1998 (see instructions)</p>	1		
<p>2 • If you plan to itemize deductions, enter the estimated total of your itemized deductions. Caution: If line 1 above is over \$124,500 (\$62,250 if married filing separately), your deduction may be reduced. See Pub. 505 for details. • If you do not plan to itemize deductions, see Standard deduction for 1998 on page 2, and enter your standard deduction here.</p>	2		
<p>3 Subtract line 2 from line 1</p>	3		
<p>4 Exemptions. Multiply \$2,700 by the number of personal exemptions. If you can be claimed as a dependent on another person's 1998 return, your personal exemption is not allowed. Caution: If line 1 above is over \$186,800 (\$155,650 if head of household; \$124,500 if single; \$93,400 if married filing separately), see Pub. 505 to figure the amount to enter</p>	4		
<p>5 Subtract line 4 from line 3</p>	5		
<p>6 Tax. Figure your tax on the amount on line 5 by using the 1998 Tax Rate Schedules on page 5. DO NOT use the Tax Table or the Tax Rate Schedules in the 1997 Form 1040 or Form 1040A instructions. Caution: If you have a net capital gain, see Pub. 505 to figure the tax</p>	6		
<p>7 Additional taxes (see instructions)</p>	7		
<p>8 Add lines 6 and 7</p>	8		
<p>9 Credits (see instructions). Do not include any income tax withholding on this line</p>	9		
<p>10 Subtract line 9 from line 8. Enter the result, but not less than zero</p>	10		
<p>11 Self-employment tax (see instructions). Estimate of 1998 net earnings from self-employment \$..... ; if \$68,400 or less, multiply the amount by 15.3%; if more than \$68,400, multiply the amount by 2.9%, add \$8,481.60 to the result, and enter the total. Caution: If you also have wages subject to social security tax, see Pub. 505 to figure the amount to enter</p>	11		
<p>12 Other taxes (see instructions)</p>	12		
<p>13a Add lines 10 through 12</p>	13a		
<p>b Earned income credit and credit from Form 4136</p>	13b		
<p>c Subtract line 13b from line 13a. Enter the result, but not less than zero. THIS IS YOUR TOTAL 1998 ESTIMATED TAX ▶</p>	13c		
<p>14a Multiply line 13c by 90% (66⅔% for farmers and fishermen)</p>	14a		
<p>b Enter the tax shown on your 1997 tax return</p>	14b		
<p>c Enter the smaller of line 14a or 14b. THIS IS YOUR REQUIRED ANNUAL PAYMENT TO AVOID A PENALTY ▶ Caution: Generally, if you do not prepay (through income tax withholding and estimated tax payments) at least the amount on line 14c, you may owe a penalty for not paying enough estimated tax. To avoid a penalty, make sure your estimate on line 13c is as accurate as possible. Even if you pay the required annual payment, you may still owe tax when you file your return. If you prefer, you may pay the amount shown on line 13c. For more details, see Pub. 505.</p>	14c		
<p>15 Income tax withheld and estimated to be withheld during 1998 (including income tax withholding on pensions, annuities, certain deferred income, etc.)</p>	15		
<p>16 Subtract line 15 from line 14c. (Note: If zero or less, or line 13c minus line 15 is less than \$1,000, stop here. You are not required to make estimated tax payments.)</p>	16		
<p>17 If the first payment you are required to make is due April 15, 1998, enter ¼ of line 16 (minus any 1997 overpayment that you are applying to this installment) here and on your payment voucher(s)</p>	17		

1998 Tax Rate Schedules

Caution: Do not use these Tax Rate Schedules to figure your 1997 taxes. Use only to figure your 1998 estimated taxes.

Single—Schedule X

If line 5 is:		The tax is:	of the amount over—
Over—	But not over—		
\$0	\$25,350	..... 15%	\$0
25,350	61,400	\$3,802.50 + 28%	25,350
61,400	128,100	13,896.50 + 31%	61,400
128,100	278,450	34,573.50 + 36%	128,100
278,450	.....	88,699.50 + 39.6%	278,450

Head of household—Schedule Z

If line 5 is:		The tax is:	of the amount over—
Over—	But not over—		
\$0	\$33,950	..... 15%	\$0
33,950	87,700	\$5,092.50 + 28%	33,950
87,700	142,000	20,142.50 + 31%	87,700
142,000	278,450	36,975.50 + 36%	142,000
278,450	.....	86,097.50 + 39.6%	278,450

Married filing jointly or Qualifying widow(er)—Schedule Y-1

If line 5 is:		The tax is:	of the amount over—
Over—	But not over—		
\$0	\$42,350	..... 15%	\$0
42,350	102,300	\$6,352.50 + 28%	42,350
102,300	155,950	23,138.50 + 31%	102,300
155,950	278,450	39,770.00 + 36%	155,950
278,450	.....	83,870.00 + 39.6%	278,450

Married filing separately—Schedule Y-2

If line 5 is:		The tax is:	of the amount over—
Over—	But not over—		
\$0	\$21,175	..... 15%	\$0
21,175	51,150	\$3,176.25 + 28%	21,175
51,150	77,975	11,569.25 + 31%	51,150
77,975	139,225	19,885.00 + 36%	77,975
139,225	.....	41,935.00 + 39.6%	139,225

Record of Estimated Tax Payments (see page 4 for payment due dates)

Payment number	(a) Date	(b) Check or money order number	(c) Amount paid	(d) 1997 overpayment credit applied	(e) Total amount paid and credited (add (c) and (d))
1					
2					
3					
4					
Total					

How To Complete and Use the Estimated Tax Payment Voucher

There is a separate payment voucher for each due date. The due date is shown in the upper right corner. Please be sure you use the voucher with the correct due date for each payment you make. Complete and send in the voucher **only** if you are making a payment. To complete your voucher:

- Enter in the space provided on the payment voucher only the amount you are sending in. When making payments of estimated tax, be sure to take into account any 1997 overpayment that you choose to credit against your 1998 tax, but do not include the overpayment amount in this space.
- Enclose your payment, making the check or money order payable to: "Internal Revenue Service" (not "IRS").
- Write your social security number and "1998 Form 1040-ES" on your check or money order.
- Do not staple or attach your payment to the voucher.
- Fill in the **Record of Estimated Tax Payments** on page 5 for your files.

If you changed your name and made estimated tax payments using your old name, attach a statement to the front of your 1998 tax return. List all of the estimated tax payments you and your spouse made for 1998, the address where you made the payments, and the name(s) and social security number(s) under which you made the payments.

If you and your spouse plan to file separate returns, file separate payment vouchers instead of a joint voucher.

Where To File Your Estimated Tax Payment Voucher

Mail your payment voucher to the address shown on the right side of the payment voucher. Only the U.S. Postal Service can deliver to this address. Use the window envelopes that were included with the vouchers. **Do not** mail your tax return to this address. Also, do not mail your estimated tax payments to the address shown in the Form 1040 or 1040A instructions.

Note: *Residents of Guam and the Virgin Islands, mail your payment voucher to the appropriate address shown below.*

Guam:	Internal Revenue Service
Nonpermanent residents	P.O. Box 8318 Philadelphia, PA 19162-8318
Permanent residents*	Department of Revenue and Taxation Government of Guam P.O. Box 23607 GMF, GU 96921

* You must prepare separate vouchers for estimated income tax and self-employment tax payments. Send the income tax vouchers to the Guam address and the self-employment tax vouchers to the address for Guam nonpermanent residents shown above.

Virgin Islands:	Internal Revenue Service
Nonpermanent residents	P.O. Box 8318 Philadelphia, PA 19162-8318
Permanent residents*	V.I. Bureau of Internal Revenue 9601 Estate Thomas Charlotte Amalie St. Thomas, VI 00802

* You must prepare separate vouchers for estimated income tax and self-employment tax payments. Send the income tax vouchers to the Virgin Islands address and the self-employment tax vouchers to the address for Virgin Islands nonpermanent residents shown above.

Paperwork Reduction Act Notice. We ask for the information on the payment vouchers to carry out the Internal Revenue laws of the United States. You are required to give us the information. We need it to ensure that you are complying with these laws and to allow us to figure and collect the right amount of tax.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by Internal Revenue Code section 6103.

The time needed to complete the worksheets and prepare and file the payment vouchers will vary depending on individual circumstances. The estimated average time is: **Recordkeeping**, 1 hr., 19 min.; **Learning about the law**, 22 min.; **Preparing the worksheets and payment vouchers**, 49 min.; **Copying, assembling, and sending the payment voucher to the IRS**, 10 min. If you have comments concerning the accuracy of these time estimates or suggestions for making this package simpler, we would be happy to hear from you. You can write to the Tax Forms Committee, Western Area Distribution Center, Rancho Cordova, CA 95743-0001. **DO NOT** send the payment vouchers to this address. Instead, mail them to the address shown on the right side of the voucher.

