

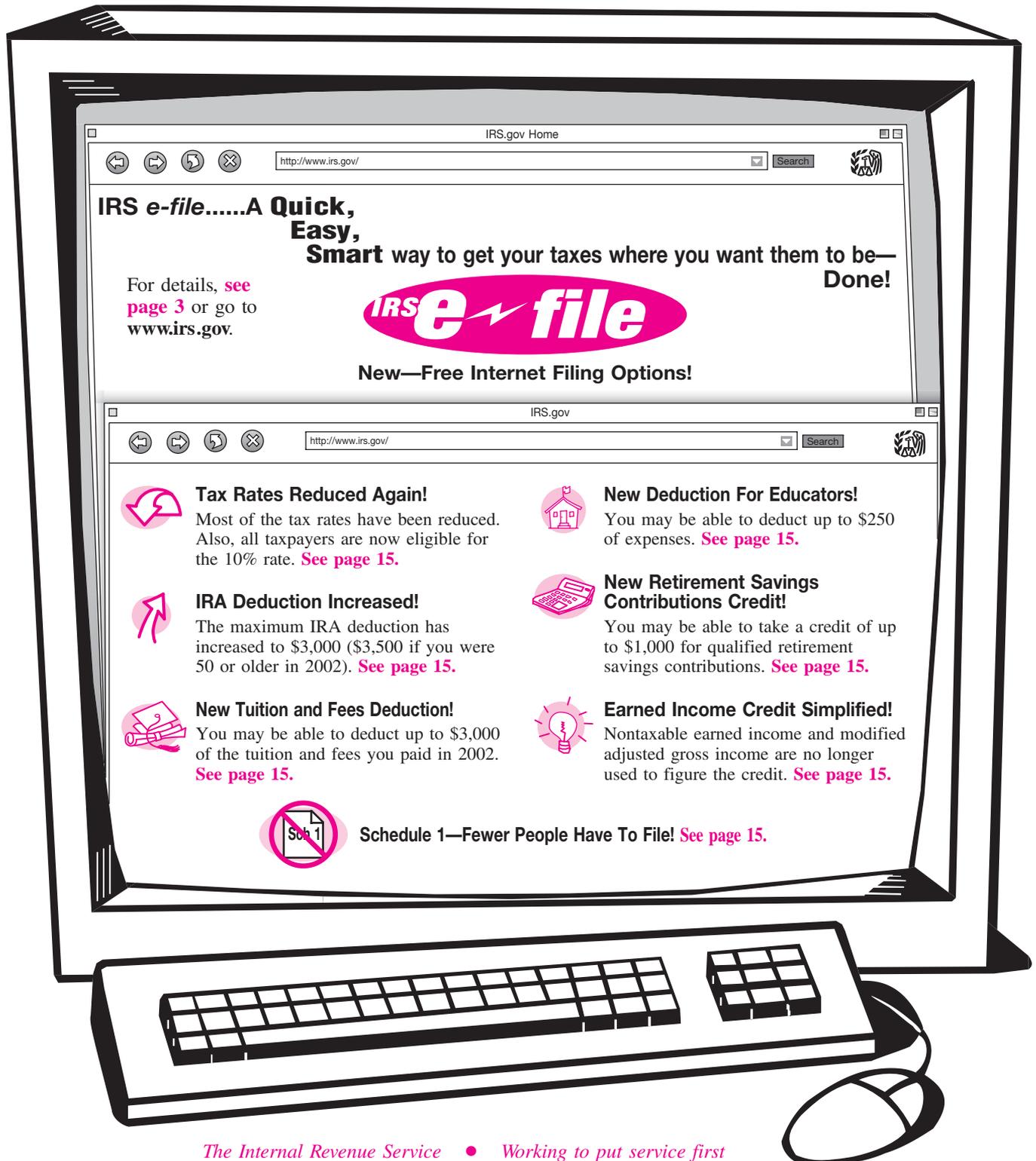


Department of the Treasury
Internal Revenue Service

www.irs.gov

2002 1040A

Forms and Instructions



The Internal Revenue Service • Working to put service first

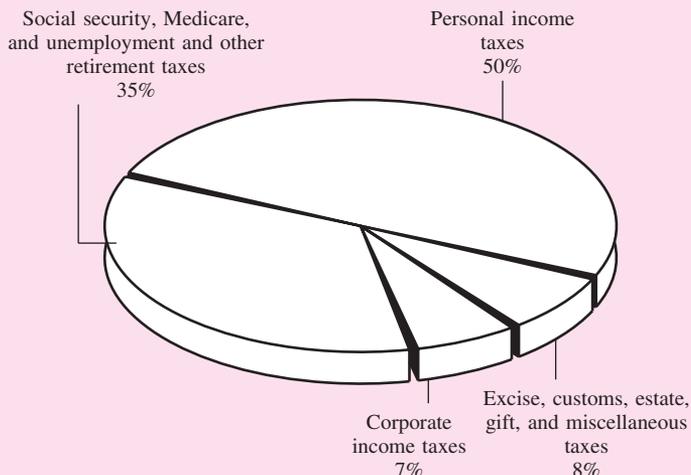
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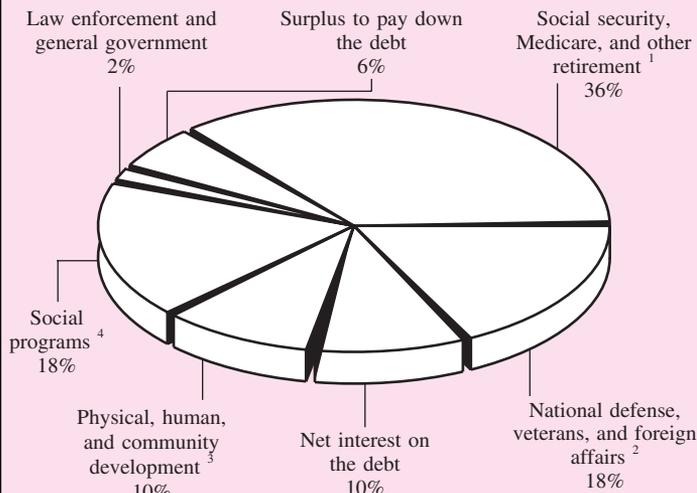
Major Categories of Federal Income and Outlays for Fiscal Year 2001

Income and Outlays. These pie charts show the relative sizes of the major categories of Federal income and outlays for fiscal year 2001.

Income



Outlays



On or before the first Monday in February of each year, the President is required to submit to the Congress a budget proposal for the fiscal year that begins the following October. The budget sets forth the President's proposed receipts, spending, and the surplus or deficit for the Federal Government. The plan includes recommendations for new legislation as well as recommendations to change, eliminate, and add programs. After receiving the President's proposal, the Congress reviews it and makes changes. It first passes a budget resolution setting its own targets for receipts, outlays, and surplus or deficit. Next, individual spending and revenue bills that are consistent with the goals of the budget resolution are enacted.

In fiscal year 2001 (which began on October 1, 2000, and ended on September 30, 2001), Federal income was \$2.0 trillion and outlays were \$1.9 trillion, leaving a surplus of \$0.1 trillion.

Footnotes for Certain Federal Outlays

1. Social security, Medicare, and other retirement: These programs provide income support for the retired and disabled and medical care for the elderly.

2. National defense, veterans, and foreign affairs: About 15% of outlays were to equip, modernize, and pay our armed forces and to fund other national defense activities; about 2% were for veterans benefits and services; and about 1% were for international activities, including military and economic

assistance to foreign countries and the maintenance of U.S. embassies abroad.

3. Physical, human, and community development: These outlays were for agriculture; natural resources; environment; transportation; aid for elementary and secondary education and direct assistance to college students; job training; deposit insurance, commerce and housing credit, and community development; and space, energy, and general science programs.

4. Social programs: About 12% of total outlays were for Medicaid, food stamps, temporary assistance for needy families, supplemental security income, and related programs; and 6% for health research and public health programs, unemployment compensation, assisted housing, and social services.

Note. The percentages on this page exclude undistributed offsetting receipts, which were \$55 billion in fiscal year 2001. In the budget, these receipts are offset against spending in figuring the outlay totals shown above. These receipts are for the

U.S. Government's share of its employee retirement programs, rents and royalties on the Outer Continental Shelf, and proceeds from the sale of assets.

The IRS Mission

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



New—Free Internet Filing Options!

Use the IRS Web Site, www.irs.gov, to access commercial tax preparation software and *e-file* services available at no cost to eligible taxpayers.

IRS *e-file* has:

- **Accuracy!** Your chance of getting an error notice from the IRS is significantly reduced.
- **Security!** Your privacy and security are assured.
- **Electronic Signatures!** Create your own personal identification number (PIN) and file a completely paperless return through your tax preparation software or tax professional. There is nothing to mail!
- **Proof of Acceptance!** You receive an electronic acknowledgement within 48 hours that the IRS has accepted your return for processing.
- **Fast Refunds!** You get your refund in half the time, even faster and safer with Direct Deposit—in as few as 10 days.
- **Electronic Payment Options!** Convenient, safe, and secure electronic payment options are available. *e-file* and *e-pay* your taxes in a single step. You can *e-pay* by authorizing an electronic funds withdrawal or by credit card. If you *e-file* before April 15, 2003, you may schedule an electronic funds withdrawal from your checking or savings account as late as April 15, 2003.
- **Federal/State *e-file*!** Prepare and file your Federal and state returns together and double the benefits you get from IRS *e-file*.

Get all the details on pages 4 and 5 or check out the IRS Web Site at www.irs.gov.

So Easy, No Wonder 47 Million People Use It.



- **New—Free Internet Filing Options**
- **Accurate**
- **Secure**
- **Paperless**

So easy, no wonder 47 million people use it! You can file electronically, sign electronically, and get your refund or even pay electronically. IRS *e-file* offers accurate, safe, and fast alternatives to filing on paper. IRS computers quickly and automatically check for errors or other missing information. This year, 99% of all forms and schedules can be *e-filed*. Even returns with a foreign address can be *e-filed*! The chance of an audit of an *e-filed* tax return is no greater than with a paper filed return. Forty-seven million taxpayers just like you filed their tax returns electronically using an IRS *e-file* option because of the many benefits:

- New—Free Internet Filing Options!
- Accuracy!
- Security!
- Electronic Signatures!
- Proof of Acceptance!
- Fast Refunds!
- Electronic Payment Options!
- Federal/State *e-file*!

Here's How You Can Participate in IRS *e-file*



Use an Authorized IRS *e-file* Provider. Many tax professionals can electronically file paperless returns for their clients. As a taxpayer, you have two options.

1. You can prepare your return, take it to an authorized IRS *e-file* provider, ask to sign it electronically using a five-digit self-selected personal identification number (PIN), and have the provider transmit it electronically to the IRS, or

2. You can have a tax professional prepare your return, sign it electronically using a five-digit self-selected PIN, and have the preparer transmit it for you electronically.

You will be asked to complete **Form 8879** to authorize the provider to enter your self-selected PIN on your return.

Depending on the provider and the specific services requested, a fee may be charged. To find an authorized IRS *e-file* provider near you, go to www.irs.gov or look for an "Authorized IRS *e-file* Provider" sign.

Use Your Personal Computer. A computer with a modem or Internet access is all you need to file your income tax return using IRS *e-file*. Best of all, when you use your personal computer, you can *e-file* your tax return from the comfort of your home any time of the day or night. Sign your return electronically using a five-digit self-selected PIN to complete the process. There is no signature form to submit or Forms W-2 to send in. IRS *e-file* is totally paperless! Within 48 hours of filing, you will receive confirmation that the IRS accepted your return for processing.

New—Free Internet Filing Options! More taxpayers can now prepare and *e-file* their individual income tax returns for free using commercial tax preparation software—accessible

through www.irs.gov or www.firstgov.gov. The IRS is partnering with the tax software industry to offer free preparation and filing services to a significant number of taxpayers. Security and privacy certificate programs will assure your tax data is safe and secure. To see if you qualify for these free services, visit the Free Internet Filing Homepage at www.irs.gov.

If you cannot use the free services, you can buy tax preparation software at various electronics stores or computer and office supply stores. You can also download software from the Internet or prepare and file your return completely on-line by using a tax preparation software package available on our Partner's Page at www.irs.gov.

Through Employers and Financial Institutions. Some businesses offer free *e-file* to their employees, members, or customers. Others offer it for a fee. Ask your employer or financial institution if they offer IRS *e-file* as an employee, member, or customer benefit.

Free Help With Your Return. Free help in preparing your return is available nationwide from IRS-trained volunteers. The Volunteer Income Tax Assistance (VITA) program is designed to help low-income taxpayers and the Tax Counseling for the Elderly (TCE) program is designed to assist taxpayers age 60 or older with their tax returns. Some locations offer free electronic filing and all volunteers will let you know about the credits and deductions you may be entitled to claim. For details, call us. See page 14 for the number. If you received a Federal income tax package in the mail, take it with you when you go for help. Also take a copy of your 2001 tax return (if available), all your Forms W-2 and 1099 for 2002, any other information about your 2002 income and expenses, and the social security number (or individual taxpayer identification number) for your spouse, your dependents, and yourself. Or to find the nearest AARP Tax-Aide site, visit AARP's Web Site at www.aarp.org/taxaide or call 1-888-227-7669.



Use a Telephone. For millions of eligible taxpayers, TeleFile is the easiest way to file. TeleFile allows you to file your simple Federal income tax return using a touch-tone telephone.

Only taxpayers who met the qualifications for Form 1040EZ in the prior year are eligible to receive the TeleFile Tax Package for the current year. A TeleFile Tax Package is automatically mailed to you if you are eligible. TeleFile is completely paperless—there are no forms to mail in. Just follow the instructions and complete the TeleFile Tax Record in the package, pick up a telephone, and call the toll-free number any time day or night. In seven states, you can file your Federal and state income tax returns together using TeleFile. Check your state instruction booklet for more information. TeleFile is filed directly with the IRS, usually in 10 minutes, and it's absolutely FREE. **Parents: If your children receive a TeleFile Tax Package, please encourage them to use TeleFile.**

More About IRS *e-file* Benefits

All tax returns prepared electronically should be filed electronically. It's just a matter of clicking Send instead of Print! **Remember!** You get automatic confirmation within 48 hours that the IRS has accepted your *e-filed* income tax return for processing.

DIRECT DEPOSIT

Simple. Safe. Secure.

Fast Refunds! Choose Direct Deposit—a fast, simple, safe, secure way to have your Federal income tax refund deposited automatically into your checking or savings account. To choose Direct Deposit, the tax preparation software will prompt you to indicate on the refund portion of the electronic return the financial institution's routing

number, account number, and type of account—either checking or savings. However, if your check is payable through a financial institution different from the one at which you have your checking account, **do not** use the routing number on the check. Instead, contact your financial institution for the correct routing number. Taxpayers who file electronically receive their refunds in less than half the time paper filers do and with Direct Deposit—in as few as 10 days!

Electronic Signatures! Paperless filing is easier than you think and it's available to most taxpayers who file electronically—including those first-time filers who were 16 or older at the end of 2002. It's available to individuals who prepare their own returns using tax preparation software or those who use a tax professional. Regardless of the *e-filing* method you choose, you may be able to participate in the Self-Select PIN program. If you are married filing jointly, you and your spouse will each need to create a PIN and enter these PINs as your electronic signatures.

If using tax preparation software, the process includes completing your income tax return on your personal computer and when prompted, signing electronically. You will enter a five-digit PIN that will serve as your electronic signature. The five digits are any combination of five numbers you choose with one exception—you cannot use five zeros (00000). To verify your identity, the software will prompt you to enter your adjusted gross income (AGI) from your **originally** filed 2001 income tax return, if applicable. Do not use your AGI from an amended return (Form 1040X), math error notice from the IRS, etc. AGI is the amount shown on your 2001 Form 1040, line 33; Form 1040A, line 19; Form 1040EZ, line 4; and on the TeleFile Tax Record, line I. If you don't have your 2001 income tax return, call the IRS at 1-800-829-1040 to get a free transcript of your account. You will also be prompted to enter your date of birth (DOB). Make sure your DOB is accurate and matches the information on record with the Social Security Administration before you *e-file*. To do this, check your annual Social Security Statement.

If you use a self-select PIN, there's nothing to sign and nothing to mail—not even your Forms W-2. If you use a tax professional, ask to sign your return electronically! For more details on the Self-Select PIN program, visit the IRS Web Site at www.irs.gov.

Forms 8453 and 8453-OL. Your return is not complete without your signature. If you are not eligible or choose not to sign your return electronically, you must complete, sign, and file Form 8453 or Form 8453-OL, whichever applies.

You **cannot** participate in the Self-Select PIN program if you are a first-time filer under 16 at the end of 2002, **or** you are filing **Form 3115, 5713, 8283** (if a third-party signature is required), **8332, or 8609**. These forms must be attached to Form 8453 or Form 8453-OL.

Electronic Payment Options!

These payment options are convenient, safe, and secure methods for paying individual income taxes. There's no check to write, money order to buy, or voucher to mail! There are three paperless payment methods to choose from.

1. Electronic Funds Withdrawal. You can *e-file* and *e-pay* in a single step by authorizing an electronic funds withdrawal from your checking or savings account. This option is available using tax professionals, tax preparation software, and TeleFile. If you select this payment option, you will be prompted to enter your financial institution's routing number, your account number, and the account type (checking or savings). You can schedule the payment for withdrawal on a future date up to and including the tax return due date (April 15, 2003). Check with your financial institution to make sure that an electronic funds

withdrawal is allowed and to get the correct routing and account numbers.

2. Credit Card. You can also *e-file* and *e-pay* your taxes in a single step by authorizing a credit card payment. This option is available through some tax preparation software and tax professionals. If you *e-file* and *e-pay* your taxes using your personal computer, your tax preparation software will prompt you to enter your credit card information. Two other ways to pay by credit card are by telephone or Internet. For more information or to make a payment, you may contact the following service providers.

Official Payments Corporation
1-800-2PAY-TAXSM (1-800-272-9829)
1-877-754-4413 (Customer Service)
www.officialpayments.com

Link2Gov Corporation
1-888-PAY-1040SM (1-888-729-1040)
1-888-658-5465 (Customer Service)
www.PAY1040.com

Both service providers will accept all major credit cards: American Express® Card, Discover® Card, MasterCard® card, or Visa® card. You may use your credit card to pay: **(a)** tax due on Forms 1040, 1040A, 1040EZ; **(b)** estimated tax payments (Form 1040-ES); **(c)** tax you estimate as due on Form 4868; **(d)** installment agreement payments (for tax years 1999 and later); and **(e)** any balance due shown on an individual income tax return notice.



Service providers charge a convenience fee for credit card payments.

3. EFTPSTM *Electronic Federal Tax Payment System* (EFTPS) offers another way to pay your Federal taxes. Best of all, it's free and available to business and individual taxpayers. In fact, it's recommended for estimated tax payments and installment agreement payments. For details on how to enroll, visit www.eftps.gov or call EFTPS Customer Service at **1-800-555-4477 or 1-800-945-8400**.

Additional information about electronic payment options is available on our Partners Page at www.irs.gov.

Federal/State e-file!

File Federal and state tax returns together using *e-file* and double the benefits of *e-file*! The tax preparation software automatically transfers relevant data from the Federal income tax return to the state income tax return as the information is entered. Currently, 37 states and the District of Columbia participate in the Federal/State *e-file* program. To see a complete list of states, check the IRS Web Site at www.irs.gov.

Need More Time To File?

You can get an automatic 4-month extension of time to file your return if, by April 15, 2003, you do one of the following.

- File **Form 4868** by telephone any time from February 13 through April 15, 2003. Simply call toll-free 1-888-796-1074. You will need to provide your adjusted gross income from your 2001 return if you plan to make a payment using electronic funds withdrawal. You will be given a confirmation number at the end of the call for your records.

- *e-file* Form 4868 through your tax professional or by using tax preparation software.

This extension gives you through August 15, 2003, to *e-file* your return.

Tax Return Page References

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

Label (See page 21.) Use the IRS label. Otherwise, please print or type.	Your first name and initial Last name	OMB No. 1545-0085 Your social security number	
	If a joint return, spouse's first name and initial Last name	Spouse's social security number	
	Home address (number and street). If you have a P.O. box, see page 22.		Apt. no.
	City, town or post office, state, and ZIP code. If you have a foreign address, see page 22.		

FOR REFERENCE ONLY—DO NOT FILE

▲ Important! ▲

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

Presidential Election Campaign (See page 22.)

Note. Checking "Yes" will not change your tax or reduce your refund. Do you, or your spouse if filing a joint return, want \$3 to go to this fund? . . .

You Yes No Spouse Yes No

Filing status (Check only one box.)

1 <input type="checkbox"/> Single 2 <input type="checkbox"/> Married filing jointly (even if only one had income) 3 <input type="checkbox"/> Married filing separately. Enter spouse's SSN above and full name here. ▶ _____	4 <input type="checkbox"/> Head of household (with qualifying person). (See page 23.) If the qualifying person is a child but not your dependent, enter this child's name here. ▶ _____ 5 <input type="checkbox"/> Qualifying widow(er) with dependent child (year spouse died ▶ _____). (See page 24.)
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Exemptions

6a Yourself. If your parent (or someone else) can claim you as a dependent on his or her tax return, **do not** check box 6a.

6b Spouse

6c **Dependents:**

(1) First name	Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input checked="" type="checkbox"/> if qualifying child for child tax credit (see page 25)
				<input type="checkbox"/>

No. of boxes checked on 6a and 6b _____
 No. of children on 6c who:
 • lived with you _____
 • did not live with you due to divorce or separation (see page 26) _____
 Dependents on 6c not entered above _____
 Add numbers on lines above

d Total number of exemptions claimed.

Income

7 Wages, salaries, tips, etc. Attach Form(s) W-2.	7	(26)
8a Taxable interest. Attach Schedule 1 if required.	8a	(27)
b Tax-exempt interest. Do not include on line 8a.	8b	(27)
9 Ordinary dividends. Attach Schedule 1 if required.	9	(27)
10 Capital gain distributions (see page 27).	10	(27)
11a IRA distributions.	11a	(27)
11b Taxable amount (see page 27).	11b	(27)
12a Pensions and annuities.	12a	(28)
12b Taxable amount (see page 28).	12b	(28)
13 Unemployment compensation and Alaska Permanent Fund dividends.	13	(30)
14a Social security benefits.	14a	(30)
14b Taxable amount (see page 30).	14b	(30)
15 Add lines 7 through 14b (far right column). This is your total income .	15	

Adjusted gross income

16 Educator expenses (see page 30).	16	(30)
17 IRA deduction (see page 30).	17	(30)
18 Student loan interest deduction (see page 33).	18	(33)
19 Tuition and fees deduction (see page 33).	19	(33)
20 Add lines 16 through 19. These are your total adjustments .	20	
21 Subtract line 20 from line 15. This is your adjusted gross income .	21	

Tax Return Page References

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

Form 1040A (2002)

Page 2

Tax, credits, and payments	22 Enter the amount from line 21 (adjusted gross income). 22			
Standard Deduction for— • People who checked any box on line 23a or 23b or who can be claimed as a dependent, see page 34. • All others: Single, \$4,700 Head of household, \$6,900 Married filing jointly or Qualifying widow(er), \$7,850 Married filing separately, \$3,925	23a Check if: <input type="checkbox"/> You were 65 or older <input type="checkbox"/> Blind <input type="checkbox"/> Spouse was 65 or older <input type="checkbox"/> Blind } Enter number of boxes checked ▶ 23a <input style="width: 30px; height: 20px;" type="text"/>			
	b If you are married filing separately and your spouse itemizes deductions, see page 34 and check here ▶ 23b <input type="checkbox"/>			
	24 Enter your standard deduction (see left margin). 24	(34)		
	25 Subtract line 24 from line 22. If line 24 is more than line 22, enter -0-. 25			
	26 Multiply \$3,000 by the total number of exemptions claimed on line 6d. 26			
	27 Subtract line 26 from line 25. If line 26 is more than line 25, enter -0-. This is your taxable income . 27			
	28 Tax , including any alternative minimum tax (see page 35). 28	(35)		
	29 Credit for child and dependent care expenses. Attach Schedule 2. 29	(36)		
	30 Credit for the elderly or the disabled. Attach Schedule 3. 30	(36)		
	31 Education credits. Attach Form 8863. 31	(37)		
32 Retirement savings contributions credit. Attach Form 8880. 32	(38)			
33 Child tax credit (see page 38). 33	(38)			
34 Adoption credit. Attach Form 8839. 34	(40)			
35 Add lines 29 through 34. These are your total credits . 35				
36 Subtract line 35 from line 28. If line 35 is more than line 28, enter -0-. 36				
37 Advance earned income credit payments from Form(s) W-2. 37	(40)			
38 Add lines 36 and 37. This is your total tax . 38				
39 Federal income tax withheld from Forms W-2 and 1099. 39	(40)			
40 2002 estimated tax payments and amount applied from 2001 return. 40	(40)			
41 Earned income credit (EIC) . 41	(41)			
42 Additional child tax credit. Attach Form 8812. 42	(52)			
43 Add lines 39 through 42. These are your total payments . 43	(52)			
Refund	44 If line 43 is more than line 38, subtract line 38 from line 43. This is the amount you overpaid . 44	(52)		
Direct deposit? See page 52 and fill in 45b, 45c, and 45d.	45a Amount of line 44 you want refunded to you . 45a			
	b Routing number <input style="width: 100px; height: 20px;" type="text"/> ▶ c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings	(52)		
d Account number <input style="width: 100px; height: 20px;" type="text"/>				
46 Amount of line 44 you want applied to your 2003 estimated tax . 46	(53)			
Amount you owe	47 Amount you owe . Subtract line 43 from line 38. For details on how to pay, see page 53. 47	(53)		
48 Estimated tax penalty (see page 53). 48	(53)			
Third party designee	Do you want to allow another person to discuss this return with the IRS (see page 54)? <input type="checkbox"/> Yes. Complete the following. <input type="checkbox"/> No			
Designee's name ▶ <input style="width: 100px;" type="text"/>	Phone no. ▶ ()	Personal identification number (PIN) ▶ <input style="width: 40px;" type="text"/>		
Sign here	Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and accurately list all amounts and sources of income I received during the tax year. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.			
Joint return? See page 22. Keep a copy for your records.	Your signature <input style="width: 100px;" type="text"/>	Date <input style="width: 40px;" type="text"/>	Your occupation <input style="width: 100px;" type="text"/>	Daytime phone number ()
	Spouse's signature. If a joint return, both must sign.	Date <input style="width: 40px;" type="text"/>	Spouse's occupation <input style="width: 100px;" type="text"/>	<div style="background-color: #cccccc; width: 100%; height: 20px;"></div>
Paid preparer's use only	Preparer's signature <input style="width: 100px;" type="text"/>	Date <input style="width: 40px;" type="text"/>	Check if self-employed <input type="checkbox"/>	Preparer's SSN or PTIN <input style="width: 40px;" type="text"/>
	Firm's name (or yours if self-employed), address, and ZIP code <input style="width: 100px;" type="text"/>	EIN <input style="width: 40px;" type="text"/>	Phone no. ()	

Form 1040A (2002)

IRS Customer Service Standards

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

- **Easier filing and payment options**
- **Access to information**
- **Accuracy**

- **Prompt refunds**
- **Initial contact resolution**
- **Canceling penalties**
- **Resolving problems**
- **Simpler forms**

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

Help With Unresolved Tax Issues

Office of the Taxpayer Advocate

Contacting Your Taxpayer Advocate

If you have attempted to deal with an IRS problem unsuccessfully, you should contact your Taxpayer Advocate.

The Taxpayer Advocate independently represents your interests and concerns within the IRS by protecting your rights and resolving problems that have not been fixed through normal channels.

While Taxpayer Advocates cannot change the tax law or make a technical tax decision, they can clear up problems that resulted from previous contacts and ensure that your case is given a complete and impartial review.

Handling Your Tax Problems

Your assigned personal advocate will listen to your point of view and will work with you to address your concerns. You can expect the advocate to provide you with:

- A “fresh look” at your new or on-going problem
- Timely acknowledgment
- The name and phone number of the individual assigned to your case
- Updates on progress
- Timeframes for action
- Speedy resolution
- Courteous service

Information You Should Be Prepared To Provide

- Your name, address, and social security number (or employer identification number)
- Your telephone number and hours you can be reached
- The type of tax return and year(s) involved
- A detailed description of your problem
- Your previous attempts to solve the problem and the office you contacted, and
- Description of the hardship you are facing (if applicable)

How To Contact Your Taxpayer Advocate

- Call the Taxpayer Advocate’s toll-free number: **1-877-777-4778**
- Call, write, or fax the Taxpayer Advocate office in your area (see **Pub. 1546** for addresses and phone numbers)
- TTY/TDD help is available by calling 1-800-829-4059

Quick and Easy Access to Tax Help and Forms

Note. If you live outside the United States, see **Pub. 54** to find out how to get help and forms.



Personal Computer

You can access the IRS Web Site 24 hours a day, 7 days a week, at **www.irs.gov** to:

- Access commercial tax preparation and *e-file* services available for FREE to eligible taxpayers
- Check the status of your 2002 refund
- Download forms, instructions, and publications
- Order IRS products on-line
- See answers to frequently asked tax questions
- Search publications on-line by topic or keyword
- Figure your withholding allowances using our W-4 calculator
- Send us comments or request help by e-mail
- Sign up to receive local and national tax news by e-mail

You can also reach us using File Transfer Protocol at **ftp.irs.gov**



Fax

You can get over 100 of the most requested forms and instructions 24 hours a day, 7 days a week, by fax. Just call **703-368-9694** from the telephone connected to the fax machine.

See page 10 for a partial list of the items available. For help with transmission problems, call **703-487-4608**.

Long-distance charges may apply.



Mail

You can order forms, instructions, and publications by completing the order blank on page 58. You should receive your order within 10 days after we receive your request.



Walk-In

You can pick up some of the most requested forms, instructions, and publications at many IRS offices, post offices, and libraries. Some grocery stores, copy centers, city and county

government offices, credit unions, and office supply stores have a collection of reproducible tax forms available to photocopy or print from a CD-ROM.



Phone

You can order forms and publications and receive automated information 24 hours a day, 7 days a week, by phone.

Forms and Publications

Call **1-800-TAX-FORM** (1-800-829-3676) to order current year forms, instructions, and publications, and prior year forms and instructions. You should receive your order within 10 days.

TeleTax Topics

Call **1-800-829-4477** to listen to pre-recorded messages covering about 150 tax topics. See pages 12 and 13 for a list of the topics.

Refund Information

You can check the status of your 2002 refund. See page 12 for details.



CD-ROM

Order **Pub. 1796**, Federal Tax Products on CD-ROM, and get:

- Current year forms, instructions, and publications
- Prior year forms, instructions, and publications
- Frequently requested tax forms that may be filled in electronically, printed out for submission, and saved for recordkeeping
- The Internal Revenue Bulletin

Buy the CD-ROM on the Internet at **www.irs.gov/cdorders** from the National Technical Information Service (NTIS) for \$22 (no handling fee) or call **1-877-CDFORMS** (1-877-233-6767) toll free to buy the CD-ROM for \$22 (plus a \$5 handling fee).

You can also get help in other ways—See page 56 for information.

Partial List of Forms Available by Fax

The following forms and instructions are available through our **Tax Fax** service 24 hours a day, 7 days a week. Just call **703-368-9694** from the telephone connected to the fax machine. Long-distance charges may apply. When you call, you will hear instructions on how to use the service. Select the option for getting forms. Then, enter the **Catalog Number** (Cat. No.) shown below for each item you want. When you hang up the phone, the fax will begin.

Name of Form or Instructions	Title of Form or Instructions	Cat. No.	No. of Pages	Name of Form or Instructions	Title of Form or Instructions	Cat. No.	No. of Pages
Form SS-4	Application for Employer Identification Number	16055	2	Schedule 3 (Form 1040A)	Credit for the Elderly or the Disabled for Form 1040A Filers	12064	2
Instr. SS-4		62736	6	Instr. Sch. 3		12059	4
Form W-4	Employee's Withholding Allowance Certificate	10220	2	Form 1040-ES	Estimated Tax for Individuals	11340	7
Form W-5	Earned Income Credit Advance Payment Certificate	10227	3	Form 1040EZ	Income Tax Return for Single and Joint Filers With No Dependents	11329	2
Form W-7	Application for IRS Individual Taxpayer Identification Number	10229	4	Form 1040X	Amended U.S. Individual Income Tax Return	11360	2
Form W-7A	Application for Taxpayer Identification Number for Pending U.S. Adoptions	24309	2	Instr. 1040X		11362	6
Form W-7P	Application for Preparer Tax Identification Number	26781	1	Form 2106	Employee Business Expenses	11700	2
Form W-9	Request for Taxpayer Identification Number and Certification	10231	3	Instr. 2106		64188	8
Instr. W-9		20479	4	Form 2106-EZ	Unreimbursed Employee Business Expenses	20604	2
Form W-10	Dependent Care Provider's Identification and Certification	10437	1	Form 2210	Underpayment of Estimated Tax by Individuals, Estates, and Trusts	11744	3
Form 1040	U.S. Individual Income Tax Return	11320	2	Instr. 2210		63610	6
Instr. 1040	Line Instructions for Form 1040	11325	38	Form 2441	Child and Dependent Care Expenses	11862	2
Instr. 1040	General Information for Form 1040	24811	26	Instr. 2441		10842	3
Tax Table and Tax Rate Sch.	Tax Table and Tax Rate Schedules (Form 1040)	24327	13	Form 2848	Power of Attorney and Declaration of Representative	11980	2
Schedules A&B (Form 1040)	Itemized Deductions & Interest and Ordinary Dividends	11330	2	Instr. 2848		11981	4
Instr. Sch. A&B		24328	8	Form 3903	Moving Expenses	12490	2
Schedule C (Form 1040)	Profit or Loss From Business (Sole Proprietorship)	11334	2	Form 4562	Depreciation and Amortization	12906	2
Instr. Sch. C		24329	9	Instr. 4562		12907	12
Schedule C-EZ (Form 1040)	Net Profit From Business (Sole Proprietorship)	14374	2	Form 4868	Application for Automatic Extension of Time To File U.S. Individual Income Tax Return	13141	4
Schedule D (Form 1040)	Capital Gains and Losses	11338	2	Form 4952	Investment Interest Expense Deduction	13177	2
Instr. Sch. D		24331	9	Form 5329	Additional Taxes on Qualified Plans (Including IRAs) and Other Tax-Favored Accounts	13329	2
Schedule D-1 (Form 1040)	Continuation Sheet for Schedule D	10424	2	Instr. 5329		13330	4
Schedule E (Form 1040)	Supplemental Income and Loss	11344	2	Form 8283	Noncash Charitable Contributions	62299	2
Instr. Sch. E		24332	6	Instr. 8283		62730	4
Schedule EIC (Form 1040A or 1040)	Earned Income Credit	13339	2	Form 8332	Release of Claim to Exemption for Child of Divorced or Separated Parents	13910	1
Schedule F (Form 1040)	Profit or Loss From Farming	11346	2	Form 8379	Injured Spouse Claim and Allocation	62474	2
Instr. Sch. F		24333	6	Form 8582	Passive Activity Loss Limitations	63704	3
Schedule H (Form 1040)	Household Employment Taxes	12187	2	Instr. 8582		64294	12
Instr. Sch. H		21451	8	Form 8606	Nondeductible IRAs	63966	2
Schedule J (Form 1040)	Farm Income Averaging	25513	1	Instr. 8606		25399	8
Instr. Sch. J		25514	7	Form 8615	Tax for Children Under Age 14 With Investment Income of More Than \$1,500	64113	1
Schedule R (Form 1040)	Credit for the Elderly or the Disabled	11359	2	Instr. 8615		28914	2
Instr. Sch. R		11357	4	Form 8812	Additional Child Tax Credit	10644	2
Schedule SE (Form 1040)	Self-Employment Tax	11358	2	Form 8814	Parents' Election To Report Child's Interest and Dividends	10750	2
Instr. Sch. SE		24334	4	Form 8815	Exclusion of Interest From Series EE and I U.S. Savings Bonds Issued After 1989	10822	2
Form 1040A	U.S. Individual Income Tax Return	11327	2	Form 8822	Change of Address	12081	2
Schedule 1 (Form 1040A)	Interest and Ordinary Dividends for Form 1040A Filers	12075	1	Form 8829	Expenses for Business Use of Your Home	13232	1
Schedule 2 (Form 1040A)	Child and Dependent Care Expenses for Form 1040A Filers	10749	2	Instr. 8829		15683	4
Instr. Sch. 2		30139	3	Form 8857	Request for Innocent Spouse Relief	24647	4
				Form 8862	Information To Claim Earned Income Credit After Disallowance	25145	2
				Instr. 8862		25343	2
				Form 8863	Education Credits	25379	3
				Form 8880	Credit for Qualified Retirement Savings Contributions	33394	2
				Form 9465	Installment Agreement Request	14842	2

Refund Information

You can check on the status of your 2002 refund if it has been at least 4 weeks from the date you filed your return (3 weeks if you filed electronically).

Be sure to have a copy of your 2002 tax return available because you will need to know the first social security number shown on your return and the **exact** whole-dollar amount of your refund. Do not send in a copy of your return unless asked to do so. You will also need to know your filing status. Then, do one of the following.

- Go to www.irs.gov, click on **Where's My Refund** then on **Go Get My Refund Status**.

- Call **1-800-829-4477** for automated refund information and follow the recorded instructions.

- Call **1-800-829-1954** during the hours shown on page 14.



Refunds are sent out weekly on Fridays. If you call to check the status of your refund and are not given the date it will be issued, please wait until the next week before calling back.

What Is TeleTax?

How Do You Use TeleTax?

Recorded Tax Information

Recorded tax information is available 24 hours a day, 7 days a week. Select the number of the topic you want to hear. Then, call **1-800-829-4477**. Have paper and pencil handy to take notes.

Topics by Personal Computer

TeleTax topics are also available using a personal computer and modem (go to www.irs.gov).

TeleTax Topics

All topics are available in Spanish.

Topic No.	Subject
IRS Help Available	
101	IRS services—Volunteer tax assistance, toll-free telephone, walk-in assistance, and outreach programs
102	Tax assistance for individuals with disabilities and the hearing impaired
103	Intro. to Federal taxes for small businesses/self-employed
104	Taxpayer Advocate Program—Help for problem situations
105	Public libraries—Tax information tapes and reproducible tax forms
IRS Procedures	
151	Your appeal rights
152	Refunds—How long they should take
153	What to do if you haven't filed your tax return
154	2002 Forms W-2 and Form 1099-R—What to do if not received
155	Forms and publications—How to order
156	Copy of your tax return—How to get one
157	Change of address—How to notify IRS

Topic No.	Subject
158	Ensuring proper credit of payments
159	Prior year(s) Form W-2—How to get a copy of
Collection	
201	The collection process
202	What to do if you can't pay your tax
203	Failure to pay child support and Federal nontax and state income tax obligations
204	Offers in compromise
205	Innocent spouse relief (and separation of liability and equitable relief)
Alternative Filing Methods	
251	Electronic signatures
252	Electronic filing
253	Substitute tax forms
254	How to choose a paid tax preparer
255	TeleFile
General Information	
301	When, where, and how to file
302	Highlights of tax changes
303	Checklist of common errors when preparing your tax return
304	Extensions of time to file your tax return
305	Recordkeeping
306	Penalty for underpayment of estimated tax
307	Backup withholding

Topic No.	Subject
308	Amended returns
309	Roth IRA contributions
310	Coverdell education savings accounts
311	Power of attorney information
312	Disclosure authorizations
313	Qualified tuition programs (QTPs)
Filing Requirements, Filing Status, and Exemptions	
351	Who must file?
352	Which form—1040, 1040A, or 1040EZ?
353	What is your filing status?
354	Dependents
355	Estimated tax
356	Decedents
357	Tax information for parents of kidnapped children
Types of Income	
401	Wages and salaries
402	Tips
403	Interest received
404	Dividends
405	Refunds of state and local taxes
406	Alimony received
407	Business income
408	Sole proprietorship
409	Capital gains and losses
410	Pensions and annuities
411	Pensions—The general rule and the simplified method
412	Lump-sum distributions

TeleTax Topics

(Continued)

Topic No.	Subject
413	Rollovers from retirement plans
414	Rental income and expenses
415	Renting vacation property and renting to relatives
416	Farming and fishing income
417	Earnings for clergy
418	Unemployment compensation
419	Gambling income and expenses
420	Bartering income
421	Scholarship and fellowship grants
422	Nontaxable income
423	Social security and equivalent railroad retirement benefits
424	401(k) plans
425	Passive activities—Losses and credits
426	Other income
427	Stock options
428	Roth IRA distributions
429	Traders in securities (information for Form 1040 filers)
430	Exchange of policyholder interest for stock
431	Sale of assets held for more than 5 years
Adjustments to Income	
451	Individual retirement arrangements (IRAs)
452	Alimony paid
453	Bad debt deduction
454	Tax shelters
455	Moving expenses
456	Student loan interest deduction
457	Tuition and fees deduction
458	Educator expense deduction
Itemized Deductions	
501	Should I itemize?
502	Medical and dental expenses
503	Deductible taxes
504	Home mortgage points
505	Interest expense
506	Contributions
507	Casualty and theft losses
508	Miscellaneous expenses
509	Business use of home
510	Business use of car
511	Business travel expenses
512	Business entertainment expenses
513	Educational expenses
514	Employee business expenses

Topic No.	Subject
515	Casualty, disaster, and theft losses
Tax Computation	
551	Standard deduction
552	Tax and credits figured by the IRS
553	Tax on a child's investment income
554	Self-employment tax
555	Ten-year tax option for lump-sum distributions
556	Alternative minimum tax
557	Tax on early distributions from traditional and Roth IRAs
558	Tax on early distributions from retirement plans
Tax Credits	
601	Earned income credit (EIC)
602	Child and dependent care credit
603	Credit for the elderly or the disabled
604	Advance earned income credit
605	Education credits
606	Child tax credits
607	Adoption credit
608	Excess social security and RRTA tax withheld
610	Retirement savings contributions credit
IRS Notices	
651	Notices—What to do
652	Notice of underreported income—CP 2000
653	IRS notices and bills, penalties, and interest charges
Basis of Assets, Depreciation, and Sale of Assets	
701	Sale of your home
703	Basis of assets
704	Depreciation
705	Installment sales
Employer Tax Information	
751	Social security and Medicare withholding rates
752	Form W-2—Where, when, and how to file
753	Form W-4—Employee's Withholding Allowance Certificate
754	Form W-5—Advance earned income credit
755	Employer identification number (EIN)—How to apply

Topic No.	Subject
756	Employment taxes for household employees
757	Form 941—Deposit requirements
758	Form 941—Employer's Quarterly Federal Tax Return
759	Form 940 and 940-EZ—Deposit requirements
760	Form 940 and Form 940-EZ—Employer's Annual Federal Unemployment Tax Returns
761	Tips—Withholding and reporting
762	Independent contractor vs. employee
Magnetic Media Filers—1099 Series and Related Information Returns	
801	Who must file magnetically
802	Applications, forms, and information
803	Waivers and extensions
804	Test files and combined Federal and state filing
805	Electronic filing of information returns
Tax Information for Aliens and U.S. Citizens Living Abroad	
851	Resident and nonresident aliens
852	Dual-status alien
853	Foreign earned income exclusion—General
854	Foreign earned income exclusion—Who qualifies?
855	Foreign earned income exclusion—What qualifies?
856	Foreign tax credit
857	Individual Taxpayer Identification Number—Form W-7
858	Alien tax clearance
Tax Information for Puerto Rico Residents (in Spanish only)	
901	Who must file a U.S. income tax return in Puerto Rico
902	Deductions and credits for Puerto Rico filers
903	Federal employment taxes in Puerto Rico
904	Tax assistance for Puerto Rico residents

Topic numbers are effective January 1, 2003.

Calling the IRS

If you cannot answer your question by using one of the methods listed on page 9, please call us for assistance at **1-800-829-1040**. You will not be charged for the call unless your phone company charges you for local calls. Our normal hours of operation are Monday through Friday from 7:00 a.m. to 10:00 p.m. local time. Beginning January 25, 2003, through April 12, 2003, assistance will also be available on Saturday from 10:00 a.m. to 3:00 p.m. local time. Assistance provided to callers from Alaska and Hawaii will be based on the hours of operation in the Pacific time zone.



If you want to check the status of your **2002 refund**, see **Refund Information** on page 12.

Before You Call

IRS representatives care about the quality of the service we provide to you, our customer. You can help us provide accurate, complete answers to your questions by having the following information available.

- The tax form, schedule, or notice to which your question relates.
 - The facts about your particular situation. The answer to the same question often varies from one taxpayer to another because of differences in their age, income, whether they can be claimed as a dependent, etc.
 - The name of any IRS publication or other source of information that you used to look for the answer.
- To maintain your account security, you may be asked for the following information, which you should also have available.
- Your social security number.
 - The amount of refund and filing status shown on your tax return.
 - The “Caller ID Number” shown at the top of any notice you received.
 - Your personal identification number (PIN) if you have one.
 - Your date of birth.
 - The numbers in your street address.
 - Your ZIP code.

If you are asking for an installment agreement to pay your tax, you will be asked for the highest amount you can pay each month and the date on which you can pay it.

Evaluation of Services Provided. The IRS uses several methods to evaluate the quality of this telephone service. One method is for a second IRS representative to sometimes listen in on or record telephone calls. Another is to ask some callers to complete a short survey at the end of the call.

Making the Call

Call **1-800-829-1040** (for TTY/TDD help, call 1-800-829-4059). We have redesigned our menus to allow callers with pulse or rotary dial telephones to speak their responses when requested to do so. First, you will be provided a series of options that will request touch-tone responses. If a touch tone response is not received, you will then hear a series of options and be asked to speak your selections. After your touch-tone or spoken response is received, the system will direct your call to the appropriate assistance. You can do the following within the system.

- Order tax forms and publications.
 - Find out what you owe.
 - Determine if we have adjusted your account or received payments you made.
 - Request a transcript of your account.
 - Find out where to send your tax return or payment.
 - Request more time to pay or set up a monthly installment agreement.
-

Before You Hang Up

If you do not fully understand the answer you receive, or you feel our representative may not fully understand your question, our representative needs to know this. He or she will be happy to take additional time to be sure your question is answered fully.

By law, you are responsible for paying your share of Federal income tax. If we should make an error in answering your question, you are still responsible for the payment of the correct tax. Should this occur, however, you will not be charged any penalty.

Before You Fill In Form 1040A—See How To Avoid Common Mistakes on page 55.



For details on the changes for 2002 and 2003, see **Pub. 553**.

What's New for 2002?

Free Internet Filing Options. Visit the Free Internet Filing Homepage at www.irs.gov to access commercial tax preparation software and *e-file* services available at no cost to eligible taxpayers.

Tax Rates Reduced. Most of the tax rates have decreased by ½% and a new 10% tax rate applies to all filers. The new rates are reflected in the Tax Table that begins on page 59.

Schedule 1—Fewer People Have To File! You may not have to file Schedule 1 if your taxable interest is \$1,500 or less and your ordinary dividends are \$1,500 or less. See the instructions for lines 8a and 9 of page 27.

Educator Expenses—New. If you were an educator, you may be able to deduct up to \$250 of expenses you paid even if you do not itemize your deductions. See the instructions for line 16 on page 30.

Tuition and Fees Deduction—New. You may be able to deduct up to \$3,000 of the qualified tuition and fees you paid in 2002 for yourself, your spouse, or your dependents. However, you cannot take this deduction if you can be claimed as a dependent on someone's tax return or if you claim an education credit on line 31 for the same student. See the instructions for line 19 that begin on page 33.

Retirement Savings Contributions Credit—New. You may be able to take a credit of up to \$1,000 for qualified retirement savings contributions. However, you cannot take this credit if your adjusted gross income (AGI) on line 22 is more than \$25,000 (\$37,500 if head of household; \$50,000 if married filing jointly). See the instructions for line 32 that begin on page 38.

Student Loan Interest Deduction. The 60-month limit on interest payments no longer applies and the modified AGI limit has increased. See the instructions for line 18 that begin on page 33.

IRA Deduction. You, and your spouse if filing jointly, may be able to deduct up to \$3,000 (\$3,500 if you were age 50 or older at the end of 2002). If you were covered by a retirement plan, you may be able to take an IRA deduction if your modified AGI is less than \$44,000 (\$64,000 if married filing jointly or qualifying widow(er)). See the instructions for line 17 that begin on page 30.

Adoption Credit. You may be able to take a credit of up to \$10,000 per child for qualified adoption expenses. See **Form 8839** for details.

Qualifying Child—New Definition. New rules apply to determine who is a qualifying child for purposes of the child

tax credit and the earned income credit. See the instructions for line 6(c), column (4), that begin on page 25 and the instructions for line 41 that begin on page 41.

Health Insurance Credit for Eligible Recipients—New. You may be able to take this credit **only** if you were an eligible trade adjustment assistance (TAA), alternative TAA, or Pension Benefit Guaranty Corporation pension recipient. By February 18, 2003, **Form 8887** showing that you were an eligible recipient should be sent to you. Use **Form 8885** to figure the amount, if any, of your health insurance credit. However, you must use Form 1040 to take this credit.

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

EIC

Earned Income Credit Expanded and Simplified!

- You may be able to take the credit if:
 - A child lived with you and you earned less than \$33,178 (\$34,178 if married filing jointly) **or**
 - A child did not live with you and you earned less than \$11,060 (\$12,060 if married filing jointly).
- Nontaxable earned income and modified AGI are no longer taken into account. Instead, taxable earned income and AGI are used to determine if you can take the credit and the amount of the credit.
- New rules apply if a child meets the conditions to be a qualifying child of more than one person.
- The alternative minimum tax no longer reduces the amount of the credit.

For more details, see the instructions for line 41 that begin on page 41.

What To Look for in 2003

IRA Deduction Allowed to More People Covered by Retirement Plans. You may be able to take an IRA deduction if you were covered by a retirement plan and your 2003 modified AGI is less than \$50,000 (\$70,000 if married filing jointly or qualifying widow(er)).

Adoption Credit. If you adopt a child with special needs, you may be able to take a \$10,000 credit regardless of the amount of your expenses.

Child and Dependent Care Credit Increased. You may be able to take a credit of up to \$1,050 for the expenses you pay for the care of one qualifying person; \$2,100 if you pay for the care of two or more qualifying persons.

Lifetime Learning Credit Doubled. The maximum lifetime learning credit for 2003 is \$2,000.

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

Do You Have To File?

Use **Chart A, B, or C** to see if you must file a return.



Even if you do not otherwise have to file a return, you should file one to get a refund of any Federal income tax withheld. You should also file if you are eligible for the earned income credit or the additional child tax credit.

Exception for Children Under Age 14. If you are planning to file a return for your child who was under age 14 at the end of 2002, and certain other conditions apply, you may elect to include your child's income on your return. But you must use Form 1040 and **Form 8814** to do so. If you make this election, your child does not have to file a return. For details, use TeleTax topic 553 (see page 12) or see Form 8814.



A child born on January 1, 1989, is considered to be age 14 at the end of 2002. **Do not** use Form 8814 for such a child.

Nonresident Aliens and Dual-Status Aliens. These rules also apply to nonresident aliens and dual-status aliens who were married to U.S. citizens or residents at the end of 2002 and who have elected to be taxed as resident aliens. Other nonresident aliens and dual-status aliens have different filing requirements. They may have to file **Form 1040NR** or **Form 1040NR-EZ**. Specific rules apply to determine if you are a resident or nonresident alien. See **Pub. 519** for details, including the rules for students and scholars who are aliens.

When Should You File?

Not later than **April 15, 2003**. If you file after this date, you may have to pay interest and penalties. See page 56.



If you were serving in or in support of the Armed Forces in a designated combat zone or qualified hazardous duty area (for example, you were in Afghanistan, Bosnia, Kosovo, or the Persian Gulf area), see **Pub. 3**.

What if You Cannot File on Time?

You can get an automatic 4-month extension if, no later than April 15, 2003, you **either**:

- File **Form 4868** or
- File for an extension by phone, using tax software, or through a tax professional. If you expect to owe tax with your return, you can even pay part or all of it by electronic funds withdrawal or credit card (American Express® Card, Discover® Card, MasterCard® card, or Visa® card). See Form 4868 for details.

However, even if you get an extension, the tax you owe is still due April 15, 2003. If you make a payment with your extension request, see the instructions for line 43 on page 52.

Where Do You File?

See the back cover for filing instructions and addresses.

Private Delivery Services. You can use certain private delivery services designated by the IRS to meet the “timely mailing as timely filing/paying” rule for tax returns and payments. The most recent list of designated private delivery services was published by the IRS in September 2002. The list includes only the following:

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

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



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

Chart A—For Most People

IF your filing status is . . .	AND at the end of 2002 you were* . . .	THEN file a return if your gross income** was at least . . .
Single	under 65 65 or older	\$7,700 8,850
Married filing jointly***	under 65 (both spouses) 65 or older (one spouse) 65 or older (both spouses)	\$13,850 14,750 15,650
Married filing separately	any age	\$3,000
Head of household (see page 23)	under 65 65 or older	\$9,900 11,050
Qualifying widow(er) with dependent child (see page 24)	under 65 65 or older	\$10,850 11,750

* If you were born on January 1, 1938, you are considered to be age 65 at the end of 2002.

** **Gross income** means all income you received in the form of money, goods, property, and services that is not exempt from tax, including any income from sources outside the United States (even if you may exclude part or all of it). **Do not** include social security benefits unless you are married filing a separate return and you lived with your spouse at any time in 2002.

*** If you did not live with your spouse at the end of 2002 (or on the date your spouse died) and your gross income was at least \$3,000, you must file a return regardless of your age.

(Continued on page 18)

Chart B—For Children and Other Dependents

See the instructions for line 6c that begin on page 24 to find out if someone can claim you as a dependent.

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

In this chart, **unearned income** includes taxable interest, ordinary dividends, and capital gain distributions. **Earned income** includes wages, tips, and taxable scholarship and fellowship grants. **Gross income** is the total of your unearned and earned income.



If your gross income was \$3,000 or more, you usually cannot be claimed as a dependent unless you were under age 19 or a student under age 24. For details, see **Test 4—Income** on page 24.

Single dependents. Were you **either** age 65 or older **or** blind?

No. You must file a return if **any** of the following apply.

- Your **unearned income** was over \$750.
- Your **earned income** was over \$4,700.
- Your **gross income** was more than the **larger** of—
 - \$750 or
 - Your earned income (up to \$4,450) plus \$250.

Yes. You must file a return if **any** of the following apply.

- Your unearned income was over \$1,900 (\$3,050 if 65 or older **and** blind).
- Your earned income was over \$5,850 (\$7,000 if 65 or older **and** blind).
- Your gross income was more than—

The larger of:	Plus	This amount:
<ul style="list-style-type: none"> ● \$750 or ● Your earned income (up to \$4,450) plus \$250. 	}	\$1,150 (\$2,300 if 65 or older and blind)

Married dependents. Were you **either** age 65 or older **or** blind?

No. You must file a return if **any** of the following apply.

- Your unearned income was over \$750.
- Your earned income was over \$3,925.
- Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
- Your gross income was more than the **larger** of—
 - \$750 or
 - Your earned income (up to \$3,675) plus \$250.

Yes. You must file a return if **any** of the following apply.

- Your unearned income was over \$1,650 (\$2,550 if 65 or older **and** blind).
- Your earned income was over \$4,825 (\$5,725 if 65 or older **and** blind).
- Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
- Your gross income was more than—

The larger of:	Plus	This amount:
<ul style="list-style-type: none"> ● \$750 or ● Your earned income (up to \$3,675) plus \$250. 	}	\$900 (\$1,800 if 65 or older and blind)

Chart C—Other Situations When You Must File

You must file a return if **either** of the following applies for 2002.

- You received any advance earned income credit (EIC) payments from your employer. These payments are shown in box 9 of your W-2 form.
- You owe tax from the recapture of an education credit or the alternative minimum tax. See the instructions for line 28 that begin on page 35.

You must file a return using Form 1040 if **any** of the following apply for 2002.

- You owe any special taxes, such as social security and Medicare tax on tips you did not report to your employer.

- You owe uncollected social security and Medicare or RRTA tax on tips you reported to your employer or on your group-term life insurance.

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

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

- You owe tax on a qualified plan, including an individual retirement arrangement (IRA) or other tax-favored account. But if you are filing a return only because you owe this tax, you can file **Form 5329** by itself.

Would It Help You To Itemize Deductions on Form 1040?

You may be able to reduce your tax by itemizing deductions on **Schedule A (Form 1040)**. Itemized deductions include amounts you paid for state and local income taxes, real estate taxes, personal property taxes, and mortgage interest. You may also include gifts to charity and part of the amount you paid for medical and dental expenses. You would usually benefit by itemizing if—

Your filing status is:	AND	Your itemized deductions are more than:
Single		
● Under 65		● \$4,700
● 65 or older or blind		● 5,850
● 65 or older and blind		● 7,000
Married filing jointly		
● Under 65 (both spouses)		● \$7,850
● 65 or older or blind (one spouse)		● 8,750
● 65 or older or blind (both spouses)		● 9,650
● 65 or older and blind (one spouse)		● 9,650
● 65 or older or blind (one spouse) and 65 or older and blind (other spouse)		● 10,550
● 65 or older and blind (both spouses)		● 11,450
Married filing separately *		
● Your spouse itemizes deductions		● \$0
● Under 65		● 3,925
● 65 or older or blind		● 4,825
● 65 or older and blind		● 5,725
Head of household		
● Under 65		● \$6,900
● 65 or older or blind		● 8,050
● 65 or older and blind		● 9,200
Qualifying widow(er) with dependent child		
● Under 65		● \$7,850
● 65 or older or blind		● 8,750
● 65 or older and blind		● 9,650

* If you can take an exemption for your spouse, see *Standard Deduction Chart for People Age 65 or Older or Blind* on page 35 for the amount that applies to you.

If someone can claim you as a dependent, it would benefit you to itemize deductions if they total more than your standard deduction figured on the **Standard Deduction Worksheet for Dependents** on page 35.

Where To Report Certain Items From 2002 Forms W-2, 1098, and 1099

Report on Form 1040A, line 39, any amounts shown on these forms as **Federal income tax withheld**.

Form	Item and Box in Which it Should Appear	Where To Report on Form 1040A
W-2	Wages, salaries, tips, etc. (box 1) Allocated tips (box 8) Advance EIC payment (box 9) Dependent care benefits (box 10) Adoption benefits (box 12, code T) Employer contributions to an Archer MSA (box 12, code R)	Line 7 See Tip income on page 26 Line 37 Schedule 2, line 12 Form 8839, line 22 Must file Form 1040
W-2G	Gambling winnings (box 1)	Must file Form 1040
1098	Mortgage interest (box 1) Points (box 2) Refund of overpaid interest (box 3)	} Must file Form 1040 to deduct See the instructions on Form 1098
1098-E	Student loan interest (box 1)	
1099-A	Acquisition or abandonment of secured property	See Pub. 544
1099-B	Stocks, bonds, etc. (box 2) Bartering (box 3)	} Must file Form 1040
1099-C	Canceled debt (box 2)	
1099-DIV	Ordinary dividends (box 1) Total capital gain distributions (box 2a) Nontaxable distributions (box 3) Foreign tax paid (box 6)	Line 9 See the instructions for line 10 on page 27 Must file Form 1040 if required to report as capital gains (see the instructions on Form 1099-DIV) Must file Form 1040 to deduct or take a credit for the tax
1099-G	Unemployment compensation (box 1) State or local income tax refund (box 2)	Line 13. But if you repaid any unemployment compensation in 2002, see the instructions for line 13 on page 30 See the instructions on page 26
1099-INT	Interest income (box 1) Early withdrawal penalty (box 2) Interest on U.S. savings bonds and Treasury obligations (box 3) Foreign tax paid (box 6)	Line 8a Must file Form 1040 to deduct See the instructions for line 8a on page 27 Must file Form 1040 to deduct or take a credit for the tax
1099-LTC	Long-term care and accelerated death benefits	Must file Form 1040 if required to file Form 8853 (see the instructions for Form 8853)
1099-MISC	Miscellaneous income	Must file Form 1040
1099-MSA	Distributions from MSAs*	Must file Form 1040
1099-OID	Original issue discount (box 1) Other periodic interest (box 2) Early withdrawal penalty (box 3)	} See the instructions on Form 1099-OID Must file Form 1040 to deduct
1099-PATR	Patronage dividends and other distributions from a cooperative (boxes 1, 2, 3, and 5)	
1099-Q	Qualified tuition program earnings (box 2)	Must file Form 1040
1099-R	Distributions from IRAs** Distributions from pensions, annuities, etc. Distributions from Coverdell ESAs Capital gain (box 3)	See the instructions for lines 11a and 11b that begin on page 27 See the instructions for lines 12a and 12b that begin on page 28 Must file Form 1040 See the instructions on Form 1099-R
1099-S	Gross proceeds from real estate transactions (box 2) Buyer's part of real estate tax (box 5)	Must file Form 1040 if required to report the sale (see Pub. 523) Must file Form 1040

*This includes distributions from Archer and Medicare+Choice MSAs.

**This includes distributions from Roth, SEP, and SIMPLE IRAs.

Who Can Use Form 1040A?

You can use Form 1040A if **all five** of the following apply.

1. You only had **income** from the following sources:
 - Wages, salaries, tips.
 - Interest and ordinary dividends.
 - Capital gain distributions.
 - Taxable scholarship and fellowship grants.
 - Pensions, annuities, and IRAs.
 - Unemployment compensation.
 - Taxable social security and railroad retirement benefits.
 - Alaska Permanent Fund dividends.
2. The only **adjustments to income** you can claim are:
 - Educator expenses
 - IRA deduction.
 - Student loan interest deduction.
 - Tuition and fees deduction

3. You **do not** itemize deductions.
4. Your taxable income (line 27) is less than \$50,000.
5. The only **tax credits** you can claim are:
 - Child tax credit.
 - Additional child tax credit.
 - Education credits.
 - Earned income credit.
 - Credit for child and dependent care expenses.
 - Credit for the elderly or the disabled.
 - Adoption credit.
 - Retirement savings contributions credit.

You can also use Form 1040A if you received advance earned income credit (EIC) payments, dependent care benefits, or employer-provided adoption benefits, or if you owe tax from the recapture of an education credit or the alternative minimum tax.

When Must You Use Form 1040?

You **must** use Form 1040 if **any** of the following apply.

1. You received **any** of the following types of income:
 - Income from self-employment (business or farm income).
 - Certain tips you did not report to your employer. See **Tip income** on page 26.
 - Nontaxable distributions required to be reported as capital gains.
 - Income received as a partner in a partnership, shareholder in an S corporation, or a beneficiary of an estate or trust.
2. You received or paid interest on securities transferred between interest payment dates.
3. You can exclude **either** of the following types of income:
 - Foreign earned income you received as a U.S. citizen or resident alien.

- Certain income received from sources in a U.S. possession if you were a bona fide resident of American Samoa for all of 2002.
4. You had a financial account in a foreign country, such as a bank account or securities account. **Exception.** If the combined value of the accounts was \$10,000 or less during all of 2002 or if the accounts were with a U.S. military banking facility operated by a U.S. financial institution, you may file Form 1040A.
 5. You received a distribution from a foreign trust.
 6. You are reporting original issue discount (OID) in an amount more or less than the amount shown on Form 1099-OID.
 7. You owe household employment taxes. See **Schedule H (Form 1040)** and its instructions to find out if you owe these taxes.
 8. You are eligible for the Health Insurance Credit for Eligible Recipients. See page 15 for details.

Line Instructions for Form 1040A

Name and Address

Use the Peel-Off Label

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

Address Change. If the address on your peel-off label is not your current address, cross out the old address and print

your new address. If you plan to move after filing your return, see page 55.

Name Change. If you changed your name, be sure to report the change to your local Social Security Administration office **before** you file your return. This prevents delays in processing your return and issuing refunds. It also safeguards your future social security benefits. See page 55 for more details. If you received a peel-off label, cross out your former name and print your new name.

What if You Do Not Have a Label? Print or type the information in the spaces provided. If you are married filing a separate return, enter your husband's or wife's name on line 3 instead of below your name.



If you filed a joint return for 2001 and you are filing a joint return for 2002 with the same spouse, be sure to enter your names and SSNs in the same order as on your 2001 return.

P.O. Box. Enter your box number **only** if your post office does not deliver mail to your home.

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

What if a Taxpayer Died? See page 56.

Social Security Number (SSN)

An incorrect or missing SSN may increase your tax or reduce your refund. **To apply for an SSN**, get **Form SS-5** from your local Social Security Administration (SSA) office or call the SSA at 1-800-772-1213. Fill in Form SS-5 and return it to the SSA. It usually takes about 2 weeks to get an SSN.

Check that your SSN is correct on your Forms W-2 and 1099. If not, see page 55 for more details.

IRS Individual Taxpayer Identification Numbers (ITINs) for Aliens. The IRS will issue you an ITIN if you are a nonresident or resident alien and you do not have and are not eligible to get an SSN. **To apply for an ITIN**, file **Form W-7** with the IRS. It usually takes about 4–6 weeks to get an ITIN. **Enter your ITIN wherever your SSN is requested on your tax return.**

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

Nonresident Alien Spouse. If your spouse is a nonresident alien and you file a joint or separate return, your spouse must have either an SSN or an ITIN.

Presidential Election Campaign Fund

This fund helps pay for Presidential election campaigns. The fund reduces candidates' dependence on large contributions from individuals and groups and places candidates on an equal financial footing in the general election. If you want \$3 to go to this fund, check the "Yes" box. If you are filing a joint return, your spouse may also have \$3 go to the fund. If you check "Yes," your tax or refund will not change.

Filing Status

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

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



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

Line 1

Single

You may check the box on line 1 if **any** of the following was true on December 31, 2002.

- You were never married.
- You were legally separated, according to your state law, under a decree of divorce or separate maintenance.
- You were widowed before January 1, 2002, and did not remarry in 2002.

Line 2

Married Filing Jointly

You may check the box on line 2 if **any** of the following is true.

- You were married as of December 31, 2002, even if you did not live with your spouse at the end of 2002.
- Your spouse died in 2002 and you did not remarry in 2002.
- Your spouse died in 2003 before filing a 2002 return.

A husband and wife may file a joint return even if only one had income or if they did not live together all year. However, both persons must sign the return. If you file a joint return for 2002, you may not, after the due date for filing that return, amend it to file as married filing separately.

Joint and Several Tax Liability. If you file a joint return, both you and your spouse are generally responsible for the tax and any interest or penalties due on the return. This means that if one spouse does not pay the tax due, the other may have to. However, see **Innocent Spouse Relief** on page 55.

Nonresident Aliens and Dual-Status Aliens. You may be able to file a joint return. See **Pub. 519** for details.

Line 3**Married Filing Separately**

If you are married and file a separate return, you will usually pay more tax than if you file a joint return. Generally, you report only your own income, exemptions, deductions, and credits. Different rules apply to people in community property states. See page 26.



You may be able to file as head of household if you had a child living with you and you lived apart from your spouse during the last 6 months of 2002. See **Married Persons Who**

Live Apart on this page.

Line 4**Head of Household**

This filing status is for **unmarried** individuals who provide a home for certain other persons. (Some **married persons who live apart** may also qualify. See this page.) You may check the box on line 4 **only if** as of December 31, 2002, you were unmarried or legally separated (according to your state law) under a decree of divorce or separate maintenance and **either 1 or 2** below applies to you.

1. You paid over half the cost of keeping up a home that was the main home for all of 2002 of your **parent** whom you can claim as a dependent. Your parent did not have to live with you in your home.

2. You paid over half the cost of keeping up a home in which you lived and in which one of the following also lived for more than half of the year (if half or less, see the **Exception** on this page).

- Your **unmarried** child, adopted child, grandchild, great-grandchild, etc., or stepchild. This child does not have to be your dependent. But in this case, enter the child's name in the space provided on line 4. If you do not enter the name, it will take us longer to process your return.

- Your **married** child, adopted child, grandchild, great-grandchild, etc., or stepchild. This child must be your dependent. But if your married child's other parent claims him or her as a dependent under the rules for **Children of Divorced or Separated Parents** on page 25, this child does not have to be your dependent. Enter the child's name on line 4. If you do not enter the name, it will take us longer to process your return.

- Your **foster** child, who must be your dependent.

- Any other relative you can claim as a dependent. For the definition of a relative, see **Test 1—Relationship** on the next page. But for this purpose, the **Exception** at the end of that test does not apply.

Note. You **cannot** file as head of household if your child, parent, or relative described earlier is your dependent under the rules on page 25 for **Person Supported by Two or More Taxpayers**.

Married Persons Who Live Apart. Even if you were not divorced or legally separated in 2002, you may be able to file as head of household. You may check the box on line 4 if **all five** of the following apply.

1. You **must** have lived apart from your spouse for the **last 6 months** of 2002. Temporary absences for special circumstances, such as for business, medical care, school, or military service, count as time lived in the home.

2. You file a separate return from your spouse.

3. You paid over half the cost of keeping up your home for 2002.

4. Your home was the main home of your child, adopted child, stepchild, or foster child for more than half of 2002 (if half or less, see the **Exception** below).

5. You claim this child as your dependent or the child's other parent claims him or her under the rules for **Children of Divorced or Separated Parents** on page 25. If this child is not your dependent, be sure to enter the child's name on line 4. If you do not enter the name, it will take us longer to process your return.



If all five apply, you may be able to take the student loan interest deduction, the tuition and fees deduction, the credit for child and dependent care expenses, an education credit, and the earned income credit. You can also take the standard deduction even if your spouse itemizes deductions. For more details, see the instructions for these topics.

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

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

Dependent. To find out if someone is your dependent, see the instructions for line 6c that begin on page 24.

Exception. You can count temporary absences, such as for school, vacation, or medical care, as time lived in the home. If the person for whom you kept up a home was born or died in 2002, you may still file as head of household as long as the home was that person's main home for the part of the year he or she was alive.

Line 5**Qualifying Widow(er) With Dependent Child**

You may check the box on line 5 and use joint return tax rates for 2002 if **all five** of the following apply.

1. Your spouse died in 2000 or 2001 and you did not remarry in 2002.
2. You have a child, adopted child, stepchild, or foster child whom you claim as a dependent.
3. This child lived in your home for all of 2002. Temporary absences, such as for school, vacation, or medical care, count as time lived in the home.
4. You paid over half the cost of keeping up your home.
5. You could have filed a joint return with your spouse the year he or she died, even if you did not actually do so.

If your spouse died in 2002, you may not file as qualifying widow(er) with dependent child. Instead, see the instructions for line 2.

Exemptions

For each exemption you can take, you can deduct \$3,000 on line 26.

Line 6b**Spouse**

Check the box on line 6b if you file either **(a)** a joint return or **(b)** a separate return and your spouse had no income and is not filing a return. However, **do not** check the box if your spouse can be claimed as a dependent on another person's return. If you were divorced or legally separated at the end of 2002, you cannot take an exemption for your former spouse. If, at the end of 2002, your divorce was not final (an interlocutory decree), you are considered married for the whole year.

Death of Your Spouse. If your spouse died in 2002 and you did not remarry by the end of 2002, check the box on line 6b if you could have taken an exemption for your spouse on the date of death. For other filing instructions, see **Death of a Taxpayer** on page 56.

Line 6c**Dependents**

You can take an exemption for each of your dependents who was alive during some part of 2002. This includes a baby **born** in 2002 or a person who **died** in 2002. For more details, see **Pub. 501**. Any person who meets **all five** of the following tests qualifies as your dependent.

If you have **more than six** dependents, attach a statement to your return with the required information.

Test 1—Relationship

The person must be your relative. But see **Exception** at the end of this test, **Test 1**. The following people are considered your relatives.

- Your child, stepchild, adopted child; a child who lived in your home as a family member if placed with you by an authorized placement agency for legal adoption (including any person authorized by state law to place children for legal adoption); or a foster child (any child who lived in your home as a family member for the whole year).

- Your grandchild, great-grandchild, etc.
- Your son-in-law, daughter-in-law.
- Your parent, stepparent, parent-in-law.
- Your grandparent, great-grandparent, etc.
- Your brother, sister, half brother, half sister, stepbrother, stepsister, brother-in-law, sister-in-law.

- Your aunt, uncle, nephew, niece if related by blood.

Any relationships established by marriage are not treated as ended by divorce or death.

Exception. A person who lived in your home as a family member for the entire year can also be considered a dependent. However, the relationship must not violate local law.

Test 2—Married Person

If the person is married and files a joint return, you cannot take an exemption for the person.



If the person and the person's spouse file a joint return only to get a refund and no tax liability would exist for either spouse on separate returns, you may be able to claim him or her if the other four tests are met.

Test 3—Citizen or Resident

The person must be **one** of the following:

- A U.S. citizen or resident alien, or
- A resident of Canada or Mexico, or
- Your adopted child who is not a U.S. citizen but who lived with you all year in a foreign country.

To find out who is a **resident alien**, use TeleTax topic 851 (see page 12) or see **Pub. 519**.

Test 4—Income

Generally, the person's gross income must be less than \$3,000. Gross income does not include nontaxable income, such as welfare benefits or nontaxable social security benefits. Income earned by a permanently and totally disabled person for services performed at a sheltered workshop school is generally not included for purposes of the income test. See **Pub. 501** for details.

Exception for Your Child. Your child can have gross income of \$3,000 or more if he or she was:

1. **Under age 19** at the end of 2002 or

2. Under age 24 at the end of 2002 **and** was a **student**.

Your child was a **student** if during any 5 months of 2002 he or she—

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

A **school** includes technical, trade, and mechanical schools. It does not include on-the-job training courses, correspondence schools, or night schools.

Test 5—Support

The general rule is that you had to provide over half the person's total support in 2002. If you file a joint return, support can come from either spouse. If you remarried, the support provided by your new spouse is treated as support coming from you. For exceptions to the support test, see **Children of Divorced or Separated Parents and Person Supported by Two or More Taxpayers** on this page.

Support includes food, a place to live, clothing, medical and dental care, and education. It also includes items such as a car and furniture, but only if they are for the person's own use or benefit. In figuring total support:

- Use the actual cost of these items. But you should figure the cost of a place to live at its fair rental value.
- Include money the person used for his or her own support, even if this money was not taxable. Examples are gifts, savings, social security and welfare benefits, and other public assistance payments. This support is treated as **not** coming from you.

Support **does not** include items such as income tax, social security and Medicare tax, life insurance premiums, scholarship grants, or funeral expenses.

If you care for a foster child, see Pub. 501 for special rules that apply.

Children of Divorced or Separated Parents. Special rules apply to determine if the support test is met for children of divorced or separated parents. The rules also apply to children of parents who are married but lived apart during the last 6 months of the year, even if they do not have a separation agreement. For these rules, a **custodial parent** is the parent who had custody of the child for most of the year. A **noncustodial parent** is the parent who had custody for the shorter period of time or who did not have custody at all. See Pub. 501 for the definition of custody.

The general rule is that the custodial parent is treated as having provided over half of the child's total support if both parents together paid over half of the child's support. This means that the custodial parent can claim the child as a dependent if the other dependency tests are also met.

But if you are the noncustodial parent, you are treated as having provided over half of the child's support and can claim the child as a dependent if both parents together paid over half of the child's support, the other dependency tests are met, and **either 1 or 2** below applies.

1. The custodial parent agrees not to claim the child's exemption for 2002 by signing **Form 8332** or a similar statement. But you (as the noncustodial parent) **must** attach this signed Form 8332 or similar statement to your return. Instead of attaching Form 8332, you can attach a copy of certain pages of your divorce decree or separation agreement

if it went into effect after 1984 (see **Children Who Did Not Live With You Due to Divorce or Separation** on the next page).

2. Your divorce decree or written separation agreement went into effect before 1985 and it states that you (the noncustodial parent) can claim the child as a dependent. But you must have given at least \$600 for the child's support in 2002. This rule does not apply if your decree or agreement was changed after 1984 to say that you cannot claim the child as your dependent.

Person Supported by Two or More Taxpayers. Even if you did not pay over half of another person's support, you might still be able to claim him or her as a dependent if **all five** of the following apply.

- 1.** You and one or more other eligible person(s) (see below) together paid over half of another person's support.
- 2.** You paid over 10% of that person's support.
- 3.** No one alone paid over half of that person's support.
- 4.** Tests 1 through 4 that begin on page 24 are met.
- 5.** You list the name, address, and social security number of each other eligible person who paid over 10% of support on **Form 2120**, attach it to your return, and retain the signed statement(s) (as explained in the instructions for Form 2120) from each eligible person(s).

An **eligible person** is someone who could have claimed another person as a dependent except that he or she did not pay over half of that person's support.

Line 6c, Column (2)

You must enter each dependent's social security number (SSN). Be sure the name and SSN entered agree with the dependent's social security card. Otherwise, at the time we process your return, we may disallow the exemption claimed for the dependent and reduce or disallow any other tax benefits (such as the child tax credit and earned income credit) based on that dependent. If the name or SSN on the dependent's social security card is not correct, call the Social Security Administration at 1-800-772-1213.



For details on how your dependent can get an SSN, see page 22. If your dependent will not have a number by April 15, 2003, see **What if You Cannot File on Time?** on page 16.

If your dependent child was born and died in 2002 and you do not have an SSN for the child, attach a copy of the child's birth certificate instead and enter "Died" in column (2).

Adoption Taxpayer Identification Numbers (ATINs). If you have a dependent who was placed with you by an authorized placement agency and you do not know his or her SSN, you must get an ATIN for the dependent from the IRS. An authorized placement agency includes any person authorized by state law to place children for legal adoption. See **Form W-7A** for details.

Line 6c, Column (4)

Check the box in this column if your dependent is a qualifying child for the child tax credit (defined on page 26). If you have a qualifying child, you may be able to take the child tax credit on line 33 and the additional child tax credit on line 42.

(Continued on page 26)

Qualifying Child for Child Tax Credit. A qualifying child for purposes of the child tax credit is a child who:

- Is claimed as your dependent on line 6c, **and**
- Was **under age 17** at the end of 2002, **and**
- Is **(a)** your son, daughter, adopted child, stepchild, or grandchild; **(b)** your brother, sister, stepbrother, stepsister, or a descendant of your brother, sister, stepbrother, or stepsister (for example, your niece or nephew), whom you cared for as your own child; or **(c)** a foster child (that is, any child placed with you by an authorized placement agency whom you cared for as your own child), **and**
- Is a U.S. citizen or resident alien.

Note. The above requirements are not the same as the requirements to be a qualifying child for the earned income credit.

A child placed with you by an authorized placement agency for legal adoption is an **adopted child** even if the adoption is not final. An authorized placement agency includes any person authorized by state law to place children for legal adoption.

A **grandchild** is any descendant of your son, daughter, adopted child, or stepchild and includes your great-grandchild, great-great-grandchild, etc.

Children Who Did Not Live With You Due to Divorce or Separation

If you are claiming a child who did not live with you under the rules on page 25 for **Children of Divorced or Separated Parents**, attach **Form 8332** or similar statement to your return. But see **Exception** below. If your divorce or separation agreement went into effect after 1984, you may attach certain pages from the decree or agreement instead of Form 8332. To be able to do this, the decree or agreement must state:

1. You can claim the child as your dependent without regard to any condition, such as payment of support, **and**
 2. The other parent will not claim the child as a dependent, **and**
 3. The years for which the claim is released.
- Attach the following pages from the decree or agreement:
- Cover page (include the other parent's SSN on that page), **and**
 - The pages that include all of the information identified in **1** through **3** above, **and**
 - Signature page with the other parent's signature and date of agreement.

Note. You must attach the required information even if you filed it with your return in an earlier year.

Exception. You do not have to attach Form 8332 or similar statement if your divorce decree or written separation agreement went into effect before 1985 and it states that you can claim the child as your dependent.

Other Dependent Children

Include the total number of children who did not live with you for reasons other than divorce or separation on the line labeled "Dependents on 6c not entered above." Include

dependent children who lived in Canada or Mexico during 2002.

Income

Rounding Off to Whole Dollars

You may find it easier to do your return if you round off cents to the nearest whole dollar. Drop amounts that are less than 50 cents. For example, \$129.39 becomes \$129. Increase amounts from 50 to 99 cents to the next whole dollar. For example, \$235.50 becomes \$236. If you do round off, do so for all amounts. But if you have to add two or more amounts to figure the amount to enter on a line, include cents when adding and only round off the total.

Example. You received two W-2 forms, one showing wages of \$5,009.55 and one showing wages of \$8,760.73. On Form 1040A, line 7, you would enter \$13,770 (\$5,009.55 + \$8,760.73 = \$13,770.28).

Refunds of State or Local Income Taxes

If you received a refund, credit, or offset of state or local income taxes in 2002, you may receive a **Form 1099-G**.

In the year the tax was paid to the state or other taxing authority, did you file Form 1040EZ or Form 1040A, or did you use TeleFile?

- Yes.** None of your refund is taxable.
- No.** You may have to report part or all of the refund as income on Form 1040 in 2002. Use TeleTax topic 405 (see page 12) or see **Pub. 525** for details.

Community Property States

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

Line 7

Wages, Salaries, Tips, etc.

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

- Wages received as a **household employee** for which you did not receive a W-2 form because your employer paid you less than \$1,300 in 2002. Also, enter "HSH" and the amount not reported on a W-2 form in the space to the left of line 7.
- **Tip income** you did not report to your employer. But you must use Form 1040 and **Form 4137** if **(a)** you received tips of \$20 or more in any month and did not report the full amount to your employer **or (b)** your W-2 form(s) shows **allocated tips** that you **must** report as income. You must report the allocated tips shown on your W-2 form(s) unless you can prove that you received less. Allocated tips should be shown in box 8 of your W-2 form(s). They are not included as income in box 1. See **Pub. 531** for more details.

(Continued on page 27)

- **Dependent care benefits**, which should be shown in box 10 of your W-2 form(s). But first complete **Schedule 2** to see if you may exclude part or all of the benefits.

- **Employer-provided adoption benefits**, which should be shown in box 12 of your W-2 form(s) with code **T**. But first complete **Form 8839** to see if you may exclude part or all of the benefits.

- **Scholarship and fellowship grants** not reported on a W-2 form. Also, enter “SCH” and the amount in the space to the left of line 7. **Exception.** If you were a degree candidate, include on line 7 **only** the amounts you used for expenses other than tuition and course-related expenses. For example, amounts used for room, board, and travel must be reported on line 7.

- **Disability pensions** shown on **Form 1099-R** if you have not reached the minimum retirement age set by your employer. Disability pensions received after you reach that age and other payments shown on Form 1099-R (other than payments from an IRA*) are reported on lines 12a and 12b of Form 1040A. Payments from an IRA are reported on lines 11a and 11b.

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

Missing or Incorrect Form W-2? Your employer is required to provide or send Form W-2 to you no later than January 31, 2003. If you do not receive it by early February, use TeleTax topic 154 (see page 12) to find out what to do. Even if you do not get a W-2, you must still report your earnings on line 7. If you lose your Form W-2 or it is incorrect, ask your employer for a new one.

Line 8a

Taxable Interest

Each payer should send you a **Form 1099-INT** or **Form 1099-OID**. Enter your total taxable interest income on line 8a. But you must fill in and attach **Schedule 1**, Part I, if the total is over \$1,500 or any of the other conditions listed at the beginning of the Schedule 1 instructions (see page 65) apply to you.

Include taxable interest from seller-financed mortgages, banks, savings and loan associations, money market certificates, credit unions, savings bonds, etc. Interest credited in 2002 on deposits that you could not withdraw because of the bankruptcy or insolvency of the financial institution may not have to be included in your 2002 income. For details, see **Pub. 550**.



If you get a 2002 Form 1099-INT for U.S. savings bond interest that includes amounts you reported before 2002, see **Pub. 550**.

Line 8b

Tax-Exempt Interest

If you received any tax-exempt interest, such as from municipal bonds, report it on line 8b. Include any exempt-interest dividends from a mutual fund. **Do not** include interest earned on your IRA or Coverdell education savings account.

Line 9

Ordinary Dividends

Each payer should send you a **Form 1099-DIV**. Enter your total ordinary dividends on line 9. But you must fill in and attach **Schedule 1**, Part II, if the total is over \$1,500 or you received, as a nominee, ordinary dividends that actually belong to someone else. (See page 65.) You must use Form 1040 if you received nontaxable distributions required to be reported as capital gains.

For more details, see **Pub. 550**.

Line 10

Capital Gain Distributions

Each payer should send you a **Form 1099-DIV**. Do **any** of the Forms 1099-DIV or substitute statements you, or your spouse if filing a joint return, received have an amount in box 2b (28% rate gain), box 2c (qualified 5-year gain), box 2d (unrecaptured section 1250 gain), or box 2e (section 1202 gain)?

No. You may use Form 1040A. Enter your capital gain distributions on line 10. Also, be sure you use the **Capital Gain Tax Worksheet** on page 36 to figure your tax. Your tax may be less if you use this worksheet.

Yes. You **must** use Form 1040.

Lines 11a and 11b



You may have to pay an additional tax if (a) you received an early distribution from your IRA and the total was not rolled over or (b) you were born before July 2, 1931, and received less than the minimum required distribution from your traditional, SEP, and SIMPLE IRAs. To find out if you owe this tax, see **Pub. 590**. If you do owe this tax, you **must** use Form 1040.

IRA Distributions

You should receive a **Form 1099-R** showing the amount of any distribution from your IRA. Unless otherwise noted in the line 11a and 11b instructions, an IRA includes a traditional IRA, Roth IRA, simplified employee pension (SEP) IRA, and a savings incentive match plan for employees (SIMPLE) IRA. Except as provided below, leave line 11a blank and enter the total distribution on line 11b.

Exception 1. Enter the total distribution on line 11a if you rolled over part or all of the distribution from one (a) IRA to another IRA of the same type (for example, from one traditional IRA to another traditional IRA) or (b) SEP or SIMPLE IRA to a traditional IRA.

Also, put “Rollover” next to line 11b. If the total distribution was rolled over, enter zero on line 11b. If the total distribution was not rolled over, enter the part not rolled over on line 11b unless **Exception 2** on page 28 applies to the part not rolled over.

If you rolled over the distribution (a) in 2003 or (b) from an IRA into a qualified plan (other than an IRA), attach a statement explaining what you did.

(Continued on page 28)

Exception 2. If **any** of the following apply, enter the total distribution on line 11a and see **Form 8606** and its instructions to figure the amount to enter on line 11b.

- You received a distribution from an IRA (other than a Roth IRA) and you made nondeductible contributions to any of your traditional or SEP IRAs for 2002 or an earlier year. If you made nondeductible contributions to these IRAs for 2002, also see **Pub. 590**.

- You received a distribution from a Roth IRA.

- You converted part or all of a traditional, SEP, or SIMPLE IRA to a Roth IRA in 2002.

- You had a 2001 or 2002 IRA contribution returned to you, with the related earnings or less any loss, by the due date (including extensions) of your tax return for that year.

- You made excess contributions to your IRA for an earlier year and had them returned to you in 2002.

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

Note. If you received more than one distribution, figure the taxable amount of each distribution and enter the total of the taxable amounts on line 11b. Enter the total amount of those distributions on line 11a.

Lines 12a and 12b

Pensions and Annuities

You should receive a **Form 1099-R** showing the amount of your pension and annuity payments. See below for details on rollovers and page 29 for details on lump-sum distributions.

Do not report on lines 12a and 12b disability pensions received before you reach the minimum retirement age set by your employer. Instead, report them on line 7.



Attach Form(s) 1099-R to Form 1040A if any Federal income tax was withheld.

Fully Taxable Pensions and Annuities. If your pension or annuity is fully taxable, enter it on line 12b; **do not** make an entry on line 12a. Your payments are fully taxable if **either** of the following applies.

- You did not contribute to the cost (see below) of your pension or annuity **or**

- You got back your entire cost tax free before 2002.

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

Partially Taxable Pensions and Annuities. Enter the total pension or annuity payments you received in 2002 on line 12a. If your Form 1099-R does not show the taxable amount, you must use the General Rule explained in **Pub. 939** to figure the taxable part to enter on line 12b. But if your annuity starting date (defined below) was **after** July 1, 1986, see this page to find out if you must use the Simplified Method to figure the taxable part.

You can ask the IRS to figure the taxable part for you for a \$90 fee. For details, see Pub. 939.

If your Form 1099-R shows a taxable amount, you may report that amount on line 12b. But you may be able to report a lower taxable amount by using the General Rule or the Simplified Method.

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

Simplified Method. You **must** use the Simplified Method if **(a)** your annuity starting date (defined above) was **after** July 1, 1986, and you used this method last year to figure the taxable part or **(b)** your annuity starting date was **after** November 18, 1996, and **all three** of the following apply.

1. The payments are for **(a)** your life or **(b)** your life and that of your beneficiary.

2. The payments are from a qualified employee plan, a qualified employee annuity, or a tax-sheltered annuity.

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

If you must use the Simplified Method, complete the worksheet on page 29 to figure the taxable part of your pension or annuity. For more details on the Simplified Method, see Pub. 575 or **Pub. 721** for U.S. Civil Service retirement.



If you received U.S. Civil Service retirement benefits and you chose the alternative annuity option, see Pub. 721 to figure the taxable part of your annuity. **Do not** use the worksheet on page 29.

Age (or Combined Ages) at Annuity Starting Date. If you are the retiree, use your age on the annuity starting date. If you are the survivor of a retiree, use the retiree's age on his or her annuity starting date. **But** if your annuity starting date was after 1997 and the payments are for your life and that of your beneficiary, use your combined ages on the annuity starting date.

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

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

Rollovers. A rollover is a tax-free distribution of cash or other assets from one retirement plan that is contributed to another plan. Use lines 12a and 12b to report a rollover, including a direct rollover, from one qualified employer's plan to another or to an IRA or SEP.

(Continued on page 29)

Enter on line 12a the total distribution before income tax or other deductions were withheld. This amount should be shown in box 1 of **Form 1099-R**. From the total on line 12a, subtract any contributions (usually shown in box 5) that were taxable to you when made. From that result, subtract the amount that was rolled over. Enter the remaining amount, even if zero, on line 12b. Also, enter “Rollover” next to line 12b.

Special rules apply to partial rollovers of property. For more details on rollovers, including distributions under qualified domestic relations orders, see Pub. 575.

Lump-Sum Distributions. If you received a lump-sum distribution from a profit-sharing or retirement plan, your Form 1099-R should have the “Total distribution” box in

box 2b checked. You must use Form 1040 if you owe additional tax because you received an early distribution from a qualified retirement plan and the total amount was not rolled over. See Pub. 575 to find out if you owe this tax.

Enter the total distribution on line 12a and the taxable part on line 12b.



You may be able to pay less tax on the distribution if you were born before January 2, 1936, you meet certain other conditions, and you choose to use **Form 4972** to figure the tax on any part of the distribution. You may also be able to use Form 4972 if you are the beneficiary of a deceased employee who was born before January 2, 1936. But you must use Form 1040 to do so. For details, see Form 4972.

Simplified Method Worksheet—Lines 12a and 12b

Keep for Your Records

Before you begin:

If you are the beneficiary of a deceased employee or former employee who died **before** August 21, 1996, see Pub. 939 to find out if you are entitled to a death benefit exclusion of up to \$5,000. If you are, include the exclusion in the amount entered on line 2 below.



Note. If you had more than one partially taxable pension or annuity, figure the taxable part of each separately. Enter the total of the taxable parts on Form 1040A, line 12b. Enter the total pension or annuity payments received in 2002 on Form 1040A, line 12a.

1. Enter the total pension or annuity payments received in 2002. Also, enter this amount on Form 1040A, line 12a	1.	<input type="text"/>
2. Enter your cost in the plan at the annuity starting date	2.	<input type="text"/>
3. Enter the appropriate number from Table 1 below. But if your annuity starting date was after 1997 and the payments are for your life and that of your beneficiary, enter the appropriate number from Table 2 below	3.	<input type="text"/>
4. Divide line 2 by the number on line 3	4.	<input type="text"/>
5. Multiply line 4 by the number of months for which this year’s payments were made. If your annuity starting date was before 1987, skip lines 6 and 7 and enter this amount on line 8. Otherwise, go to line 6	5.	<input type="text"/>
6. Enter the amount, if any, recovered tax free in years after 1986	6.	<input type="text"/>
7. Subtract line 6 from line 2	7.	<input type="text"/>
8. Enter the smaller of line 5 or line 7	8.	<input type="text"/>
9. Taxable amount. Subtract line 8 from line 1. Enter the result, but not less than zero. Also, enter this amount on Form 1040A, line 12b. If your Form 1099-R shows a larger amount, use the amount on this line instead of the amount from Form 1099-R.	9.	<input type="text"/>

Table 1 for Line 3 Above

IF the age at annuity starting date (see page 28) was . . .	AND your annuity starting date was—	
	before November 19, 1996, enter on line 3 . . .	after November 18, 1996, enter on line 3 . . .
55 or under	300	360
56–60	260	310
61–65	240	260
66–70	170	210
71 or older	120	160

Table 2 for Line 3 Above

IF the combined ages at annuity starting date (see page 28) were . . .	THEN enter on line 3 . . .
110 or under	410
111–120	360
121–130	310
131–140	260
141 or older	210

Line 13**Unemployment Compensation and Alaska Permanent Fund Dividends**

Unemployment Compensation. You should receive a **Form 1099-G** showing the total unemployment compensation paid to you in 2002.

If you received an overpayment of unemployment compensation in 2002 and you repaid any of it in 2002, subtract the amount you repaid from the total amount you received. Include the result in the total on line 13. Also, enter "Repaid" and the amount you repaid in the space to the left of line 13. If you repaid unemployment compensation in 2002 that you included in gross income in an earlier year, you can deduct the amount repaid. But you must use Form 1040 to do so. See **Pub. 525** for details.

Alaska Permanent Fund Dividends. Include the dividends in the total on line 13.

Lines 14a and 14b**Social Security Benefits**

You should receive a **Form SSA-1099** showing in box 3 the total social security benefits paid to you. Box 4 will show the amount of any benefits you repaid in 2002. If you received railroad retirement benefits treated as social security, you should receive a **Form RRB-1099**.

Use the worksheet on page 31 to see if any of your benefits are taxable.

Exception. Do not use the worksheet on page 31 if **any** of the following apply.

- You made contributions to a traditional IRA for 2002 and you were covered by a retirement plan at work. Instead, use the worksheets in **Pub. 590** to see if any of your social security benefits are taxable and to figure your IRA deduction.

- You repaid any benefits in 2002 and your total repayments (box 4) were more than your total benefits for 2002 (box 3). **None** of your benefits are taxable for 2002. In addition, you may be able to take an itemized deduction for part of the excess repayments if they were for benefits you included in gross income in an earlier year. But you must use Form 1040 to do so. See **Pub. 915**.

- You file **Form 8815** or you exclude employer-provided adoption benefits. Instead, use the worksheet in **Pub. 915**.

Adjusted Gross Income**Line 16****Educator Expenses**

If you were an eligible educator in 2002, you may deduct up to \$250 of qualified expenses you paid in 2002. If you and your spouse are filing jointly and both of you were eligible educators, the maximum deduction is \$500. However, neither spouse may deduct more than \$250 of his or her qualified expenses. An **eligible educator** is a kindergarten through grade 12 teacher, instructor, counselor, principal, or aide in a school for at least 900 hours during a school year.

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

Qualified expenses **do not** include expenses for home schooling or for nonathletic supplies for courses in health or physical education. You must reduce your qualified expenses by the following amounts.

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

Line 17**IRA Deduction**

If you made any nondeductible contributions to a traditional individual retirement arrangement (IRA) for 2002, you must report them on **Form 8606**.

If you made contributions to a traditional IRA for 2002, you may be able to take an IRA deduction. But you, or your spouse if filing a joint return, must have had earned income to do so. A statement should be sent to you by June 2, 2003, that shows all contributions to your traditional IRA for 2002.

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

- If you were age 70½ or older at the end of 2002, you **cannot** deduct any contributions made to your traditional IRA for 2002 or treat them as nondeductible contributions.
- You **cannot** deduct contributions to a Roth IRA.



If you made contributions to both a traditional IRA and a Roth IRA for 2002, **do not** use the worksheet on page 32. Instead, use the worksheet in **Pub. 590** to figure the amount, if any, of your IRA deduction.

- You **cannot** deduct elective deferrals to a 401(k) plan, section 457 plan, SIMPLE plan, or the Federal Thrift Savings Plan. These amounts are not included as income in box 1 of your W-2 form.

- If you made contributions to your IRA in 2002 that you deducted for 2001, **do not** include them in the worksheet.

- If you received a distribution from a nonqualified deferred compensation plan or nongovernmental section 457 plan that is included in box 1 of your W-2 form, **do not** include that distribution on line 8 of the worksheet. The distribution should be shown in box 11 of your W-2 form. If

(Continued on page 31)

it is not, contact your employer for the amount of the distribution.

• You must file a joint return to deduct contributions to your spouse's IRA. Enter the total IRA deduction for you and your spouse on line 17.

• Do not include rollover contributions in figuring your deduction. Instead, see the instructions for lines 11a and 11b that begin on page 27.

(Continued on page 32)

Social Security Benefits Worksheet—Lines 14a and 14b

Keep for Your Records

Before you begin:

- ✓ Complete Form 1040A, lines 16 and 17, if they apply to you.
- ✓ If you are married filing separately and you **lived apart** from your spouse for all of 2002, enter "D" to the right of the word "benefits" on line 14a.
- ✓ Be sure you have read the **Exception** on page 30 to see if you can use this worksheet instead of a publication to find out if any of your benefits are taxable.



<p>1. Enter the total amount from box 5 of all your Forms SSA-1099 and Forms RRB-1099 1. _____</p>	2. _____
<p>2. Enter one-half of line 1 2. _____</p>	3. _____
<p>3. Add the amounts on Form 1040A, lines 7, 8a, 9, 10, 11b, 12b, and 13. Do not include amounts from box 5 of Forms SSA-1099 or RRB-1099 3. _____</p>	4. _____
<p>4. Enter the amount, if any, from Form 1040A, line 8b 4. _____</p>	5. _____
<p>5. Add lines 2, 3, and 4 5. _____</p>	6. _____
<p>6. Add the amounts on Form 1040A, lines 16 and 17 6. _____</p>	7. _____
<p>7. Is the amount on line 6 less than the amount on line 5?</p> <p><input type="checkbox"/> No. None of your social security benefits are taxable.</p> <p><input type="checkbox"/> Yes. Subtract line 6 from line 5 7. _____</p>	8. _____
<p>8. Enter: \$25,000 if single, head of household, qualifying widow(er), or married filing separately and you lived apart from your spouse for all of 2002; \$32,000 if married filing jointly; -0- if married filing separately and you lived with your spouse at any time in 2002 8. _____</p>	9. _____
<p>9. Is the amount on line 8 less than the amount on line 7?</p> <p><input type="checkbox"/> No. None of your social security benefits are taxable. You do not have to enter any amount on line 14a or 14b of Form 1040A. But if you are married filing separately and you lived apart from your spouse for all of 2002, enter -0- on line 14b. Be sure you entered "D" to the right of the word "benefits" on line 14a.</p> <p><input type="checkbox"/> Yes. Subtract line 8 from line 7 9. _____</p>	10. _____
<p>10. Enter: \$9,000 if single, head of household, qualifying widow(er), or married filing separately and you lived apart from your spouse for all of 2002; \$12,000 if married filing jointly; -0- if married filing separately and you lived with your spouse at any time in 2002 10. _____</p>	11. _____
<p>11. Subtract line 10 from line 9. If zero or less, enter -0- 11. _____</p>	12. _____
<p>12. Enter the smaller of line 9 or line 10 12. _____</p>	13. _____
<p>13. Enter one-half of line 12 13. _____</p>	14. _____
<p>14. Enter the smaller of line 2 or line 13 14. _____</p>	15. _____
<p>15. Multiply line 11 by 85% (.85). If line 11 is zero, enter -0- 15. _____</p>	16. _____
<p>16. Add lines 14 and 15 16. _____</p>	17. _____
<p>17. Multiply line 1 by 85% (.85) 17. _____</p>	18. _____
<p>18. Taxable social security benefits. Enter the smaller of line 16 or line 17 18. _____</p> <ul style="list-style-type: none"> • Enter the amount from line 1 above on Form 1040A, line 14a. • Enter the amount from line 18 above on Form 1040A, line 14b. 	



If part of your benefits are taxable for 2002 **and** they include benefits paid in 2002 that were for an earlier year, you may be able to reduce the taxable amount. See Pub. 915 for details.

• Do not include trustees' fees that were billed separately and paid by you for your IRA. You may be able to deduct those fees as an itemized deduction. But you must use Form 1040 to do so.

• If the total of your IRA deduction on line 17 plus any nondeductible contribution to your traditional IRAs shown on Form 8606 is less than your total traditional IRA contributions for 2002, see Pub. 590 for special rules.

TIP By April 1 of the year after the year in which you reach age 70½, you must start taking minimum required distributions from your traditional IRA. If you do not, you may have to pay a 50% additional tax on the amount that should have

been distributed. For details, including how to figure the minimum required distribution, see Pub. 590.

You **must** use Form 1040 if you owe tax on any excess contributions made to an IRA or any excess accumulations in an IRA. For details, see Pub. 590.

Were You Covered by a Retirement Plan? If you were covered by a retirement plan (401(k), SIMPLE, etc.) at work, your IRA deduction may be reduced or eliminated. But you can still make contributions to an IRA even if you cannot deduct them. In any case, the income earned on your IRA contributions is not taxed until it is paid to you. The "Retirement plan" box in box 13 of your W-2 form should be checked if you were covered by a plan at work even if you were not vested in the plan.

IRA Deduction Worksheet—Line 17

Keep for Your Records

Before you begin: ✓ Be sure you have read the list that begins on page 30.



	Your IRA	Spouse's IRA
1a. Were you covered by a retirement plan (see this page)?	1a. <input type="checkbox"/> Yes <input type="checkbox"/> No	
b. If married filing jointly, was your spouse covered by a retirement plan?		1b. <input type="checkbox"/> Yes <input type="checkbox"/> No
<p>Next. If you checked "No" on line 1a, and, if married filing jointly, "No" on line 1b, skip lines 2–6, enter \$3,000 (\$3,500 if age 50 or older at the end of 2002) on line 7a (and 7b if applicable), and go to line 8. Otherwise, go to line 2.</p>		
2. Enter the amount shown below that applies to you.		
<ul style="list-style-type: none"> • Single, head of household, or married filing separately and you lived apart from your spouse for all of 2002, enter \$44,000 • Qualifying widow(er), enter \$64,000 • Married filing jointly, enter \$64,000 in both columns. But if you checked "No" on either line 1a or 1b, enter \$160,000 for the person who was not covered by a plan • Married filing separately and you lived with your spouse at any time in 2002, enter \$10,000 	}	2a. <input style="width: 100px;" type="text"/> 2b. <input style="width: 100px;" type="text"/>
3. Enter the amount from Form 1040A, line 15	3. <input style="width: 100px;" type="text"/>	
4. Enter the amount, if any, from Form 1040A, line 16	4. <input style="width: 100px;" type="text"/>	
5. Subtract line 4 from line 3. Enter the result in both columns	5a. <input style="width: 100px;" type="text"/>	5b. <input style="width: 100px;" type="text"/>
6. Is the amount on line 5 less than the amount on line 2?		
<input type="checkbox"/> No. None of your IRA contributions are deductible. For details on nondeductible IRA contributions, see Form 8606.		
<input type="checkbox"/> Yes. Subtract line 5 from line 2 in each column. If the result is \$10,000 or more, enter \$3,000 (\$3,500 if age 50 or older at the end of 2002) on line 7 for that column and go to line 8	6a. <input style="width: 100px;" type="text"/>	6b. <input style="width: 100px;" type="text"/>
7. Multiply lines 6a and 6b by 30% (.30) (or by 35% (.35) in the column for the IRA of an individual who is age 50 or older at the end of 2002). If the result is not a multiple of \$10, increase it to the next multiple of \$10 (for example, increase \$490.30 to \$500). If the result is \$200 or more, enter the result. But if it is less than \$200, enter \$200	7a. <input style="width: 100px;" type="text"/>	7b. <input style="width: 100px;" type="text"/>
8. Enter the amount from Form 1040A, line 7	8. <input style="width: 100px;" type="text"/>	
<div style="border: 1px solid black; padding: 5px; display: inline-block;"> If married filing jointly and line 8 is less than \$6,000 (\$6,500 if one spouse is 50 or older at the end of 2002; \$7,000 if both spouses are 50 or older at the end of 2002), stop here and see Pub. 590 to figure your IRA deduction. </div>		
9. Enter traditional IRA contributions made, or that will be made by April 15, 2003, for 2002 to your IRA on line 9a and to your spouse's IRA on line 9b	9a. <input style="width: 100px;" type="text"/>	9b. <input style="width: 100px;" type="text"/>
10. On line 10a, enter the smallest of line 7a, 8, or 9a. On line 10b, enter the smallest of line 7b, 8, or 9b. This is the most you can deduct. Add the amounts on lines 10a and 10b and enter the total on Form 1040A, line 17. Or, if you want, you may deduct a smaller amount and treat the rest as a nondeductible contribution (see Form 8606)	10a. <input style="width: 100px;" type="text"/>	10b. <input style="width: 100px;" type="text"/>

If you were covered by a retirement plan and you file **Form 8815** or you excluded employer-provided adoption benefits, see Pub. 590 to figure the amount, if any, of your IRA deduction.

Married Persons Filing Separately. If you were not covered by a retirement plan but your spouse was, **you** are considered covered by a plan unless you **lived apart** from your spouse for all of 2002.

Line 18

Student Loan Interest Deduction

You may take this deduction **only** if **all four** of the following apply.

1. You paid interest in 2002 on a qualified student loan (see below).
2. Your filing status is any status **except** married filing separately.
3. Your modified adjusted gross income (AGI) is less than: \$65,000 if single, head of household, or qualifying widow(er); \$130,000 if married filing jointly. Use lines 2 through 4 of the worksheet below to figure your modified AGI.
4. You are not claimed as a dependent on someone's (such as your parent's) 2002 tax return.

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

Qualified Student Loan. This is any loan you took out to pay the qualified higher education expenses for yourself, your spouse, or anyone who was your dependent when the loan was taken out. The person for whom the expenses were paid must have been an eligible student (defined on this page). However, a loan is not a qualified student loan if (a) any of the proceeds were used for other purposes or (b) the loan was from either a related person or a person who borrowed the proceeds under a qualified employer plan or a contract purchased under such a plan. To find out who is a related person, see **Pub. 970**.

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

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

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

An **eligible student** is a person who:

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

Line 19

Tuition and Fees Deduction

You may take this deduction **only** if **all five** of the following apply.

1. You paid qualified tuition and fees (see page 34) in 2002 for yourself, your spouse, or your dependent(s).
2. Your filing status is any status **except** married filing separately.

(Continued on page 34)

Student Loan Interest Deduction Worksheet—Line 18

Keep for Your Records

Before you begin: ✓ See the instructions for line 18 on this page.



1. Enter the total interest you paid in 2002 on qualified student loans (defined on this page). Do not enter more than \$2,500		1.	<input type="text"/>
2. Enter the amount from Form 1040A, line 15	2.		<input type="text"/>
3. Enter the total of the amounts from Form 1040A, lines 16 and 17	3.		<input type="text"/>
4. Subtract line 3 from line 2	4.		<input type="text"/>
5. Enter the amount shown below for your filing status.			
• Single, head of household, or qualifying widow(er)—\$50,000	}	5.	<input type="text"/>
• Married filing jointly—\$100,000			
6. Is the amount on line 4 more than the amount on line 5?		6.	<input type="text"/>
<input type="checkbox"/> No. Skip lines 6 and 7, enter -0- on line 8, and go to line 9.			
<input type="checkbox"/> Yes. Subtract line 5 from line 4			
7. Divide line 6 by \$15,000 (\$30,000 if married filing jointly). Enter the result as a decimal (rounded to at least three places). If the result is 1.000 or more, enter 1.000		7.	<input type="text"/>
8. Multiply line 1 by line 7		8.	<input type="text"/>
9. Student loan interest deduction. Subtract line 8 from line 1. Enter the result here and on Form 1040A, line 18		9.	<input type="text"/>

3. Your modified adjusted gross income (AGI) is not more than: \$65,000 if single, head of household, or qualifying widow(er); \$130,000 if married filing jointly. Use lines 1 through 3 of the worksheet below to figure your modified AGI.

4. You cannot be claimed as a dependent on someone's (such as your parent's) 2002 tax return.

5. You are not claiming an education credit on line 31 for the same student.

Use the worksheet below to figure your tuition and fees deduction.

Qualified Tuition and Fees. These are amounts paid in 2002 for tuition and fees **required** for the student's enrollment or attendance at an **eligible educational institution** during 2002. Tuition and fees paid in 2002 for an academic period that begins in the first 3 months of 2003 can also be used in figuring your deduction. Amounts paid include those paid by credit card or with borrowed funds. An **eligible educational institution** includes most colleges, universities, and certain vocational schools.

Qualified tuition and fees **do not** include any of the following:

- Amounts paid for room and board, insurance, medical expenses (including student health fees), transportation, or other similar personal, living, or family expenses.
- Amounts paid for course-related books, supplies, equipment, and nonacademic activities, except for fees required to be paid to the institution as a condition of enrollment or attendance.
- Amounts paid for any course involving sports, games, or hobbies, unless such course is part of the student's degree program.

Qualified tuition and fees must be reduced by the following benefits:

- Excludable U.S. series EE and I savings bond interest from **Form 8815**.
- Nontaxable qualified state tuition program earnings.
- Nontaxable earnings from Coverdell education savings accounts.
- Any scholarship, educational assistance allowance, or other payment (but **not** gifts, inheritances, etc.) excluded from income.

For more details, use TeleTax topic 457 (see page 12) or see Pub. 970.

Tax, Credits, and Payments

Line 23a

If you were age 65 or older or blind at the end of 2002, check the appropriate boxes on line 23a. If you were married and checked the box on line 6b of Form 1040A and your spouse was age 65 or older or blind at the end of 2002, also check the appropriate boxes for your spouse. Be sure to enter the total number of boxes checked in the box provided on line 23a.

Age. If you were born on January 1, 1938, you are considered to be age 65 at the end of 2002.

Blindness. If you were partially blind as of December 31, 2002, you must get a statement certified by your eye doctor or registered optometrist that:

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

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

You must keep the statement for your records.

Line 23b

If you are married filing a separate return and your spouse itemizes deductions on Form 1040, check the box on line 23b. You **cannot** take the standard deduction even if you were age 65 or older or blind (that is, you completed line 23a). Enter zero on line 24 and go to line 25.



In most cases, your Federal income tax will be less if you take any itemized deductions that you may have, such as state and local income taxes, but you must use Form 1040 to do so.

Line 24

Standard Deduction

Most people can find their standard deduction by looking at the amounts listed under "All others" to the left of line 24 of Form 1040A. But if you, or your spouse if filing jointly, can be claimed as a dependent on someone's 2002 return or you checked **any** box on **line 23a**, use the chart or worksheet on page 35 that applies to you to figure your standard deduction. Also, if you checked the box on **line 23b**, you **cannot** take the standard deduction even if you were age 65 or older or blind.

Tuition and Fees Deduction Worksheet—Line 19

Keep for Your Records

Before you begin: ✓ See the instructions for line 19 that begin on page 33.



1.	Enter the amount from Form 1040A, line 15	1.	_____
2.	Enter the total of the amounts from Form 1040A, lines 16 through 18	2.	_____
3.	Subtract line 2 from line 1. If the result is more than \$65,000 (\$130,000 if married filing jointly), STOP . You cannot take the deduction for tuition and fees	3.	_____
4.	Tuition and fees deduction. Enter the total qualified tuition and fees (defined above) you paid in 2002. Do not enter more than \$3,000. Also, enter this amount on Form 1040A, line 19	4.	_____

Line 28

Tax

Do you want the IRS to figure your tax for you?

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

No. Use the Tax Table on pages 59–64 to figure your tax unless you are required to use **Form 8615** (see page 36), or the **Capital Gain Tax Worksheet** (see page 36). Also include in the total on line 28 any of the following taxes.

Tax From Recapture of Education Credits. You may owe this tax if (a) you claimed an education credit in an earlier year and (b) you, your spouse if filing jointly, or your dependent received in 2002 either tax-free educational

assistance or a refund of qualified expenses. See **Form 8863** for more details. If you owe this tax, enter the amount and “ECR” to the left of the entry space for line 28.

Alternative Minimum Tax. If both 1 and 2 next apply to you, use the worksheet on page 37 to see if you owe this tax and, if you do, the amount to include on line 28.

1. The amount on Form 1040A, line 26, is: \$18,000 or more if single, married filing jointly, or qualifying widow(er); \$9,000 or more if head of household; \$6,000 or more if married filing separately.

2. The amount on Form 1040A, line 22, plus any tax-exempt interest on Form 1040A, line 8b, is more than: \$35,750 if single or head of household; \$49,000 if married filing jointly or qualifying widow(er); \$24,500 if married filing separately.

Standard Deduction Chart for People Age 65 or Older or Blind—Line 24

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

Enter the number from the box on line 23a of Form 1040A 



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

IF your filing status is . . .	AND the number in the box above is . . .	THEN enter on Form 1040A, line 24 . . .
Single	1	\$5,850
	2	7,000
Married filing jointly or Qualifying widow(er) }	1	\$8,750
	2	9,650
	3	10,550
	4	11,450
Married filing separately	1	\$4,825
	2	5,725
	3	6,625
	4	7,525
Head of household	1	\$8,050
	2	9,200

Standard Deduction Worksheet for Dependents—Line 24

Keep for Your Records

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



1. Add \$250 to the amount from Form 1040A, line 7. Enter the total	1.	<input type="text"/>
2. Minimum standard deduction	2.	750.00
3. Enter the larger of line 1 or line 2	3.	<input type="text"/>
4. Enter the amount shown below for your filing status.	4.	<input type="text"/>
<ul style="list-style-type: none"> • Single—\$4,700 • Married filing separately—\$3,925 • Married filing jointly or qualifying widow(er)—\$7,850 • Head of household—\$6,900 		
5. Standard deduction.		
a. Enter the smaller of line 3 or line 4. If under age 65 and not blind, stop here and enter this amount on Form 1040A, line 24. Otherwise, go to line 5b	5a.	<input type="text"/>
b. If age 65 or older or blind, multiply the number on Form 1040A, line 23a, by: \$1,150 if single or head of household; \$900 if married filing jointly or separately, or qualifying widow(er)	5b.	<input type="text"/>
c. Add lines 5a and 5b. Enter the total here and on Form 1040A, line 24	5c.	<input type="text"/>



If filing for a child who was under age 14 at the end of 2002, add the amount on Form 1040A, line 22, to the child's tax-exempt interest from private activity bonds issued after August 7, 1986. If that total is more than the total of \$5,500 plus the amount on Form 1040A, line 7, **do not** file this form. Instead, file Form 1040 for the child. Use **Form 6251** to see if the child owes this tax.

Form 8615

Form 8615 must generally be used to figure the tax if this return is for a child who was under age 14 at the end of 2002, and who had more than \$1,500 of investment income, such as taxable interest, ordinary dividends, or capital gain distributions. But if neither of the child's parents was alive at the end of 2002, do not use Form 8615 to figure the child's tax.



A child born on January 1, 1989, is considered to be age 14 at the end of 2002. **Do not** use Form 8615 for such a child.

Capital Gain Tax Worksheet

If you received capital gain distributions, use the worksheet below to figure your tax.

Line 29

Credit for Child and Dependent Care Expenses

You may be able to take this credit if you paid someone to care for your child **under age 13** or your dependent or spouse who could not care for himself or herself. For details, use TeleTax topic 602 (see page 12) or see **Schedule 2** and its instructions.

Line 30

Credit for the Elderly or the Disabled

You may be able to take this credit if by the end of 2002 (a) you were age 65 or older or (b) you retired on **permanent and total disability** and you had taxable disability income. But you usually **cannot** take the credit if the amount on Form 1040A, line 22, is \$17,500 or more (\$20,000 or more if married filing jointly and only one spouse is eligible for the credit; \$25,000 or more if married filing jointly and both spouses are eligible; \$12,500 or more if married filing separately). See **Schedule 3** and its instructions for details.

Credit Figured by the IRS. If you can take this credit and you want us to figure it for you, see the Instructions for Schedule 3.

Capital Gain Tax Worksheet—Line 28

Keep for Your Records

Before you begin:

✓ Be sure you do not have to file Form 1040 (see the instructions for Form 1040A, line 10, on page 27).



1.	Enter the amount from Form 1040A, line 27	1.	<input type="text"/>	
2.	Enter the amount from Form 1040A, line 10	2.	<input type="text"/>	
3.	Subtract line 2 from line 1. If zero or less, enter -0-	3.	<input type="text"/>	
4.	Look up the amount on line 3 above in the Tax Table on pages 59–64. Enter the tax here	4.	<input type="text"/>	
5.	Enter the smaller of:			
	• The amount on line 1 or			
	• \$27,950 if single; \$46,700 if married filing jointly or			
	qualifying widow(er); \$23,350 if married filing separately;			
	or \$37,450 if head of household.	5.	<input type="text"/>	
6.	Is the amount on line 3 equal to or more than the amount on line 5?			
	<input type="checkbox"/> Yes. Leave lines 6 through 8 blank; go to line 9 and check the "No" box.			
	<input type="checkbox"/> No. Enter the amount from line 3	6.	<input type="text"/>	
7.	Subtract line 6 from line 5	7.	<input type="text"/>	
8.	Multiply line 7 by 10% (.10)	8.	<input type="text"/>	
9.	Are the amounts on lines 2 and 7 the same?			
	<input type="checkbox"/> Yes. Leave lines 9 through 12 blank; go to line 13.			
	<input type="checkbox"/> No. Enter the smaller of line 1 or line 2	9.	<input type="text"/>	
10.	Enter the amount, if any, from line 7	10.	<input type="text"/>	
11.	Subtract line 10 from line 9. If zero or less, enter -0-	11.	<input type="text"/>	
12.	Multiply line 11 by 20% (.20)	12.	<input type="text"/>	
13.	Add lines 4, 8, and 12	13.	<input type="text"/>	
14.	Look up the amount on line 1 above in the Tax Table on pages 59–64. Enter the tax here	14.	<input type="text"/>	
15.	Tax on all taxable income (including capital gain distributions). Enter the smaller of line 13 or line 14 here and on Form 1040A, line 28	15.	<input type="text"/>	

Line 31

Education Credits

If you (or your dependent) paid qualified expenses in 2002 for yourself, your spouse, or your dependent to enroll in or attend an eligible educational institution, you may be able to take an education credit. See **Form 8863** for details.

However, you **cannot** take an education credit if **any** of the following apply.

- You are claimed as a dependent on someone’s (such as your parent’s) 2002 tax return.
- Your filing status is married filing separately.
- The amount on Form 1040A, line 22, is \$51,000 or more (\$102,000 or more if married filing jointly).
- You are taking a deduction for tuition and fees on Form 1040A, line 19, for the same student.
- You were a nonresident alien for any part of 2002 **unless** your filing status is married filing jointly.

Alternative Minimum Tax Worksheet

Keep for Your Records

Before you begin: ✓ Figure the tax you would enter on Form 1040A, line 28, if you do not owe this tax.



<p>1. Enter the amount from Form 1040A, line 22, plus any tax-exempt interest from private activity bonds issued after August 7, 1986</p> <p>2. Enter the amount shown below for your filing status.</p> <ul style="list-style-type: none"> ● Single or head of household—\$35,750 ● Married filing jointly or qualifying widow(er)—\$49,000 ● Married filing separately—\$24,500 <p>3. Subtract line 2 from line 1. If zero or less, stop here; you do not owe this tax</p> <p>4. Is your filing status married filing separately?</p> <p><input type="checkbox"/> No. Leave lines 5 and 6 blank; enter the amount from line 3 on line 7, and go to line 8.</p> <p><input type="checkbox"/> Yes. <i>Continue</i> </p> <p>5. Subtract \$75,000 from the amount on line 1. If zero or less, enter -0- here and on line 6, and go to line 7</p> <p>6. Multiply line 5 by 25% (.25)</p> <p>7. Add lines 3 and 6</p> <p>8. Multiply line 7 by 26% (.26)</p> <p>9. Did you use the Capital Gain Tax Worksheet on page 36 to figure the tax on the amount on Form 1040A, line 27?</p> <p><input type="checkbox"/> No. Leave lines 9 through 19 blank; enter the amount from line 8 on line 20 and go to line 21.</p> <p><input type="checkbox"/> Yes. Enter the amount from line 2 of that worksheet</p> <p>10. Subtract line 9 from line 7. If zero or less, enter -0-</p> <p>11. Multiply line 10 by 26% (.26)</p> <p>12. Enter the amount from line 7 of the Capital Gain Tax Worksheet on page 36. If line 7 is zero or blank, enter -0- on line 13 of this worksheet and go to line 15</p> <p>13. Enter the smallest of line 7, line 9, or line 12 of this worksheet</p> <p>14. Multiply line 13 by 10% (.10)</p> <p>15. Enter the smaller of line 7 or line 9</p> <p>16. Enter the amount from line 13</p> <p>17. Subtract line 16 from line 15</p> <p>18. Multiply line 17 by 20% (.20)</p> <p>19. Add lines 11, 14, and 18</p> <p>20. Enter the smaller of line 8 or line 19</p> <p>21. Enter the amount you would enter on Form 1040A, line 28, if you do not owe this tax</p> <p>22. Alternative minimum tax. Is the amount on line 20 more than the amount on line 21?</p> <p><input type="checkbox"/> No. You do not owe this tax.</p> <p><input type="checkbox"/> Yes. Subtract line 21 from line 20. Also include this amount in the total on Form 1040A, line 28. Enter “AMT” and show the amount in the space to the left of line 28</p>	<p>1. _____</p> <p>2. _____</p> <p>3. _____</p> <p>5. _____</p> <p>6. _____</p> <p>7. _____</p> <p>8. _____</p> <p>9. _____</p> <p>10. _____</p> <p>11. _____</p> <p>12. _____</p> <p>13. _____</p> <p>14. _____</p> <p>15. _____</p> <p>16. _____</p> <p>17. _____</p> <p>18. _____</p> <p>19. _____</p> <p>20. _____</p> <p>21. _____</p> <p>22. _____</p>
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Line 32

Retirement Savings Contributions Credit

You may be able to take this credit if you, or your spouse if filing jointly, made:

- Contributions to a traditional or Roth IRA.
- Elective deferrals to a 401(k), 403(b), 457, SEP, or SIMPLE plan.
- Voluntary contributions to a qualified retirement plan.
- Voluntary contributions to a 501(c)(18) plan.

However, you **cannot** take the credit if **any** of the following apply.

- The amount on Form 1040A, line 22, is more than \$25,000 (\$37,500 if head of household; \$50,000 if married filing jointly).
- You were under age 18 at the end of 2002.

- You are claimed as a dependent on someone's (such as your parent's) 2002 tax return.

- You were a student (defined below).

You were a **student** if during any 5 months of 2002 you:

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

A **school** includes technical, trade, and mechanical schools. It does not include on-the-job training courses, correspondence schools, or night schools.

For more details, use TeleTax topic 610 (see page 12) or see **Form 8880**.

Line 33—Child Tax Credit

What Is the Child Tax Credit?

This credit is for people who have a qualifying child as defined in the instructions for line 6c, column (4), that begin on page 25. It is in addition to the credit for child and dependent care expenses on Form 1040A, line 29, and the earned income credit on Form 1040A, line 41.

Three Steps To Take the Child Tax Credit!

- Step 1.** Make sure you have a qualifying child for the child tax credit. See the instructions for line 6c, column (4), that begin on page 25.
- Step 2.** Make sure you checked the box in column (4) of line 6c on Form 1040A for each qualifying child.
- Step 3.** Answer the questions on this page to see if you may use the worksheet on page 39 to figure your credit or if you must use Pub. 972, Child Tax Credit. If you need Pub. 972, see page 9.

Questions

Who Must Use Pub. 972



1. Is the amount on Form 1040A, line 22, more than the amount shown below for your filing status?
 - Married filing jointly – \$110,000
 - Single, head of household, or qualifying widow(er) – \$75,000
 - Married filing separately – \$55,000

No. *Continue*
 Yes.
You must use Pub. 972 to figure your credit.
2. Are you claiming the adoption credit on Form 8839 (see the instructions for Form 1040A, line 34, on page 40)?
 - No.** Use the worksheet on page 39 to figure your child tax credit.
 - Yes.** You must use Pub. 972 to figure your child tax credit. You will also need Form 8839.

Label
(See page 21.)

Use the IRS label.
Otherwise, please print or type.

L A B E L H E R E	Your first name and initial	Last name	
	If a joint return, spouse's first name and initial	Last name	
	Home address (number and street). If you have a P.O. box, see page 22.		Apt. no.
	City, town or post office, state, and ZIP code. If you have a foreign address, see page 22.		

OMB No. 1545-0085

Your social security number

Spouse's social security number

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

Presidential Election Campaign
(See page 22.)

Note. Checking "Yes" will not change your tax or reduce your refund.
Do you, or your spouse if filing a joint return, want \$3 to go to this fund? . . .

You Yes No Spouse Yes No

Filing status

Check only one box.

- 1 Single
- 2 Married filing jointly (even if only one had income)
- 3 Married filing separately. Enter spouse's SSN above and full name here. ▶
- 4 Head of household (with qualifying person). (See page 23.) If the qualifying person is a child but not your dependent, enter this child's name here. ▶
- 5 Qualifying widow(er) with dependent child (year spouse died ▶). (See page 24.)

Exemptions

If more than six dependents, see page 24.

6a Yourself. If your parent (or someone else) can claim you as a dependent on his or her tax return, **do not** check box 6a.

b Spouse

c **Dependents:**

(1) First name	Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input checked="" type="checkbox"/> if qualifying child for child tax credit (see page 25)
				<input type="checkbox"/>

No. of boxes checked on 6a and 6b

No. of children on 6c who:

- lived with you
- did not live with you due to divorce or separation (see page 26)

Dependents on 6c not entered above

Add numbers on lines above

d Total number of exemptions claimed.

Income

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

If you did not get a W-2, see page 27.

Enclose, but do not attach, any payment.

7	Wages, salaries, tips, etc. Attach Form(s) W-2.	7		
8a	Taxable interest. Attach Schedule 1 if required.	8a		
b	Tax-exempt interest. Do not include on line 8a.	8b		
9	Ordinary dividends. Attach Schedule 1 if required.	9		
10	Capital gain distributions (see page 27).	10		
11a	IRA distributions.	11a		
			11b Taxable amount (see page 27).	11b
12a	Pensions and annuities.	12a		
			12b Taxable amount (see page 28).	12b
13	Unemployment compensation and Alaska Permanent Fund dividends.	13		
14a	Social security benefits.	14a		
			14b Taxable amount (see page 30).	14b
15	Add lines 7 through 14b (far right column). This is your total income .	15		
16	Educator expenses (see page 30).	16		
17	IRA deduction (see page 30).	17		
18	Student loan interest deduction (see page 33).	18		
19	Tuition and fees deduction (see page 33).	19		
20	Add lines 16 through 19. These are your total adjustments .	20		
21	Subtract line 20 from line 15. This is your adjusted gross income .	21		

Adjusted gross income

Tax, credits, and payments

22	Enter the amount from line 21 (adjusted gross income).	22	
23a	Check if: <input type="checkbox"/> You were 65 or older <input type="checkbox"/> Blind <input type="checkbox"/> Spouse was 65 or older <input type="checkbox"/> Blind } Enter number of boxes checked ▶ 23a <input type="checkbox"/>		
b	If you are married filing separately and your spouse itemizes deductions, see page 34 and check here ▶ 23b <input type="checkbox"/>		
24	Enter your standard deduction (see left margin).	24	
25	Subtract line 24 from line 22. If line 24 is more than line 22, enter -0-.	25	
26	Multiply \$3,000 by the total number of exemptions claimed on line 6d.	26	
27	Subtract line 26 from line 25. If line 26 is more than line 25, enter -0-. This is your taxable income .	▶ 27	
28	Tax , including any alternative minimum tax (see page 35).	28	
29	Credit for child and dependent care expenses. Attach Schedule 2.	29	
30	Credit for the elderly or the disabled. Attach Schedule 3.	30	
31	Education credits. Attach Form 8863.	31	
32	Retirement savings contributions credit. Attach Form 8880.	32	
33	Child tax credit (see page 38).	33	
34	Adoption credit. Attach Form 8839.	34	
35	Add lines 29 through 34. These are your total credits .	35	
36	Subtract line 35 from line 28. If line 35 is more than line 28, enter -0-.	36	
37	Advance earned income credit payments from Form(s) W-2.	37	
38	Add lines 36 and 37. This is your total tax .	▶ 38	
39	Federal income tax withheld from Forms W-2 and 1099.	39	
40	2002 estimated tax payments and amount applied from 2001 return.	40	
41	Earned income credit (EIC) .	41	
42	Additional child tax credit. Attach Form 8812.	42	
43	Add lines 39 through 42. These are your total payments .	▶ 43	

Standard Deduction for—

- People who checked any box on line 23a or 23b or who can be claimed as a dependent, see page 34.
- All others:
 - Single, \$4,700
 - Head of household, \$6,900
 - Married filing jointly or Qualifying widow(er), \$7,850
 - Married filing separately, \$3,925

If you have a qualifying child, attach Schedule EIC.

Refund

44	If line 43 is more than line 38, subtract line 38 from line 43. This is the amount you overpaid .	44	
45a	Amount of line 44 you want refunded to you .	▶ 45a	
b	Routing number <input type="text"/> ▶ c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings		
d	Account number <input type="text"/>		
46	Amount of line 44 you want applied to your 2003 estimated tax .	46	

Amount you owe

47	Amount you owe. Subtract line 43 from line 38. For details on how to pay, see page 53.	▶ 47	
48	Estimated tax penalty (see page 53).	48	

Third party designee

Do you want to allow another person to discuss this return with the IRS (see page 54)? **Yes**. Complete the following. **No**

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

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

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

Paid preparer's use only

Preparer's signature ▶	Date	Check if self-employed <input type="checkbox"/>	Preparer's SSN or PTIN
Firm's name (or yours if self-employed), address, and ZIP code ▶	EIN	Phone no. ()	

Schedule 2
(Form 1040A)

Department of the Treasury—Internal Revenue Service

Child and Dependent Care Expenses for Form 1040A Filers (S) 2002

OMB No. 1545-0085

Name(s) shown on Form 1040A	Your social security number : : : :
-----------------------------	---

Before you begin: You need to understand the following terms. See **Definitions** on page 1 of the separate instructions.

- **Dependent Care Benefits** • **Qualifying Person(s)** • **Qualified Expenses** • **Earned Income**

Part I
Persons or organizations who provided the care

You **must** complete this part.

	(a) Care provider's name	(b) Address (number, street, apt. no., city, state, and ZIP code)	(c) Identifying number (SSN or EIN)	(d) Amount paid (see instructions)
1				

(If you need more space, use the bottom of page 2.)

<div style="border: 1px solid black; padding: 5px; display: inline-block;"> Did you receive dependent care benefits? </div>	No Yes	Complete only Part II below. Complete Part III on the back next.
---	-----------	---

Caution. If the care was provided in your home, you may owe employment taxes. If you do, you must use Form 1040. See **Schedule H** and its instructions for details.

Part II
Credit for child and dependent care expenses

	2 Information about your qualifying person(s) . If you have more than two qualifying persons, see the instructions.																																												
	<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align:center;">(a) Qualifying person's name</th> <th style="text-align:center;">(b) Qualifying person's social security number</th> <th style="text-align:center;">(c) Qualified expenses you incurred and paid in 2002 for the person listed in column (a)</th> </tr> <tr> <th style="text-align:center;">First</th> <th style="text-align:center;">Last</th> <th></th> <th></th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td style="text-align:center;">: : : :</td> <td></td> </tr> <tr> <td></td> <td></td> <td style="text-align:center;">: : : :</td> <td></td> </tr> </tbody> </table>	(a) Qualifying person's name		(b) Qualifying person's social security number	(c) Qualified expenses you incurred and paid in 2002 for the person listed in column (a)	First	Last					: : : :				: : : :																													
(a) Qualifying person's name		(b) Qualifying person's social security number	(c) Qualified expenses you incurred and paid in 2002 for the person listed in column (a)																																										
First	Last																																												
		: : : :																																											
		: : : :																																											
	3 Add the amounts in column (c) of line 2. Do not enter more than \$2,400 for one qualifying person or \$4,800 for two or more persons. If you completed Part III, enter the amount from line 26.	3																																											
	4 Enter your earned income .	4																																											
	5 If married filing jointly, enter your spouse's earned income (if your spouse was a student or was disabled, see the instructions); all others , enter the amount from line 4.	5																																											
	6 Enter the smallest of line 3, 4, or 5.	6																																											
	7 Enter the amount from Form 1040A, line 22.	7																																											
	8 Enter on line 8 the decimal amount shown below that applies to the amount on line 7. If line 7 is: <table style="width:100%; margin-top: 5px;"> <tr> <th style="text-align:center;">Over</th> <th style="text-align:center;">But not over</th> <th style="text-align:center;">Decimal amount is</th> <th style="text-align:center;">Over</th> <th style="text-align:center;">But not over</th> <th style="text-align:center;">Decimal amount is</th> </tr> <tr> <td style="text-align:center;">\$0—10,000</td> <td></td> <td style="text-align:center;">.30</td> <td style="text-align:center;">\$20,000—22,000</td> <td></td> <td style="text-align:center;">.24</td> </tr> <tr> <td style="text-align:center;">10,000—12,000</td> <td></td> <td style="text-align:center;">.29</td> <td style="text-align:center;">22,000—24,000</td> <td></td> <td style="text-align:center;">.23</td> </tr> <tr> <td style="text-align:center;">12,000—14,000</td> <td></td> <td style="text-align:center;">.28</td> <td style="text-align:center;">24,000—26,000</td> <td></td> <td style="text-align:center;">.22</td> </tr> <tr> <td style="text-align:center;">14,000—16,000</td> <td></td> <td style="text-align:center;">.27</td> <td style="text-align:center;">26,000—28,000</td> <td></td> <td style="text-align:center;">.21</td> </tr> <tr> <td style="text-align:center;">16,000—18,000</td> <td></td> <td style="text-align:center;">.26</td> <td style="text-align:center;">28,000—No limit</td> <td></td> <td style="text-align:center;">.20</td> </tr> <tr> <td style="text-align:center;">18,000—20,000</td> <td></td> <td style="text-align:center;">.25</td> <td></td> <td></td> <td></td> </tr> </table>	Over	But not over	Decimal amount is	Over	But not over	Decimal amount is	\$0—10,000		.30	\$20,000—22,000		.24	10,000—12,000		.29	22,000—24,000		.23	12,000—14,000		.28	24,000—26,000		.22	14,000—16,000		.27	26,000—28,000		.21	16,000—18,000		.26	28,000—No limit		.20	18,000—20,000		.25				8	× .
Over	But not over	Decimal amount is	Over	But not over	Decimal amount is																																								
\$0—10,000		.30	\$20,000—22,000		.24																																								
10,000—12,000		.29	22,000—24,000		.23																																								
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16,000—18,000		.26	28,000—No limit		.20																																								
18,000—20,000		.25																																											
	9 Multiply line 6 by the decimal amount on line 8. If you paid 2001 expenses in 2002, see the instructions.	9																																											
	10 Enter the amount from Form 1040A, line 28.	10																																											
	11 Credit for child and dependent care expenses. Enter the smaller of line 9 or line 10 here and on Form 1040A, line 29.	11																																											

Part III Dependent care benefits			
12 Enter the total amount of dependent care benefits you received for 2002. This amount should be shown in box 10 of your W-2 form(s). Do not include amounts that were reported to you as wages in box 1 of Form(s) W-2.	12		
13 Enter the amount forfeited, if any. See the instructions.	13		
14 Subtract line 13 from line 12.	14		
15 Enter the total amount of qualified expenses incurred in 2002 for the care of the qualifying person(s).	15		
16 Enter the smaller of line 14 or 15.	16		
17 Enter your earned income .	17		
18 Enter the amount shown below that applies to you. <ul style="list-style-type: none"> ● If married filing jointly, enter your spouse's earned income (if your spouse was a student or was disabled, see the instructions for line 5). ● If married filing separately, see the instructions for the amount to enter. ● All others, enter the amount from line 17. 	18		
19 Enter the smallest of line 16, 17, or 18.	19		
20 Excluded benefits. Enter here the smaller of the following: <ul style="list-style-type: none"> ● The amount from line 19 or ● \$5,000 (\$2,500 if married filing separately and you were required to enter your spouse's earned income on line 18). 	20		
21 Taxable benefits. Subtract line 20 from line 14. Also, include this amount on Form 1040A, line 7. In the space to the left of line 7, enter "DCB."	21		
To claim the child and dependent care credit, complete lines 22-26 below.			
22 Enter \$2,400 (\$4,800 if two or more qualifying persons).	22		
23 Enter the amount from line 20.	23		
24 Subtract line 23 from line 22. If zero or less, stop . You cannot take the credit. Exception. If you paid 2001 expenses in 2002, see the instructions for line 9.	24		
25 Complete line 2 on the front of this schedule. Do not include in column (c) any benefits shown on line 20 above. Then, add the amounts in column (c) and enter the total here.	25		
26 Enter the smaller of line 24 or 25. Also, enter this amount on line 3 on the front of this schedule and complete lines 4-11.	26		

Schedule 3
(Form 1040A)

Department of the Treasury—Internal Revenue Service

Credit for the Elderly or the Disabled
for Form 1040A Filers

(S) **2002**

OMB No. 1545-0085

Name(s) shown on Form 1040A

Your social security number

You may be able to take this credit and reduce your tax if by the end of 2002:

- You were age 65 or older **or**
- You were under age 65, you retired on **permanent and total** disability, and you received taxable disability income.

But you must also meet other tests. See the separate instructions for Schedule 3.

TIP In most cases, the IRS can figure the credit for you. See the instructions.

Part I	If your filing status is:	And by the end of 2002:	Check only one box:
Check the box for your filing status and age	Single, Head of household, or Qualifying widow(er) with dependent child	1 You were 65 or older	1 <input type="checkbox"/>
		2 You were under 65 and you retired on permanent and total disability	2 <input type="checkbox"/>
		3 Both spouses were 65 or older	3 <input type="checkbox"/>
Married filing jointly		4 Both spouses were under 65, but only one spouse retired on permanent and total disability	4 <input type="checkbox"/>
		5 Both spouses were under 65, and both retired on permanent and total disability	5 <input type="checkbox"/>
		6 One spouse was 65 or older, and the other spouse was under 65 and retired on permanent and total disability	6 <input type="checkbox"/>
		7 One spouse was 65 or older, and the other spouse was under 65 and not retired on permanent and total disability	7 <input type="checkbox"/>
Married filing separately		8 You were 65 or older and you lived apart from your spouse for all of 2002	8 <input type="checkbox"/>
		9 You were under 65, you retired on permanent and total disability, and you lived apart from your spouse for all of 2002	9 <input type="checkbox"/>

Did you check box 1, 3, 7, or 8?	Yes →	Skip Part II and complete Part III on the back.
	No →	Complete Parts II and III.

Part II
Statement of permanent and total disability
Complete this part **only** if you checked box 2, 4, 5, 6, or 9 above.

- If:**
- 1 You filed a physician's statement for this disability for 1983 or an earlier year, or you filed or got a statement for tax years after 1983 and your physician signed line B on the statement, **and**
 - 2 Due to your continued disabled condition, you were unable to engage in any substantial gainful activity in 2002, check this box
 - If you checked this box, you do not have to get another statement for 2002.
 - If you **did not** check this box, have your physician complete the statement on page 4 of the instructions. You **must** keep the statement for your records.

Part III
Figure your credit

10	If you checked (in Part I):	Enter:		
	Box 1, 2, 4, or 7	\$5,000		
	Box 3, 5, or 6	\$7,500		
	Box 8 or 9	\$3,750	10	
<div style="border: 1px solid black; padding: 5px; display: inline-block; margin-bottom: 5px;"> Did you check box 2, 4, 5, 6, or 9 in Part I? </div> — Yes —> You must complete line 11. — No —> Enter the amount from line 10 on line 12 and go to line 13.				
11	If you checked (in Part I):			
	<ul style="list-style-type: none"> • Box 6, add \$5,000 to the taxable disability income of the spouse who was under age 65. Enter the total. • Box 2, 4, or 9, enter your taxable disability income. • Box 5, add your taxable disability income to your spouse's taxable disability income. Enter the total. 			
	For more details on what to include on line 11, see the instructions.		11	
12	If you completed line 11, enter the smaller of line 10 or line 11; all others , enter the amount from line 10.		12	
13	Enter the following pensions, annuities, or disability income that you (and your spouse if filing a joint return) received in 2002.			
	a Nontaxable part of social security benefits and Nontaxable part of railroad retirement benefits treated as social security. See instructions.		13a	
	b Nontaxable veterans' pensions and Any other pension, annuity, or disability benefit that is excluded from income under any other provision of law. See instructions.		13b	
	c Add lines 13a and 13b. (Even though these income items are not taxable, they must be included here to figure your credit.) If you did not receive any of the types of nontaxable income listed on line 13a or 13b, enter -0- on line 13c.		13c	
14	Enter the amount from Form 1040A, line 22.		14	
15	If you checked (in Part I):	Enter:		
	Box 1 or 2	\$7,500		
	Box 3, 4, 5, 6, or 7	\$10,000		
	Box 8 or 9	\$5,000	15	
16	Subtract line 15 from line 14. If zero or less, enter -0-.		16	
17	Enter one-half of line 16.		17	
18	Add lines 13c and 17.		18	
19	Subtract line 18 from line 12. If zero or less, stop ; you cannot take the credit. Otherwise, go to line 20.		19	
20	Multiply line 19 by 15% (.15).		20	
21	Enter the amount from Form 1040A, line 28, minus any amount on Form 1040A, line 29.		21	
22	Credit for the elderly or the disabled. Enter the smaller of line 20 or line 21 here and on Form 1040A, line 30.		22	

SCHEDULE EIC
(Form 1040A or 1040)

Earned Income Credit
Qualifying Child Information



OMB No. 1545-0074

2002

Attachment
Sequence No. **43**

Department of the Treasury
Internal Revenue Service (S)

Complete and attach to Form 1040A or 1040
only if you have a qualifying child.

Name(s) shown on return

Your social security number

Before you begin: See the instructions for Form 1040A, line 41, or Form 1040, line 64, to make sure that (a) you can take the EIC and (b) you have a qualifying child.



- If you take the EIC even though you are not eligible, you may not be allowed to take the credit for up to 10 years. See back of schedule for details.
- It will take us longer to process your return and issue your refund if you do not fill in all lines that apply for each qualifying child.
- Be sure the child's name on line 1 and social security number (SSN) on line 2 agree with the child's social security card. Otherwise, at the time we process your return, we may reduce or disallow your EIC. If the name or SSN on the child's social security card is not correct, call the Social Security Administration at 1-800-772-1213.

Qualifying Child Information

Child 1

Child 2

	First name	Last name	First name	Last name
1 Child's name If you have more than two qualifying children, you only have to list two to get the maximum credit.				
2 Child's SSN The child must have an SSN as defined on page 44 of the Form 1040A instructions or page 46 of the Form 1040 instructions unless the child was born and died in 2002. If your child was born and died in 2002 and did not have an SSN, enter "Died" on this line and attach a copy of the child's birth certificate.				
3 Child's year of birth	Year _____ <i>If born after January 1, 1984, skip lines 4a and 4b; go to line 5.</i>		Year _____ <i>If born after January 1, 1984, skip lines 4a and 4b; go to line 5.</i>	
4 If the child was born before January 2, 1984—				
a Was the child under age 24 at the end of 2002 and a student?	<input type="checkbox"/> Yes. <i>Go to line 5.</i>	<input type="checkbox"/> No. <i>Continue</i>	<input type="checkbox"/> Yes. <i>Go to line 5.</i>	<input type="checkbox"/> No. <i>Continue</i>
b Was the child permanently and totally disabled during any part of 2002?	<input type="checkbox"/> Yes. <i>Continue</i>	<input type="checkbox"/> No. The child is not a qualifying child.	<input type="checkbox"/> Yes. <i>Continue</i>	<input type="checkbox"/> No. The child is not a qualifying child.
5 Child's relationship to you (for example, son, daughter, grandchild, niece, nephew, foster child, etc.)				
6 Number of months child lived with you in the United States during 2002				
• If the child lived with you for more than half of 2002 but less than 7 months, enter "7".				
• If the child was born or died in 2002 and your home was the child's home for the entire time he or she was alive during 2002, enter "12".	_____ months <i>Do not enter more than 12 months.</i>		_____ months <i>Do not enter more than 12 months.</i>	



You may also be able to take the additional child tax credit if your child (a) was under age 17 at the end of 2002, (b) is claimed as your dependent on line 6c of Form 1040A or Form 1040, and (c) is a U.S. citizen or resident alien. For more details, see the instructions for line 42 of Form 1040A or line 66 of Form 1040.

A Change To Note

Beginning in 2002, new rules apply to determine who is a qualifying child for purposes of the EIC. For details, see Qualifying Child below.

Purpose of Schedule

The purpose of this schedule is to give the IRS information about your qualifying child after you have figured your earned income credit (EIC).

To figure the amount of your credit or to have the IRS figure it for you, see the instructions for Form 1040A, line 41, or Form 1040, line 64.

Taking the EIC When Not Eligible. If you take the EIC even though you are not eligible and it is determined that your error is due to reckless or intentional disregard of the EIC rules, you will not be allowed to take the credit for 2 years even if you are otherwise eligible to do so. If you fraudulently take the EIC, you will not be allowed to take the credit for 10 years. You may also have to pay penalties.

Qualifying Child

A qualifying child is a child who is . . .

Your son, daughter, adopted child, stepchild, or grandchild

or

Your brother, sister, stepbrother, stepsister, or a descendant of your brother, sister, stepbrother, or stepsister (for example, your niece or nephew), whom you cared for as your own child

or

A foster child (any child placed with you by an authorized placement agency whom you cared for as your own child)

AND

was at the end of 2002 . . .

Under age 19

or

Under age 24 and a student

or

Any age and permanently and totally disabled

AND

who . . .

Lived with you in the United States for more than half of 2002. If the child did not live with you for the required time, see Exception to "Time Lived With You" Condition on page 43 of the Form 1040A instructions or page 45 of the Form 1040 instructions.

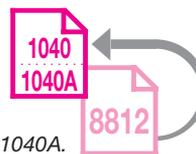
Note. If the child was married or meets the conditions to be a qualifying child of another person (other than your spouse if filing a joint return), special rules apply. For details, see page 44 of the Form 1040A instructions or page 46 of the Form 1040 instructions.



Do you want part of the EIC added to your take-home pay in 2003? To see if you qualify, get Form W-5 from your employer, call the IRS at 1-800-TAX-FORM (1-800-829-3676), or go to www.irs.gov.

Additional Child Tax Credit

Complete and attach to Form 1040 or Form 1040A.



Your social security number

Part I All Filers

1	Enter the amount from line 1 of your Child Tax Credit Worksheet on page 40 of the Form 1040 instructions or page 39 of the Form 1040A instructions. If you used Pub. 972, enter the amount from line 8 of the worksheet on page 3 of the publication				1
2	Enter the amount from Form 1040, line 50, or Form 1040A, line 33				2
3	Subtract line 2 from line 1. If zero, stop ; you cannot take this credit				3
4	Enter your total taxable earned income. See the instructions on back	4			5
5	Is the amount on line 4 more than \$10,350? <input type="checkbox"/> No. Leave line 5 blank and enter -0- on line 6. <input type="checkbox"/> Yes. Subtract \$10,350 from the amount on line 4. Enter the result	5			
6	Multiply the amount on line 5 by 10% (.10) and enter the result Next. Do you have three or more qualifying children? <input type="checkbox"/> No. If line 6 is zero, stop ; you cannot take this credit. Otherwise, skip Part II and enter the smaller of line 3 or line 6 on line 13. <input type="checkbox"/> Yes. If line 6 is equal to or more than line 3, skip Part II and enter the amount from line 3 on line 13. Otherwise, go to line 7.				6

Part II Certain Filers Who Have Three or More Qualifying Children

7	Enter the total of the withheld social security and Medicare taxes from Form(s) W-2, boxes 4 and 6. If married filing jointly, include your spouse's amounts with yours. If you worked for a railroad, see the instructions on back	7			8
8	1040 filers: Enter the total of the amounts from Form 1040, lines 29 and 57, plus any uncollected social security and Medicare or tier 1 RRTA taxes included on line 61. 1040A filers: Enter -0-.	8			
9	Add lines 7 and 8	9			
10	1040 filers: Enter the total of the amounts from Form 1040, lines 64 and 65. 1040A filers: Enter the total of the amount from Form 1040A, line 41, plus any excess social security and tier 1 RRTA taxes withheld that you entered to the left of line 43 (see the instructions on back).	10			11
11	Subtract line 10 from line 9. If zero or less, enter -0-				
12	Enter the larger of line 6 or line 11 here Next, enter the smaller of line 3 or line 12 on line 13.				12

Part III Your Additional Child Tax Credit

13	This is your additional child tax credit				13
----	--	--	--	--	----

Enter this amount on
 Form 1040, line 66, or
 Form 1040A, line 42.

Instructions

Purpose of Form

Use Form 8812 to figure your additional child tax credit.



The additional child tax credit may give you a refund even if you do not owe any tax.

Who Should Use Form 8812

First, complete the Child Tax Credit Worksheet that applies to you. See the instructions for Form 1040, line 50, or Form 1040A, line 33. If you meet the condition given in the **TIP** at the end of your Child Tax Credit Worksheet, use Form 8812 to see if you can take the additional child tax credit.

Effect of Credit on Welfare Benefits

Any refund you receive as a result of taking the additional child tax credit will not be used to determine if you are eligible for the following programs, or how much you can receive from them.

- Temporary Assistance for Needy Families (TANF).
- Medicaid and supplemental security income (SSI).
- Food stamps and low-income housing.

Taxable Earned Income

1. Did you, or your spouse if filing a joint return, have net earnings from self-employment and use either optional method to figure those net earnings?

- No.** Go to question 2.
- Yes.** Use Pub. 972 to figure the amount to enter on Form 8812, line 4.

2. Are you claiming the earned income credit (EIC) on Form 1040, line 64, or Form 1040A, line 41?

- Yes.** Use the following chart to find the amount to enter on Form 8812, line 4.

IF you are filing Form...	AND you completed...	THEN enter on Form 8812, line 4, the amount from...
1040	Worksheet B on page 48 of your 1040 instructions or on page 25 of Pub. 596	Worksheet B, line 4b.*
	Step 6 on page 45 of your 1040 instructions (but not Worksheet B)	Step 6, Earned Income
	Worksheet 2 on page 20 of Pub. 596	Worksheet 2, line 8
1040A	Step 5 on page 43 of your 1040A instructions	Step 5, Earned Income
	Worksheet 2 on page 20 of Pub. 596	Worksheet 2, line 8

* If you were a minister, member of a religious order who has not taken a vow of poverty, or a Christian Science practitioner, subtract the following from the amount on line 4b: (a) the rental value of a home or the nontaxable portion of an allowance for a home furnished to you (including payments for utilities) and (b) the value of meals and lodging provided to you, your spouse, and your dependents for your employer's convenience.

- No.** **1040 filers:** Go to question 3.
1040A filers: Skip question 3 and go to question 4.

3. Were you, or your spouse if filing a joint return, self-employed, or are you filing Schedule SE because you had church employee income, or are you filing Schedule C or C-EZ as a statutory employee?

- No.** Go to question 4.
- Yes.** Use Pub. 972 to figure the amount to enter on Form 8812, line 4.

4. Does the amount on line 7 of Form 1040 or Form 1040A include any of the following amounts?

- Taxable scholarship or fellowship grants not reported on a W-2 form.
 - Amounts paid to an inmate in a penal institution for work (put "PRI" and the amount paid in the space next to line 7 of Form 1040 or 1040A).
 - Amounts received as a pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan (put "DFC" and the amount received in the space next to line 7 of Form 1040 or 1040A). This amount may be reported in box 11 of your W-2 form. If you received such an amount but box 11 is blank, contact your employer for the amount received as a pension or annuity.
 - Amounts from Form 2555, line 41, or Form 2555-EZ, line 18.
- No.** Enter the amount from line 7 of Form 1040 or Form 1040A on Form 8812, line 4.
- Yes.** Subtract the total of those amounts from the amount on line 7 of Form 1040 or Form 1040A. (If an amount is included in more than one of the above categories, include it only once in figuring the total amount to subtract.) Enter the result on Form 8812, line 4.

Railroad Employees

If you worked for a railroad, include the following taxes in the total on Form 8812, line 7.

- Tier 1 tax withheld from your pay. This tax should be shown in box 14 of your W-2 form(s) and identified as "Tier 1 tax."
- If you were an employee representative, 50% of the total tier 1 tax and tier 1 Medicare tax you paid for 2002.

1040A Filers

If you, or your spouse if filing a joint return, had more than one employer for 2002 and total wages of over \$84,900, figure any excess social security and tier 1 railroad retirement (RRTA) taxes withheld. See the instructions for Form 1040A, line 43. Include any excess on Form 8812, line 10.

Paperwork Reduction Act Notice. We ask for the information on this form 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 and file this form will vary depending on individual circumstances. The estimated average time is: **Recordkeeping**, 6 min.; **Learning about the law or the form**, 5 min.; **Preparing the form**, 28 min.; **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making this form simpler, we would be happy to hear from you. See the Instructions for Form 1040 or Form 1040A.

Child Tax Credit Worksheet—Line 33

Keep for Your Records



- To be a qualifying child for the child tax credit, the child must be **under age 17** at the end of 2002 and meet the other requirements listed in the instructions for line 6c, column (4), on page 25.
- **Do not** use this worksheet if you answered “Yes” to question 1 or 2 on page 38. Instead, use Pub. 972.



1. Number of qualifying children: _____ × \$600. Enter the result.

1	
---	--

2. Enter the amount from Form 1040A, line 28.

2	
---	--

3. Add the amounts from Form 1040A:

Line 29 _____

Line 30 + _____

Line 31 + _____

Line 32 + _____ Enter the total.

3	
---	--

4. Are the amounts on lines 2 and 3 the same?

Yes. You cannot take this credit because there is no tax to reduce. However, you may be able to take the **additional child tax credit**. See the **TIP** below before completing the rest of your Form 1040A.

No. Subtract line 3 from line 2.

4	
---	--

5. Is the amount on line 1 more than the amount on line 4?

Yes. Enter the amount from line 4. Also, you may be able to take the **additional child tax credit**. See the **TIP** below.

No. Enter the amount from line 1.

This is your child tax credit.

5	
---	--

Enter this amount on Form 1040A, line 33.



- You may be able to take the **additional child tax credit** on Form 1040A, line 42, if you answered “Yes” on line 4 or line 5 above.
- First, complete your Form 1040A through line 41.
 - Then, use Form 8812 to figure any additional child tax credit.

Line 34

Adoption Credit

You may be able to take this credit if you paid expenses to adopt a child. See **Form 8839** for details.

Line 37

Advance Earned Income Credit Payments

Enter the total amount of advance earned income credit (EIC) payments you received. These payments are shown in box 9 of your W-2 form(s).

Line 39

Federal Income Tax Withheld

Add the amounts shown as Federal income tax withheld on your **Forms W-2** and **1099-R**. Enter the total on line 39. The amount of Federal income tax withheld should be shown in box 2 of Form W-2 and in box 4 of Form 1099-R.

If you received a 2002 Form 1099 showing Federal income tax withheld on dividends, interest income, unemployment compensation, or social security benefits, include the amount withheld in the total on line 39. This

should be shown in box 4 of the 1099 form or box 6 of **Form SSA-1099**. If Federal income tax was withheld from your Alaska Permanent Fund dividends, include the tax withheld in the total on line 39.

Line 40

2002 Estimated Tax Payments

Enter any estimated Federal income tax payments you made using **Form 1040-ES** for 2002. Include any overpayment from your 2001 return that you applied to your 2002 estimated tax.

If you and your spouse paid joint estimated tax but are now filing separate income tax returns, you can divide the amount paid in any way you choose as long as you both agree. If you cannot agree, you must divide the payments in proportion to each spouse's individual tax as shown on your separate returns for 2002. For an example of how to do this, see **Pub. 505**. Be sure to show both social security numbers (SSNs) in the space provided on the separate returns. If you or your spouse paid separate estimated tax but you are now filing a joint return, add the amounts you each paid. Follow these instructions even if your spouse died in 2002 or in 2003 before filing a 2002 return. Also, see Pub. 505 if either of the following apply.

- You got divorced in 2002 and you made joint estimated tax payments with your former spouse.
- You changed your name and you made estimated tax payments using your former name.

Line 41— Earned Income Credit (EIC)

What Is the EIC?

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

To Take the EIC:

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



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

Step 1 All Filers

- If, in 2002:
 - 2 children lived with you, is the amount on Form 1040A, line 22, less than \$33,178 (\$34,178 if married filing jointly)?
 - 1 child lived with you, is the amount on Form 1040A, line 22, less than \$29,201 (\$30,201 if married filing jointly)?
 - No children live with you, is the amount on Form 1040A, line 22, less than \$11,060 (\$12,060 if married filing jointly)?

Yes. *Continue*

No. You cannot take the credit.
- Do you, and your spouse if filing a joint return, have a social security number that allows you to work or is valid for EIC purposes (see page 44)?

Yes. *Continue*

No. You cannot take the credit.
Put "No" to the left of the entry space for line 41.
- Is your filing status married filing separately?

Yes. You cannot take the credit.

No. *Continue*
- Were you a nonresident alien for any part of 2002?

Yes. *See Nonresident Aliens on page 44.*

No. *Go to Step 2.*

Step 2 Investment Income

- Add the amounts from Form 1040A:

Line 8a	_____		_____
Line 8b	+		_____
Line 9	+		_____
Line 10	+		_____
Investment Income			=

- Is your investment income more than \$2,550?

- Yes.** You cannot take the credit.
- No.** *Continue*

- Did a child live with you in 2002?

- Yes.** *Go to Step 3 on page 42.*
- No.** *Go to Step 4 on page 42.*

(Continued on page 42)

Continued from page 41**Step 3 Qualifying Child****A qualifying child is a child who is...**

Your son, daughter, adopted child, stepchild, or grandchild

or

Your brother, sister, stepbrother, stepsister, or a descendant of your brother, sister, stepbrother, or stepsister (for example, your niece or nephew), whom you cared for as your own child

or

A foster child (any child placed with you by an authorized placement agency whom you cared for as your own child)

AND**was at the end of 2002...**

Under age 19

or

Under age 24 and a student (see page 44)

or

Any age and permanently and totally disabled (see page 44)

AND**who...**

Lived with you in the United States for more than half of 2002. If the child did not live with you for the required time, see Exception to "Time Lived With You" Condition on page 43.

Note. If the child was married, see page 44.

1. Look at the qualifying child conditions above. Could you, or your spouse if filing a joint return, be a qualifying child of another person in 2002?

Yes.  You cannot take the credit. Put "No" to the left of the entry space for line 41.

No. *Continue* 

2. Do you have at least one child who meets the above conditions to be your qualifying child?

Yes. *Go to question 3.*

No. *Skip question 3; go to Step 4, question 2.*

3. Does the child meet the conditions to be a qualifying child of any other person (other than your spouse if filing a joint return) for 2002?

Yes. *See Qualifying Child of More Than One Person on page 44.*

No. This child is your qualifying child. The child must have a valid social security number as defined on page 44 unless the child was born and died in 2002. *Skip Step 4; go to Step 5 on page 43.*

Step 4 Filers Without a Qualifying Child

1. Look at the qualifying child conditions in Step 3. Could you, or your spouse if filing a joint return, be a qualifying child of another person in 2002?

Yes.  You cannot take the credit. Put "No" to the left of the entry space for line 41.

No. *Continue* 

2. Can you, or your spouse if filing a joint return, be claimed as a dependent on someone else's 2002 tax return?

Yes.  You cannot take the credit.

No. *Continue* 

3. Were you, or your spouse if filing a joint return, at least age 25 but under age 65 at the end of 2002?

Yes. *Continue* 

No.  You cannot take the credit. Put "No" to the left of the entry space for line 41.

4. Was your home, and your spouse's if filing a joint return, in the United States for more than half of 2002? Members of the military stationed outside the United States, see page 44 before you answer.

Yes. *Go to Step 5 on page 43.*

No.  You cannot take the credit. Put "No" to the left of the entry space for line 41.

(Continued on page 43)

Continued from page 42

Step 5 Earned Income

1. Figure earned income:

Form 1040A, line 7 _____

Subtract, if included on line 7, any:

- Taxable scholarship or fellowship grant not reported on a W-2 form
- Amount paid to an inmate in a penal institution for work (put "PRI" and the amount subtracted to the left of the entry space for line 7 of Form 1040A)
- Amount received as a pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan (put "DFC" and the amount subtracted to the left of the entry space for line 7 of Form 1040A). This amount may be shown in box 11 of your W-2 form. If you received such an amount but box 11 is blank, contact your employer for the amount received as a pension or annuity.

Earned Income =

2. If you have:

- 2 or more qualifying children, is your earned income less than \$33,178 (\$34,178 if married filing jointly)?
- 1 qualifying child, is your earned income less than \$29,201 (\$30,201 if married filing jointly)?
- No qualifying children, is your earned income less than \$11,060 (\$12,060 if married filing jointly)?

Yes. *Go to Step 6.* **No.** **You cannot take the credit.**

Step 6 How To Figure the Credit

1. Do you want the IRS to figure the credit for you?

Yes. *See Credit Figured by the IRS below.* **No.** *Go to the worksheet on page 45.*

Definitions and Special Rules
(listed in alphabetical order)

Adopted Child. Any child placed with you by an authorized placement agency for legal adoption. An authorized placement agency includes any person authorized by state law to place children for legal adoption. The adoption does not have to be final.

Credit Figured by the IRS. To have the IRS figure the credit for you:

1. Put "EIC" to the left of the entry space for line 41 of Form 1040A.
2. If you have a qualifying child, complete and attach Schedule EIC. If your EIC for a year after 1996 was reduced or disallowed, see Form 8862, Who Must File, below.

Exception to "Time Lived With You" Condition. A child is considered to have lived with you for all of 2002 if the child was born or died in 2002 and your home was this child's home for the entire time he or she was alive in 2002. Temporary absences, such as for school, vacation, medical care, or detention in a juvenile facility, count as time lived at home. If your child is presumed to have been kidnapped by someone who is not a family member, see Pub. 596 to find out if that child is a qualifying child for the EIC. To get Pub. 596, see page 9. If you were in the military stationed outside the United States, see Members of the Military on page 44.

Form 8862, Who Must File. You must file Form 8862 if your EIC for a year after 1996 was reduced or disallowed for any reason other than a math or clerical error. But do not file Form 8862 if, after your EIC was reduced or disallowed in an earlier year:

- You filed Form 8862 (or other documents) and your EIC was then allowed and
- Your EIC has not been reduced or disallowed again for any reason other than a math or clerical error.

Also, do not file Form 8862 or take the credit if it was determined that your error was due to reckless or intentional disregard of the EIC rules or fraud.

(Continued on page 44)

Continued from page 43

Grandchild. Any descendant of your son, daughter, adopted child, or stepchild. For example, a grandchild includes your great-grandchild, great-great-grandchild, etc.

Married Child. A child who was married at the end of 2002 is a qualifying child only if (a) you can claim him or her as your dependent on Form 1040A, line 6c, or (b) this child's other parent claims him or her as a dependent under the rules on page 25 for Children of Divorced or Separated Parents.

Members of the Military. If you were on extended active duty outside the United States, your home is considered to be in the United States during that duty period. Extended active duty is military duty ordered for an indefinite period or for a period of more than 90 days. Once you begin serving extended active duty, you are considered to be on extended active duty even if you serve fewer than 90 days.

Nonresident Aliens. If your filing status is married filing jointly, go to Step 2 on page 41. Otherwise, stop; you cannot take the EIC.

Permanently and Totally Disabled Child. A child who cannot engage in any substantial gainful activity because of a physical or mental condition and a doctor has determined that this condition:

- Has lasted or can be expected to last continuously for at least a year or
- Can lead to death.

Qualifying Child of More Than One Person. If the child meets the conditions to be a qualifying child of more than one person, only one person can take the EIC based on that child. The other person(s) cannot take the EIC for people without a qualifying child, but may take the EIC based on a different qualifying child. If you and the other person(s) cannot agree who will take the EIC, then the following rules apply.

- If only one of the persons is the child's parent, the child will be treated as the qualifying child of the parent.
- If both persons are the child's parents, the child will be treated as the qualifying child of the parent with whom the child lived for the longer period of time during 2002. If the child lived with each parent for the same amount of time, the child will be treated as the qualifying child of the parent who had the **higher** adjusted gross income (AGI) for 2002.

- If none of the persons is the child's parent, the child will be treated as the qualifying child of the person who had the highest AGI for 2002.

Example. You and your 5-year-old daughter moved in with your mother in April 2002. You are not a qualifying child of your mother. Your daughter meets the conditions to be a qualifying child for both you and your mother. If you and your mother cannot agree on who will treat your daughter as a qualifying child, the above rules apply. Under these rules, you are entitled to treat your daughter as a qualifying child because you are the child's parent. Your mother would not be entitled to claim any EIC unless she has a different qualifying child.

The child must have a valid social security number as defined below unless the child was born and died in 2002. If you do not have a qualifying child, stop; you cannot take the EIC. Put "No" to the left of the entry space for line 41. If you have a qualifying child, skip Step 4; go to Step 5 on page 43.

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

To find out how to get an SSN, see page 22. If you will not have an SSN by April 15, 2003, see What if You Cannot File on Time? on page 16.

Student. A child who during any 5 months of 2002:

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

A **school** includes technical, trade, and mechanical schools. It does not include on-the-job training courses, correspondence schools, or night schools.

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

- Temporary Assistance for Needy Families (TANF).
- Medicaid and supplemental security income (SSI).
- Food stamps and low-income housing.

Earned Income Credit (EIC) Worksheet—Line 41

Keep for Your Records



Part 1

All Filers

1. Enter your earned income from Step 5 on page 43. 1

2. Look up the amount on line 1 above in the EIC Table on pages 46–51 to find the credit. Be sure you use the correct column for your filing status and the number of children you have. Enter the credit here. 2

If line 2 is zero, You cannot take the credit.
Put “No” to the left of the entry space for line 41.

3. Enter the amount from Form 1040A, line 22. 3

4. Are the amounts on lines 3 and 1 the same?
- Yes.** Skip line 5; enter the amount from line 2 on line 6.
 - No.** Go to line 5.

Part 2

Filers Who Answered “No” on Line 4

5. If you have:

- No qualifying children, is the amount on line 3 less than \$6,150 (\$7,150 if married filing jointly)?
- 1 or more qualifying children, is the amount on line 3 less than \$13,550 (\$14,550 if married filing jointly)?

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

No. Look up the amount on line 3 in the EIC Table on pages 46–51 to find the credit. Be sure you use the correct column for your filing status and the number of children you have. Enter the credit here. 5

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

Part 3

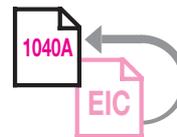
Your Earned Income Credit

6. This is your earned income credit. 6

Enter this amount on Form 1040A, line 41.

Reminder—

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



If your EIC for a year after 1996 was reduced or disallowed, see page 43 to find out if you must file Form 8862 to take the credit for 2002.

2002 Earned Income Credit (EIC) Table

Caution. This is not a tax table.

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

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

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

If the amount you are looking up from the worksheet is—		And your filing status is—			
At least	But less than	Single, head of household, or qualifying widow(er) and you have—	No children	One child	Two children
2,400	2,450	186	825	970	
2,450	2,500	189	842	990	

If the amount you are looking up from the worksheet is—		And your filing status is—						If the amount you are looking up from the worksheet is—		And your filing status is—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—					Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
At least	But less than	No children	One child	Two children	No children	One child	Two children	At least	But less than	No children	One child	Two children	No children	One child	Two children
		Your credit is—			Your credit is—					Your credit is—			Your credit is—		
\$1	\$50	\$2	\$9	\$10	\$2	\$9	\$10	2,400	2,450	186	825	970	186	825	970
50	100	6	26	30	6	26	30	2,450	2,500	189	842	990	189	842	990
100	150	10	43	50	10	43	50	2,500	2,550	193	859	1,010	193	859	1,010
150	200	13	60	70	13	60	70	2,550	2,600	197	876	1,030	197	876	1,030
200	250	17	77	90	17	77	90	2,600	2,650	201	893	1,050	201	893	1,050
250	300	21	94	110	21	94	110	2,650	2,700	205	910	1,070	205	910	1,070
300	350	25	111	130	25	111	130	2,700	2,750	208	927	1,090	208	927	1,090
350	400	29	128	150	29	128	150	2,750	2,800	212	944	1,110	212	944	1,110
400	450	33	145	170	33	145	170	2,800	2,850	216	961	1,130	216	961	1,130
450	500	36	162	190	36	162	190	2,850	2,900	220	978	1,150	220	978	1,150
500	550	40	179	210	40	179	210	2,900	2,950	224	995	1,170	224	995	1,170
550	600	44	196	230	44	196	230	2,950	3,000	228	1,012	1,190	228	1,012	1,190
600	650	48	213	250	48	213	250	3,000	3,050	231	1,029	1,210	231	1,029	1,210
650	700	52	230	270	52	230	270	3,050	3,100	235	1,046	1,230	235	1,046	1,230
700	750	55	247	290	55	247	290	3,100	3,150	239	1,063	1,250	239	1,063	1,250
750	800	59	264	310	59	264	310	3,150	3,200	243	1,080	1,270	243	1,080	1,270
800	850	63	281	330	63	281	330	3,200	3,250	247	1,097	1,290	247	1,097	1,290
850	900	67	298	350	67	298	350	3,250	3,300	251	1,114	1,310	251	1,114	1,310
900	950	71	315	370	71	315	370	3,300	3,350	254	1,131	1,330	254	1,131	1,330
950	1,000	75	332	390	75	332	390	3,350	3,400	258	1,148	1,350	258	1,148	1,350
1,000	1,050	78	349	410	78	349	410	3,400	3,450	262	1,165	1,370	262	1,165	1,370
1,050	1,100	82	366	430	82	366	430	3,450	3,500	266	1,182	1,390	266	1,182	1,390
1,100	1,150	86	383	450	86	383	450	3,500	3,550	270	1,199	1,410	270	1,199	1,410
1,150	1,200	90	400	470	90	400	470	3,550	3,600	273	1,216	1,430	273	1,216	1,430
1,200	1,250	94	417	490	94	417	490	3,600	3,650	277	1,233	1,450	277	1,233	1,450
1,250	1,300	98	434	510	98	434	510	3,650	3,700	281	1,250	1,470	281	1,250	1,470
1,300	1,350	101	451	530	101	451	530	3,700	3,750	285	1,267	1,490	285	1,267	1,490
1,350	1,400	105	468	550	105	468	550	3,750	3,800	289	1,284	1,510	289	1,284	1,510
1,400	1,450	109	485	570	109	485	570	3,800	3,850	293	1,301	1,530	293	1,301	1,530
1,450	1,500	113	502	590	113	502	590	3,850	3,900	296	1,318	1,550	296	1,318	1,550
1,500	1,550	117	519	610	117	519	610	3,900	3,950	300	1,335	1,570	300	1,335	1,570
1,550	1,600	120	536	630	120	536	630	3,950	4,000	304	1,352	1,590	304	1,352	1,590
1,600	1,650	124	553	650	124	553	650	4,000	4,050	308	1,369	1,610	308	1,369	1,610
1,650	1,700	128	570	670	128	570	670	4,050	4,100	312	1,386	1,630	312	1,386	1,630
1,700	1,750	132	587	690	132	587	690	4,100	4,150	316	1,403	1,650	316	1,403	1,650
1,750	1,800	136	604	710	136	604	710	4,150	4,200	319	1,420	1,670	319	1,420	1,670
1,800	1,850	140	621	730	140	621	730	4,200	4,250	323	1,437	1,690	323	1,437	1,690
1,850	1,900	143	638	750	143	638	750	4,250	4,300	327	1,454	1,710	327	1,454	1,710
1,900	1,950	147	655	770	147	655	770	4,300	4,350	331	1,471	1,730	331	1,471	1,730
1,950	2,000	151	672	790	151	672	790	4,350	4,400	335	1,488	1,750	335	1,488	1,750
2,000	2,050	155	689	810	155	689	810	4,400	4,450	339	1,505	1,770	339	1,505	1,770
2,050	2,100	159	706	830	159	706	830	4,450	4,500	342	1,522	1,790	342	1,522	1,790
2,100	2,150	163	723	850	163	723	850	4,500	4,550	346	1,539	1,810	346	1,539	1,810
2,150	2,200	166	740	870	166	740	870	4,550	4,600	350	1,556	1,830	350	1,556	1,830
2,200	2,250	170	757	890	170	757	890	4,600	4,650	354	1,573	1,850	354	1,573	1,850
2,250	2,300	174	774	910	174	774	910	4,650	4,700	358	1,590	1,870	358	1,590	1,870
2,300	2,350	178	791	930	178	791	930	4,700	4,750	361	1,607	1,890	361	1,607	1,890
2,350	2,400	182	808	950	182	808	950	4,750	4,800	365	1,624	1,910	365	1,624	1,910

(Continued on page 47)

2002 Earned Income Credit (EIC) Table— *Continued*

(Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is—		And your filing status is—						If the amount you are looking up from the worksheet is—		And your filing status is—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—					Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
		No children	One child	Two children	No children	One child	Two children			No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—			At least	But less than	Your credit is—			Your credit is—		
4,800	4,850	369	1,641	1,930	369	1,641	1,930	7,600	7,650	263	2,506	3,050	339	2,506	3,050
4,850	4,900	373	1,658	1,950	373	1,658	1,950	7,650	7,700	259	2,506	3,070	335	2,506	3,070
4,900	4,950	376	1,675	1,970	376	1,675	1,970	7,700	7,750	255	2,506	3,090	332	2,506	3,090
4,950	5,000	376	1,692	1,990	376	1,692	1,990	7,750	7,800	251	2,506	3,110	328	2,506	3,110
5,000	5,050	376	1,709	2,010	376	1,709	2,010	7,800	7,850	247	2,506	3,130	324	2,506	3,130
5,050	5,100	376	1,726	2,030	376	1,726	2,030	7,850	7,900	244	2,506	3,150	320	2,506	3,150
5,100	5,150	376	1,743	2,050	376	1,743	2,050	7,900	7,950	240	2,506	3,170	316	2,506	3,170
5,150	5,200	376	1,760	2,070	376	1,760	2,070	7,950	8,000	236	2,506	3,190	313	2,506	3,190
5,200	5,250	376	1,777	2,090	376	1,777	2,090	8,000	8,050	232	2,506	3,210	309	2,506	3,210
5,250	5,300	376	1,794	2,110	376	1,794	2,110	8,050	8,100	228	2,506	3,230	305	2,506	3,230
5,300	5,350	376	1,811	2,130	376	1,811	2,130	8,100	8,150	225	2,506	3,250	301	2,506	3,250
5,350	5,400	376	1,828	2,150	376	1,828	2,150	8,150	8,200	221	2,506	3,270	297	2,506	3,270
5,400	5,450	376	1,845	2,170	376	1,845	2,170	8,200	8,250	217	2,506	3,290	293	2,506	3,290
5,450	5,500	376	1,862	2,190	376	1,862	2,190	8,250	8,300	213	2,506	3,310	290	2,506	3,310
5,500	5,550	376	1,879	2,210	376	1,879	2,210	8,300	8,350	209	2,506	3,330	286	2,506	3,330
5,550	5,600	376	1,896	2,230	376	1,896	2,230	8,350	8,400	205	2,506	3,350	282	2,506	3,350
5,600	5,650	376	1,913	2,250	376	1,913	2,250	8,400	8,450	202	2,506	3,370	278	2,506	3,370
5,650	5,700	376	1,930	2,270	376	1,930	2,270	8,450	8,500	198	2,506	3,390	274	2,506	3,390
5,700	5,750	376	1,947	2,290	376	1,947	2,290	8,500	8,550	194	2,506	3,410	270	2,506	3,410
5,750	5,800	376	1,964	2,310	376	1,964	2,310	8,550	8,600	190	2,506	3,430	267	2,506	3,430
5,800	5,850	376	1,981	2,330	376	1,981	2,330	8,600	8,650	186	2,506	3,450	263	2,506	3,450
5,850	5,900	376	1,998	2,350	376	1,998	2,350	8,650	8,700	182	2,506	3,470	259	2,506	3,470
5,900	5,950	376	2,015	2,370	376	2,015	2,370	8,700	8,750	179	2,506	3,490	255	2,506	3,490
5,950	6,000	376	2,032	2,390	376	2,032	2,390	8,750	8,800	175	2,506	3,510	251	2,506	3,510
6,000	6,050	376	2,049	2,410	376	2,049	2,410	8,800	8,850	171	2,506	3,530	247	2,506	3,530
6,050	6,100	376	2,066	2,430	376	2,066	2,430	8,850	8,900	167	2,506	3,550	244	2,506	3,550
6,100	6,150	376	2,083	2,450	376	2,083	2,450	8,900	8,950	163	2,506	3,570	240	2,506	3,570
6,150	6,200	374	2,100	2,470	376	2,100	2,470	8,950	9,000	160	2,506	3,590	236	2,506	3,590
6,200	6,250	370	2,117	2,490	376	2,117	2,490	9,000	9,050	156	2,506	3,610	232	2,506	3,610
6,250	6,300	366	2,134	2,510	376	2,134	2,510	9,050	9,100	152	2,506	3,630	228	2,506	3,630
6,300	6,350	362	2,151	2,530	376	2,151	2,530	9,100	9,150	148	2,506	3,650	225	2,506	3,650
6,350	6,400	358	2,168	2,550	376	2,168	2,550	9,150	9,200	144	2,506	3,670	221	2,506	3,670
6,400	6,450	355	2,185	2,570	376	2,185	2,570	9,200	9,250	140	2,506	3,690	217	2,506	3,690
6,450	6,500	351	2,202	2,590	376	2,202	2,590	9,250	9,300	137	2,506	3,710	213	2,506	3,710
6,500	6,550	347	2,219	2,610	376	2,219	2,610	9,300	9,350	133	2,506	3,730	209	2,506	3,730
6,550	6,600	343	2,236	2,630	376	2,236	2,630	9,350	9,400	129	2,506	3,750	205	2,506	3,750
6,600	6,650	339	2,253	2,650	376	2,253	2,650	9,400	9,450	125	2,506	3,770	202	2,506	3,770
6,650	6,700	335	2,270	2,670	376	2,270	2,670	9,450	9,500	121	2,506	3,790	198	2,506	3,790
6,700	6,750	332	2,287	2,690	376	2,287	2,690	9,500	9,550	117	2,506	3,810	194	2,506	3,810
6,750	6,800	328	2,304	2,710	376	2,304	2,710	9,550	9,600	114	2,506	3,830	190	2,506	3,830
6,800	6,850	324	2,321	2,730	376	2,321	2,730	9,600	9,650	110	2,506	3,850	186	2,506	3,850
6,850	6,900	320	2,338	2,750	376	2,338	2,750	9,650	9,700	106	2,506	3,870	182	2,506	3,870
6,900	6,950	316	2,355	2,770	376	2,355	2,770	9,700	9,750	102	2,506	3,890	179	2,506	3,890
6,950	7,000	313	2,372	2,790	376	2,372	2,790	9,750	9,800	98	2,506	3,910	175	2,506	3,910
7,000	7,050	309	2,389	2,810	376	2,389	2,810	9,800	9,850	94	2,506	3,930	171	2,506	3,930
7,050	7,100	305	2,406	2,830	376	2,406	2,830	9,850	9,900	91	2,506	3,950	167	2,506	3,950
7,100	7,150	301	2,423	2,850	376	2,423	2,850	9,900	9,950	87	2,506	3,970	163	2,506	3,970
7,150	7,200	297	2,440	2,870	374	2,440	2,870	9,950	10,000	83	2,506	3,990	160	2,506	3,990
7,200	7,250	293	2,457	2,890	370	2,457	2,890	10,000	10,050	79	2,506	4,010	156	2,506	4,010
7,250	7,300	290	2,474	2,910	366	2,474	2,910	10,050	10,100	75	2,506	4,030	152	2,506	4,030
7,300	7,350	286	2,491	2,930	362	2,491	2,930	10,100	10,150	72	2,506	4,050	148	2,506	4,050
7,350	7,400	282	2,506	2,950	358	2,506	2,950	10,150	10,200	68	2,506	4,070	144	2,506	4,070
7,400	7,450	278	2,506	2,970	355	2,506	2,970	10,200	10,250	64	2,506	4,090	140	2,506	4,090
7,450	7,500	274	2,506	2,990	351	2,506	2,990	10,250	10,300	60	2,506	4,110	137	2,506	4,110
7,500	7,550	270	2,506	3,010	347	2,506	3,010	10,300	10,350	56	2,506	4,130	133	2,506	4,130
7,550	7,600	267	2,506	3,030	343	2,506	3,030	10,350	10,400	52	2,506	4,140	129	2,506	4,140

(Continued on page 48)

2002 Earned Income Credit (EIC) Table— *Continued*

(Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is—		And your filing status is—						If the amount you are looking up from the worksheet is—		And your filing status is—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—					Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
		No children	One child	Two children	No children	One child	Two children			No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—			At least	But less than	Your credit is—			Your credit is—		
10,400	10,450	49	2,506	4,140	125	2,506	4,140	14,600	14,650	0	2,329	3,907	0	2,489	4,118
10,450	10,500	45	2,506	4,140	121	2,506	4,140	14,650	14,700	0	2,321	3,897	0	2,481	4,107
10,500	10,550	41	2,506	4,140	117	2,506	4,140	14,700	14,750	0	2,313	3,886	0	2,473	4,097
10,550	10,600	37	2,506	4,140	114	2,506	4,140	14,750	14,800	0	2,305	3,876	0	2,465	4,086
10,600	10,650	33	2,506	4,140	110	2,506	4,140	14,800	14,850	0	2,297	3,865	0	2,457	4,076
10,650	10,700	29	2,506	4,140	106	2,506	4,140	14,850	14,900	0	2,289	3,855	0	2,449	4,065
10,700	10,750	26	2,506	4,140	102	2,506	4,140	14,900	14,950	0	2,281	3,844	0	2,441	4,055
10,750	10,800	22	2,506	4,140	98	2,506	4,140	14,950	15,000	0	2,273	3,834	0	2,433	4,044
10,800	10,850	18	2,506	4,140	94	2,506	4,140	15,000	15,050	0	2,265	3,823	0	2,425	4,034
10,850	10,900	14	2,506	4,140	91	2,506	4,140	15,050	15,100	0	2,257	3,813	0	2,417	4,023
10,900	10,950	10	2,506	4,140	87	2,506	4,140	15,100	15,150	0	2,249	3,802	0	2,409	4,013
10,950	11,000	7	2,506	4,140	83	2,506	4,140	15,150	15,200	0	2,241	3,791	0	2,401	4,002
11,000	11,050	3	2,506	4,140	79	2,506	4,140	15,200	15,250	0	2,233	3,781	0	2,393	3,992
11,050	11,100	*	2,506	4,140	75	2,506	4,140	15,250	15,300	0	2,225	3,770	0	2,385	3,981
11,100	11,150	0	2,506	4,140	72	2,506	4,140	15,300	15,350	0	2,217	3,760	0	2,377	3,970
11,150	11,200	0	2,506	4,140	68	2,506	4,140	15,350	15,400	0	2,209	3,749	0	2,369	3,960
11,200	11,250	0	2,506	4,140	64	2,506	4,140	15,400	15,450	0	2,201	3,739	0	2,361	3,949
11,250	11,300	0	2,506	4,140	60	2,506	4,140	15,450	15,500	0	2,193	3,728	0	2,353	3,939
11,300	11,350	0	2,506	4,140	56	2,506	4,140	15,500	15,550	0	2,185	3,718	0	2,345	3,928
11,350	11,400	0	2,506	4,140	52	2,506	4,140	15,550	15,600	0	2,177	3,707	0	2,337	3,918
11,400	11,450	0	2,506	4,140	49	2,506	4,140	15,600	15,650	0	2,169	3,697	0	2,329	3,907
11,450	11,500	0	2,506	4,140	45	2,506	4,140	15,650	15,700	0	2,161	3,686	0	2,321	3,897
11,500	11,550	0	2,506	4,140	41	2,506	4,140	15,700	15,750	0	2,153	3,676	0	2,313	3,886
11,550	11,600	0	2,506	4,140	37	2,506	4,140	15,750	15,800	0	2,145	3,665	0	2,305	3,876
11,600	11,650	0	2,506	4,140	33	2,506	4,140	15,800	15,850	0	2,137	3,655	0	2,297	3,865
11,650	11,700	0	2,506	4,140	29	2,506	4,140	15,850	15,900	0	2,129	3,644	0	2,289	3,855
11,700	11,750	0	2,506	4,140	26	2,506	4,140	15,900	15,950	0	2,121	3,634	0	2,281	3,844
11,750	11,800	0	2,506	4,140	22	2,506	4,140	15,950	16,000	0	2,113	3,623	0	2,273	3,834
11,800	11,850	0	2,506	4,140	18	2,506	4,140	16,000	16,050	0	2,106	3,612	0	2,265	3,823
11,850	11,900	0	2,506	4,140	14	2,506	4,140	16,050	16,100	0	2,098	3,602	0	2,257	3,813
11,900	11,950	0	2,506	4,140	10	2,506	4,140	16,100	16,150	0	2,090	3,591	0	2,249	3,802
11,950	12,000	0	2,506	4,140	7	2,506	4,140	16,150	16,200	0	2,082	3,581	0	2,241	3,791
12,000	12,050	0	2,506	4,140	3	2,506	4,140	16,200	16,250	0	2,074	3,570	0	2,233	3,781
12,050	12,100	0	2,506	4,140	*	2,506	4,140	16,250	16,300	0	2,066	3,560	0	2,225	3,770
12,100	13,550	0	2,506	4,140	0	2,506	4,140	16,300	16,350	0	2,058	3,549	0	2,217	3,760
13,550	13,600	0	2,497	4,128	0	2,506	4,140	16,350	16,400	0	2,050	3,539	0	2,209	3,749
13,600	13,650	0	2,489	4,118	0	2,506	4,140	16,400	16,450	0	2,042	3,528	0	2,201	3,739
13,650	13,700	0	2,481	4,107	0	2,506	4,140	16,450	16,500	0	2,034	3,518	0	2,193	3,728
13,700	13,750	0	2,473	4,097	0	2,506	4,140	16,500	16,550	0	2,026	3,507	0	2,185	3,718
13,750	13,800	0	2,465	4,086	0	2,506	4,140	16,550	16,600	0	2,018	3,497	0	2,177	3,707
13,800	13,850	0	2,457	4,076	0	2,506	4,140	16,600	16,650	0	2,010	3,486	0	2,169	3,697
13,850	13,900	0	2,449	4,065	0	2,506	4,140	16,650	16,700	0	2,002	3,476	0	2,161	3,686
13,900	13,950	0	2,441	4,055	0	2,506	4,140	16,700	16,750	0	1,994	3,465	0	2,153	3,676
13,950	14,000	0	2,433	4,044	0	2,506	4,140	16,750	16,800	0	1,986	3,454	0	2,145	3,665
14,000	14,050	0	2,425	4,034	0	2,506	4,140	16,800	16,850	0	1,978	3,444	0	2,137	3,655
14,050	14,100	0	2,417	4,023	0	2,506	4,140	16,850	16,900	0	1,970	3,433	0	2,129	3,644
14,100	14,150	0	2,409	4,013	0	2,506	4,140	16,900	16,950	0	1,962	3,423	0	2,121	3,634
14,150	14,200	0	2,401	4,002	0	2,506	4,140	16,950	17,000	0	1,954	3,412	0	2,113	3,623
14,200	14,250	0	2,393	3,992	0	2,506	4,140	17,000	17,050	0	1,946	3,402	0	2,106	3,612
14,250	14,300	0	2,385	3,981	0	2,506	4,140	17,050	17,100	0	1,938	3,391	0	2,098	3,602
14,300	14,350	0	2,377	3,970	0	2,506	4,140	17,100	17,150	0	1,930	3,381	0	2,090	3,591
14,350	14,400	0	2,369	3,960	0	2,506	4,140	17,150	17,200	0	1,922	3,370	0	2,082	3,581
14,400	14,450	0	2,361	3,949	0	2,506	4,140	17,200	17,250	0	1,914	3,360	0	2,074	3,570
14,450	14,500	0	2,353	3,939	0	2,506	4,140	17,250	17,300	0	1,906	3,349	0	2,066	3,560
14,500	14,550	0	2,345	3,928	0	2,506	4,140	17,300	17,350	0	1,898	3,339	0	2,058	3,549
14,550	14,600	0	2,337	3,918	0	2,497	4,128	17,350	17,400	0	1,890	3,328	0	2,050	3,539

*If the amount you are looking up from the worksheet is at least \$11,050 (\$12,050 if married filing jointly) but less than \$11,060 (\$12,060 if married filing jointly), your credit is \$1. Otherwise, you cannot take the credit.

Need more information or forms? See page 9.

(Continued on page 49)

2002 Earned Income Credit (EIC) Table— *Continued*

(Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is—		And your filing status is—						If the amount you are looking up from the worksheet is—		And your filing status is—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—					Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
		No children	One child	Two children	No children	One child	Two children			No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—			At least	But less than	Your credit is—			Your credit is—		
17,400	17,450	0	1,882	3,318	0	2,042	3,528	20,200	20,250	0	1,434	2,728	0	1,594	2,939
17,450	17,500	0	1,874	3,307	0	2,034	3,518	20,250	20,300	0	1,426	2,717	0	1,586	2,928
17,500	17,550	0	1,866	3,297	0	2,026	3,507	20,300	20,350	0	1,418	2,707	0	1,578	2,917
17,550	17,600	0	1,858	3,286	0	2,018	3,497	20,350	20,400	0	1,410	2,696	0	1,570	2,907
17,600	17,650	0	1,850	3,275	0	2,010	3,486	20,400	20,450	0	1,402	2,686	0	1,562	2,896
17,650	17,700	0	1,842	3,265	0	2,002	3,476	20,450	20,500	0	1,394	2,675	0	1,554	2,886
17,700	17,750	0	1,834	3,254	0	1,994	3,465	20,500	20,550	0	1,386	2,665	0	1,546	2,875
17,750	17,800	0	1,826	3,244	0	1,986	3,454	20,550	20,600	0	1,378	2,654	0	1,538	2,865
17,800	17,850	0	1,818	3,233	0	1,978	3,444	20,600	20,650	0	1,370	2,644	0	1,530	2,854
17,850	17,900	0	1,810	3,223	0	1,970	3,433	20,650	20,700	0	1,362	2,633	0	1,522	2,844
17,900	17,950	0	1,802	3,212	0	1,962	3,423	20,700	20,750	0	1,354	2,623	0	1,514	2,833
17,950	18,000	0	1,794	3,202	0	1,954	3,412	20,750	20,800	0	1,346	2,612	0	1,506	2,823
18,000	18,050	0	1,786	3,191	0	1,946	3,402	20,800	20,850	0	1,338	2,602	0	1,498	2,812
18,050	18,100	0	1,778	3,181	0	1,938	3,391	20,850	20,900	0	1,330	2,591	0	1,490	2,802
18,100	18,150	0	1,770	3,170	0	1,930	3,381	20,900	20,950	0	1,322	2,581	0	1,482	2,791
18,150	18,200	0	1,762	3,160	0	1,922	3,370	20,950	21,000	0	1,314	2,570	0	1,474	2,781
18,200	18,250	0	1,754	3,149	0	1,914	3,360	21,000	21,050	0	1,307	2,559	0	1,466	2,770
18,250	18,300	0	1,746	3,139	0	1,906	3,349	21,050	21,100	0	1,299	2,549	0	1,458	2,760
18,300	18,350	0	1,738	3,128	0	1,898	3,339	21,100	21,150	0	1,291	2,538	0	1,450	2,749
18,350	18,400	0	1,730	3,118	0	1,890	3,328	21,150	21,200	0	1,283	2,528	0	1,442	2,738
18,400	18,450	0	1,722	3,107	0	1,882	3,318	21,200	21,250	0	1,275	2,517	0	1,434	2,728
18,450	18,500	0	1,714	3,096	0	1,874	3,307	21,250	21,300	0	1,267	2,507	0	1,426	2,717
18,500	18,550	0	1,706	3,086	0	1,866	3,297	21,300	21,350	0	1,259	2,496	0	1,418	2,707
18,550	18,600	0	1,698	3,075	0	1,858	3,286	21,350	21,400	0	1,251	2,486	0	1,410	2,696
18,600	18,650	0	1,690	3,065	0	1,850	3,275	21,400	21,450	0	1,243	2,475	0	1,402	2,686
18,650	18,700	0	1,682	3,054	0	1,842	3,265	21,450	21,500	0	1,235	2,465	0	1,394	2,675
18,700	18,750	0	1,674	3,044	0	1,834	3,254	21,500	21,550	0	1,227	2,454	0	1,386	2,665
18,750	18,800	0	1,666	3,033	0	1,826	3,244	21,550	21,600	0	1,219	2,444	0	1,378	2,654
18,800	18,850	0	1,658	3,023	0	1,818	3,233	21,600	21,650	0	1,211	2,433	0	1,370	2,644
18,850	18,900	0	1,650	3,012	0	1,810	3,223	21,650	21,700	0	1,203	2,423	0	1,362	2,633
18,900	18,950	0	1,642	3,002	0	1,802	3,212	21,700	21,750	0	1,195	2,412	0	1,354	2,623
18,950	19,000	0	1,634	2,991	0	1,794	3,202	21,750	21,800	0	1,187	2,401	0	1,346	2,612
19,000	19,050	0	1,626	2,981	0	1,786	3,191	21,800	21,850	0	1,179	2,391	0	1,338	2,602
19,050	19,100	0	1,618	2,970	0	1,778	3,181	21,850	21,900	0	1,171	2,380	0	1,330	2,591
19,100	19,150	0	1,610	2,960	0	1,770	3,170	21,900	21,950	0	1,163	2,370	0	1,322	2,581
19,150	19,200	0	1,602	2,949	0	1,762	3,160	21,950	22,000	0	1,155	2,359	0	1,314	2,570
19,200	19,250	0	1,594	2,939	0	1,754	3,149	22,000	22,050	0	1,147	2,349	0	1,307	2,559
19,250	19,300	0	1,586	2,928	0	1,746	3,139	22,050	22,100	0	1,139	2,338	0	1,299	2,549
19,300	19,350	0	1,578	2,917	0	1,738	3,128	22,100	22,150	0	1,131	2,328	0	1,291	2,538
19,350	19,400	0	1,570	2,907	0	1,730	3,118	22,150	22,200	0	1,123	2,317	0	1,283	2,528
19,400	19,450	0	1,562	2,896	0	1,722	3,107	22,200	22,250	0	1,115	2,307	0	1,275	2,517
19,450	19,500	0	1,554	2,886	0	1,714	3,096	22,250	22,300	0	1,107	2,296	0	1,267	2,507
19,500	19,550	0	1,546	2,875	0	1,706	3,086	22,300	22,350	0	1,099	2,286	0	1,259	2,496
19,550	19,600	0	1,538	2,865	0	1,698	3,075	22,350	22,400	0	1,091	2,275	0	1,251	2,486
19,600	19,650	0	1,530	2,854	0	1,690	3,065	22,400	22,450	0	1,083	2,265	0	1,243	2,475
19,650	19,700	0	1,522	2,844	0	1,682	3,054	22,450	22,500	0	1,075	2,254	0	1,235	2,465
19,700	19,750	0	1,514	2,833	0	1,674	3,044	22,500	22,550	0	1,067	2,244	0	1,227	2,454
19,750	19,800	0	1,506	2,823	0	1,666	3,033	22,550	22,600	0	1,059	2,233	0	1,219	2,444
19,800	19,850	0	1,498	2,812	0	1,658	3,023	22,600	22,650	0	1,051	2,222	0	1,211	2,433
19,850	19,900	0	1,490	2,802	0	1,650	3,012	22,650	22,700	0	1,043	2,212	0	1,203	2,423
19,900	19,950	0	1,482	2,791	0	1,642	3,002	22,700	22,750	0	1,035	2,201	0	1,195	2,412
19,950	20,000	0	1,474	2,781	0	1,634	2,991	22,750	22,800	0	1,027	2,191	0	1,187	2,401
20,000	20,050	0	1,466	2,770	0	1,626	2,981	22,800	22,850	0	1,019	2,180	0	1,179	2,391
20,050	20,100	0	1,458	2,760	0	1,618	2,970	22,850	22,900	0	1,011	2,170	0	1,171	2,380
20,100	20,150	0	1,450	2,749	0	1,610	2,960	22,900	22,950	0	1,003	2,159	0	1,163	2,370
20,150	20,200	0	1,442	2,738	0	1,602	2,949	22,950	23,000	0	995	2,149	0	1,155	2,359

(Continued on page 50)

2002 Earned Income Credit (EIC) Table— *Continued*

(Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is—		And your filing status is—						If the amount you are looking up from the worksheet is—		And your filing status is—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—					Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
		No children	One child	Two children	No children	One child	Two children			No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—			At least	But less than	Your credit is—			Your credit is—		
23,000	23,050	0	987	2,138	0	1,147	2,349	25,800	25,850	0	539	1,549	0	699	1,759
23,050	23,100	0	979	2,128	0	1,139	2,338	25,850	25,900	0	531	1,538	0	691	1,749
23,100	23,150	0	971	2,117	0	1,131	2,328	25,900	25,950	0	523	1,528	0	683	1,738
23,150	23,200	0	963	2,107	0	1,123	2,317	25,950	26,000	0	515	1,517	0	675	1,728
23,200	23,250	0	955	2,096	0	1,115	2,307	26,000	26,050	0	508	1,506	0	667	1,717
23,250	23,300	0	947	2,086	0	1,107	2,296	26,050	26,100	0	500	1,496	0	659	1,707
23,300	23,350	0	939	2,075	0	1,099	2,286	26,100	26,150	0	492	1,485	0	651	1,696
23,350	23,400	0	931	2,065	0	1,091	2,275	26,150	26,200	0	484	1,475	0	643	1,685
23,400	23,450	0	923	2,054	0	1,083	2,265	26,200	26,250	0	476	1,464	0	635	1,675
23,450	23,500	0	915	2,043	0	1,075	2,254	26,250	26,300	0	468	1,454	0	627	1,664
23,500	23,550	0	907	2,033	0	1,067	2,244	26,300	26,350	0	460	1,443	0	619	1,654
23,550	23,600	0	899	2,022	0	1,059	2,233	26,350	26,400	0	452	1,433	0	611	1,643
23,600	23,650	0	891	2,012	0	1,051	2,222	26,400	26,450	0	444	1,422	0	603	1,633
23,650	23,700	0	883	2,001	0	1,043	2,212	26,450	26,500	0	436	1,412	0	595	1,622
23,700	23,750	0	875	1,991	0	1,035	2,201	26,500	26,550	0	428	1,401	0	587	1,612
23,750	23,800	0	867	1,980	0	1,027	2,191	26,550	26,600	0	420	1,391	0	579	1,601
23,800	23,850	0	859	1,970	0	1,019	2,180	26,600	26,650	0	412	1,380	0	571	1,591
23,850	23,900	0	851	1,959	0	1,011	2,170	26,650	26,700	0	404	1,370	0	563	1,580
23,900	23,950	0	843	1,949	0	1,003	2,159	26,700	26,750	0	396	1,359	0	555	1,570
23,950	24,000	0	835	1,938	0	995	2,149	26,750	26,800	0	388	1,348	0	547	1,559
24,000	24,050	0	827	1,928	0	987	2,138	26,800	26,850	0	380	1,338	0	539	1,549
24,050	24,100	0	819	1,917	0	979	2,128	26,850	26,900	0	372	1,327	0	531	1,538
24,100	24,150	0	811	1,907	0	971	2,117	26,900	26,950	0	364	1,317	0	523	1,528
24,150	24,200	0	803	1,896	0	963	2,107	26,950	27,000	0	356	1,306	0	515	1,517
24,200	24,250	0	795	1,886	0	955	2,096	27,000	27,050	0	348	1,296	0	508	1,506
24,250	24,300	0	787	1,875	0	947	2,086	27,050	27,100	0	340	1,285	0	500	1,496
24,300	24,350	0	779	1,864	0	939	2,075	27,100	27,150	0	332	1,275	0	492	1,485
24,350	24,400	0	771	1,854	0	931	2,065	27,150	27,200	0	324	1,264	0	484	1,475
24,400	24,450	0	763	1,843	0	923	2,054	27,200	27,250	0	316	1,254	0	476	1,464
24,450	24,500	0	755	1,833	0	915	2,043	27,250	27,300	0	308	1,243	0	468	1,454
24,500	24,550	0	747	1,822	0	907	2,033	27,300	27,350	0	300	1,233	0	460	1,443
24,550	24,600	0	739	1,812	0	899	2,022	27,350	27,400	0	292	1,222	0	452	1,433
24,600	24,650	0	731	1,801	0	891	2,012	27,400	27,450	0	284	1,212	0	444	1,422
24,650	24,700	0	723	1,791	0	883	2,001	27,450	27,500	0	276	1,201	0	436	1,412
24,700	24,750	0	715	1,780	0	875	1,991	27,500	27,550	0	268	1,191	0	428	1,401
24,750	24,800	0	707	1,770	0	867	1,980	27,550	27,600	0	260	1,180	0	420	1,391
24,800	24,850	0	699	1,759	0	859	1,970	27,600	27,650	0	252	1,169	0	412	1,380
24,850	24,900	0	691	1,749	0	851	1,959	27,650	27,700	0	244	1,159	0	404	1,370
24,900	24,950	0	683	1,738	0	843	1,949	27,700	27,750	0	236	1,148	0	396	1,359
24,950	25,000	0	675	1,728	0	835	1,938	27,750	27,800	0	228	1,138	0	388	1,348
25,000	25,050	0	667	1,717	0	827	1,928	27,800	27,850	0	220	1,127	0	380	1,338
25,050	25,100	0	659	1,707	0	819	1,917	27,850	27,900	0	212	1,117	0	372	1,327
25,100	25,150	0	651	1,696	0	811	1,907	27,900	27,950	0	204	1,106	0	364	1,317
25,150	25,200	0	643	1,685	0	803	1,896	27,950	28,000	0	196	1,096	0	356	1,306
25,200	25,250	0	635	1,675	0	795	1,886	28,000	28,050	0	188	1,085	0	348	1,296
25,250	25,300	0	627	1,664	0	787	1,875	28,050	28,100	0	180	1,075	0	340	1,285
25,300	25,350	0	619	1,654	0	779	1,864	28,100	28,150	0	172	1,064	0	332	1,275
25,350	25,400	0	611	1,643	0	771	1,854	28,150	28,200	0	164	1,054	0	324	1,264
25,400	25,450	0	603	1,633	0	763	1,843	28,200	28,250	0	156	1,043	0	316	1,254
25,450	25,500	0	595	1,622	0	755	1,833	28,250	28,300	0	148	1,033	0	308	1,243
25,500	25,550	0	587	1,612	0	747	1,822	28,300	28,350	0	140	1,022	0	300	1,233
25,550	25,600	0	579	1,601	0	739	1,812	28,350	28,400	0	132	1,012	0	292	1,222
25,600	25,650	0	571	1,591	0	731	1,801	28,400	28,450	0	124	1,001	0	284	1,212
25,650	25,700	0	563	1,580	0	723	1,791	28,450	28,500	0	116	990	0	276	1,201
25,700	25,750	0	555	1,570	0	715	1,780	28,500	28,550	0	108	980	0	268	1,191
25,750	25,800	0	547	1,559	0	707	1,770	28,550	28,600	0	100	969	0	260	1,180

(Continued on page 51)

2002 Earned Income Credit (EIC) Table— Continued

(Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is—		And your filing status is—						If the amount you are looking up from the worksheet is—		And your filing status is—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—					Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
		No children	One child	Two children	No children	One child	Two children			No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—			At least	But less than	Your credit is—			Your credit is—		
28,600	28,650	0	92	959	0	252	1,169	31,400	31,450	0	0	369	0	0	580
28,650	28,700	0	84	948	0	244	1,159	31,450	31,500	0	0	359	0	0	569
28,700	28,750	0	76	938	0	236	1,148	31,500	31,550	0	0	348	0	0	559
28,750	28,800	0	68	927	0	228	1,138	31,550	31,600	0	0	338	0	0	548
28,800	28,850	0	60	917	0	220	1,127	31,600	31,650	0	0	327	0	0	538
28,850	28,900	0	52	906	0	212	1,117	31,650	31,700	0	0	317	0	0	527
28,900	28,950	0	44	896	0	204	1,106	31,700	31,750	0	0	306	0	0	517
28,950	29,000	0	36	885	0	196	1,096	31,750	31,800	0	0	295	0	0	506
29,000	29,050	0	28	875	0	188	1,085	31,800	31,850	0	0	285	0	0	496
29,050	29,100	0	20	864	0	180	1,075	31,850	31,900	0	0	274	0	0	485
29,100	29,150	0	12	854	0	172	1,064	31,900	31,950	0	0	264	0	0	475
29,150	29,200	0	4	843	0	164	1,054	31,950	32,000	0	0	253	0	0	464
29,200	29,250	0	**	833	0	156	1,043	32,000	32,050	0	0	243	0	0	453
29,250	29,300	0	0	822	0	148	1,033	32,050	32,100	0	0	232	0	0	443
29,300	29,350	0	0	811	0	140	1,022	32,100	32,150	0	0	222	0	0	432
29,350	29,400	0	0	801	0	132	1,012	32,150	32,200	0	0	211	0	0	422
29,400	29,450	0	0	790	0	124	1,001	32,200	32,250	0	0	201	0	0	411
29,450	29,500	0	0	780	0	116	990	32,250	32,300	0	0	190	0	0	401
29,500	29,550	0	0	769	0	108	980	32,300	32,350	0	0	180	0	0	390
29,550	29,600	0	0	759	0	100	969	32,350	32,400	0	0	169	0	0	380
29,600	29,650	0	0	748	0	92	959	32,400	32,450	0	0	159	0	0	369
29,650	29,700	0	0	738	0	84	948	32,450	32,500	0	0	148	0	0	359
29,700	29,750	0	0	727	0	76	938	32,500	32,550	0	0	138	0	0	348
29,750	29,800	0	0	717	0	68	927	32,550	32,600	0	0	127	0	0	338
29,800	29,850	0	0	706	0	60	917	32,600	32,650	0	0	116	0	0	327
29,850	29,900	0	0	696	0	52	906	32,650	32,700	0	0	106	0	0	317
29,900	29,950	0	0	685	0	44	896	32,700	32,750	0	0	95	0	0	306
29,950	30,000	0	0	675	0	36	885	32,750	32,800	0	0	85	0	0	295
30,000	30,050	0	0	664	0	28	875	32,800	32,850	0	0	74	0	0	285
30,050	30,100	0	0	654	0	20	864	32,850	32,900	0	0	64	0	0	274
30,100	30,150	0	0	643	0	12	854	32,900	32,950	0	0	53	0	0	264
30,150	30,200	0	0	632	0	4	843	32,950	33,000	0	0	43	0	0	253
30,200	30,250	0	0	622	0	**	833	33,000	33,050	0	0	32	0	0	243
30,250	30,300	0	0	611	0	0	822	33,050	33,100	0	0	22	0	0	232
30,300	30,350	0	0	601	0	0	811	33,100	33,150	0	0	11	0	0	222
30,350	30,400	0	0	590	0	0	801	33,150	33,200	0	0	***	0	0	211
30,400	30,450	0	0	580	0	0	790	33,200	33,250	0	0	0	0	0	201
30,450	30,500	0	0	569	0	0	780	33,250	33,300	0	0	0	0	0	190
30,500	30,550	0	0	559	0	0	769	33,300	33,350	0	0	0	0	0	180
30,550	30,600	0	0	548	0	0	759	33,350	33,400	0	0	0	0	0	169
30,600	30,650	0	0	538	0	0	748	33,400	33,450	0	0	0	0	0	159
30,650	30,700	0	0	527	0	0	738	33,450	33,500	0	0	0	0	0	148
30,700	30,750	0	0	517	0	0	727	33,500	33,550	0	0	0	0	0	138
30,750	30,800	0	0	506	0	0	717	33,550	33,600	0	0	0	0	0	127
30,800	30,850	0	0	496	0	0	706	33,600	33,650	0	0	0	0	0	116
30,850	30,900	0	0	485	0	0	696	33,650	33,700	0	0	0	0	0	106
30,900	30,950	0	0	475	0	0	685	33,700	33,750	0	0	0	0	0	95
30,950	31,000	0	0	464	0	0	675	33,750	33,800	0	0	0	0	0	85
31,000	31,050	0	0	453	0	0	664	33,800	33,850	0	0	0	0	0	74
31,050	31,100	0	0	443	0	0	654	33,850	33,900	0	0	0	0	0	64
31,100	31,150	0	0	432	0	0	643	33,900	33,950	0	0	0	0	0	53
31,150	31,200	0	0	422	0	0	632	33,950	34,000	0	0	0	0	0	43
31,200	31,250	0	0	411	0	0	622	34,000	34,050	0	0	0	0	0	32
31,250	31,300	0	0	401	0	0	611	34,050	34,100	0	0	0	0	0	22
31,300	31,350	0	0	390	0	0	601	34,100	34,150	0	0	0	0	0	11
31,350	31,400	0	0	380	0	0	590	34,150	34,178	0	0	0	0	0	3
								34,178 or more		0	0	0	0	0	0

**If the amount you are looking up from the worksheet is at least \$29,200 (\$30,200 if married filing jointly) but less than \$29,201 (\$30,201 if married filing jointly), your credit is \$1. Otherwise, you cannot take the credit.

***If the amount you are looking up from the worksheet is at least \$33,150 but less than \$33,178, your credit is \$3. Otherwise, you cannot take the credit.

Line 42**Additional Child Tax Credit****What Is the Additional Child Tax Credit?**

This credit is for certain people who have a qualifying child as defined in the instructions for line 6c, column (4), that begin on page 25. The additional child tax credit may give you a refund even if you do not owe any tax.

Two Steps To Take the Additional Child Tax Credit!

- Step 1.** Be sure you figured the amount, if any, of your child tax credit. See the instructions for Form 1040A, line 33, that begin on page 38.
- Step 2.** Read the **TIP** at the end of your Child Tax Credit Worksheet. Use Form 8812 to see if you can take the additional child tax credit, but only if you meet the condition given in that TIP.

Line 43

Include in the total on line 43 any of the following that apply.

Amount Paid With Extension of Time To File. If you filed **Form 4868** to get an automatic extension of time to file, include in the total on line 43 any amount you paid with that form or by electronic funds withdrawal or credit card. If you paid by credit card, do not include on line 43 the convenience fee you were charged. To the left of the entry space for line 43, enter “Form 4868” and show the amount paid. Also, include any amount paid with **Form 2688** if you filed for an additional extension.

Excess Social Security and Tier 1 Railroad Retirement (RRTA) Taxes Withheld. If you, or your spouse if filing a joint return, had more than one employer for 2002 and total wages of more than \$84,900, too much social security or tier 1 RRTA tax may have been withheld. For more details, including how to figure the amount to include on line 43, see **Pub. 505**.

Refund**Line 44****Amount Overpaid**

If line 44 is under \$1, we will send the refund only if you request it when you file your return.

If you want to check the status of your refund, please wait at least 4 weeks (3 weeks if you filed electronically) from the date you filed to do so. See page 12 for details.



If the amount you overpaid is large, you may want to decrease the amount of income tax withheld from your pay by filing a new **Form W-4**. See **Income Tax Withholding and Estimated Tax Payments for 2003** on page 55.

Refund Offset. If you owe past-due Federal tax, state income tax, child support, spousal support, or certain Federal nontax debts, such as student loans, all or part of the

overpayment on line 44 may be used (offset) to pay the past-due amount. Offsets for Federal taxes are made by the IRS. All other offsets are made by the Treasury Department’s Financial Management Service (FMS). You will receive a notice from FMS showing the amount of the offset and the agency receiving it. To find out if you may have an offset or if you have a question about it, contact the agency(ies) you owe the debt to.

Injured Spouse Claim. If you file a joint return and your spouse has not paid past-due Federal tax, state income tax, child support, spousal support, or a Federal nontax debt, such as a student loan, part or all of the overpayment on line 44 may be used (offset) to pay the past-due amount. But **your** part of the overpayment may be refunded to you after the offset occurs if certain conditions apply and you complete **Form 8379**. For details, use TeleTax topic 203 (see page 12) or see Form 8379.

Lines 45b Through 45d**Direct Deposit of Refund**

Complete lines 45b through 45d if you want us to directly deposit the amount shown on line 45a into your checking or savings account at a bank or other financial institution (such as a mutual fund, brokerage firm, or credit union) instead of sending you a check.

Why Use Direct Deposit?

- You get your refund fast—even faster if you *e-file*!
- Payment is more secure—there is no check to get lost.
- More convenient. No trip to the bank to deposit your check.
- Saves tax dollars. A refund by direct deposit costs less than a check.



You can check with your financial institution to make sure your direct deposit will be accepted and to get the correct routing and account numbers. The IRS is not responsible for a lost refund if you enter the wrong account information.

If you file a joint return and fill in lines 45b through 45d, you are appointing your spouse as an agent to receive the refund. This appointment cannot be changed later.

Line 45b. The routing number **must** be **nine** digits. The first two digits must be 01 through 12 or 21 through 32. Otherwise, the direct deposit will be rejected and a check sent instead. On the sample check on page 53, the routing number is 250250025.

Your check may state that it is payable through a financial institution different from the one at which you have your checking account. If so, **do not** use the routing number on that check. Instead, contact your financial institution for the correct routing number to enter on line 45b.

Line 45d. The account number can be up to 17 characters (both numbers and letters). Include hyphens but omit spaces and special symbols. Enter the number from left to right and leave any unused boxes blank. On the sample check on page 53, the account number is 20202086. Be sure **not** to include the check number.

(Continued on page 53)



Some financial institutions will not allow a joint refund to be deposited into an individual account. The IRS is not responsible if a financial institution rejects a direct deposit. If the direct deposit is rejected, a check will be sent instead.

Sample Check—Lines 45b Through 45d

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

Line 46

Amount Applied to Your 2003 Estimated Tax

Enter on line 46 the amount, if any, of the overpayment on line 44 you want applied to your estimated tax for 2003. We will apply this amount to your account unless you attach a statement requesting us to apply it to your spouse's account. Include your spouse's social security number in the attached statement.



This election to apply part or all of the amount overpaid to your 2003 estimated tax cannot be changed later.

Amount You Owe

Line 47

Amount You Owe



You do not have to pay if line 47 is under \$1.

Include any estimated tax penalty from line 48 in the amount you enter on line 47.

You can pay by check, money order, or credit card. **Do not** include any estimated tax payment for 2003 in your check, money order, or amount you charge. Instead, make the estimated tax payment separately.

To Pay by Check or Money Order. Enclose in the envelope with your return a check or money order payable to the “United States Treasury” for the full amount when you file. **Do not** send cash. **Do not** attach the payment to your return. Write “2002 Form 1040A” and your name, address, daytime phone number, and social security number

(SSN) on your payment. If you are filing a joint return, enter the SSN shown first on your tax return.

To help process your payment, enter the amount on the right side of the check like this: \$XXX.XX. Do not use dashes or lines (for example, do not enter “\$XXX—” or “\$XXX $\frac{XX}{100}$ ”).

To Pay by Credit Card. You may use your American Express® Card, Discover® Card, MasterCard® card, or Visa® card. To pay by credit card, call toll free or visit the web site of either service provider listed on this page and follow the instructions. A convenience fee will be charged by the service provider based on the amount you are paying. Fees may vary between the providers. You will be told what the fee is during the transaction and you will have the option to either continue or cancel the transaction. You can also find out what the fee will be by calling the provider's toll-free automated customer service number or visiting the provider's web site shown below. **If you pay by credit card**, before filing your return, please enter on page 1 of Form 1040A in the upper left corner the confirmation number you were given at the end of the transaction and the amount you charged (not including the convenience fee).

Official Payments Corporation
1-800-2PAY-TAXSM (1-800-272-9829)
1-877-754-4413 (Customer Service)
www.officialpayments.com

Link2Gov Corporation
1-888-PAY-1040SM (1-888-729-1040)
1-888-658-5465 (Customer Service)
www.PAY1040.com



You may need to (a) increase the amount of income tax withheld from your pay by filing a new **Form W-4** or (b) make estimated tax payments for 2003. See **Income Tax**

Withholding and Estimated Tax Payments for 2003 on page 55.

What if You Cannot Pay?

If you cannot pay the full amount shown on line 47 when you file, you may ask to make monthly **installment payments**. You may have up to 60 months to pay. However, you will be charged interest and may be charged a late payment penalty on the tax not paid by April 15, 2003, even if your request to pay in installments is granted. You must also pay a fee. To limit the interest and penalty charges, pay as much of the tax as possible when you file. But before requesting an installment agreement, you should consider other less costly alternatives, such as a bank loan.

To ask for an installment agreement, use **Form 9465**. You should receive a response to your request for installments within 30 days. But if you file your return after March 31, it may take us longer to reply.

Line 48

Estimated Tax Penalty

You may owe this penalty if:

- Line 47 is at least \$1,000 and it is more than 10% of the tax shown on your return or

(Continued on page 54)

- You did not pay enough estimated tax by any of the due dates. This is true even if you are due a refund.

The “tax shown on your return” is the amount on line 38 minus the total of any amounts shown on lines 41 and 42.

Exception. You will not owe the penalty if your 2001 tax return was for a tax year of 12 full months **and either** of the following applies.

1. You had no tax liability for 2001 and you were a U.S. citizen or resident for all of 2001 **or**

2. The total of lines 39 and 40 on your 2002 return is at least as much as the tax liability shown on your 2001 return. Your estimated tax payments for 2002 must have been made on time and for the required amount.



If your 2002 filing status is married filing separately and your 2001 adjusted gross income was over \$75,000, item 2 above may not apply. For details, see **Form 2210** and its instructions.

Figuring the Penalty. If the **Exception** above does not apply and you choose to figure the penalty yourself, see Form 2210 to find out if you owe the penalty. If you do, you can use the form to figure the amount. Enter the penalty on Form 1040A, line 48. Add the penalty to any tax due and enter the total on line 47. If you are due a refund, subtract the penalty from the overpayment you show on line 44. **Do not** file Form 2210 with your return unless Form 2210 indicates that you must do so. Instead, keep it for your records.



Because Form 2210 is complicated, if you want to, you can leave line 48 blank and the IRS will figure the penalty and send you a bill. We will not charge you interest on the

penalty if you pay by the date specified on the bill. In certain situations, you may be able to lower your penalty, but only by filing Form 2210. For details, see the Instructions for Form 2210.

Third Party Designee

If you want to allow a friend, family member, or any other person you choose to discuss your 2002 tax return with the IRS, check the “Yes” box in the “Third party designee” area of your return. Also, enter the designee’s name, phone number, and any five numbers the designee chooses as his or her personal identification number (PIN). **But** if you want to allow the paid preparer who signed your return to discuss it with the IRS, just enter “Preparer” in the space for the designee’s name. You do not have to provide the other information requested.

If you check the “Yes” box, you, and your spouse if filing a joint return, are authorizing the IRS to call the designee to answer any questions that may arise during the processing of your return. You are also authorizing the designee to:

- Give the IRS any information that is missing from your return,

- Call the IRS for information about the processing of your return or the status of your refund or payment(s), and

- Respond to certain IRS notices that you have shared with the designee about math errors, offsets, and return preparation. The notices will not be sent to the designee.

You are not authorizing the designee to receive any refund check, bind you to anything (including any additional tax liability), or otherwise represent you before the IRS. If you want to expand the designee’s authorization, see **Pub. 947**.

The authorization cannot be revoked. However, the authorization will automatically end no later than the due date (without regard to extensions) for filing your 2003 tax return. This is April 15, 2004, for most people.

Sign Your Return

Form 1040A is not considered a valid return unless you sign it. If you are filing a joint return, your spouse must also sign. If your spouse cannot sign the return, see **Pub. 501**. Be sure to date your return and enter your occupation(s). If you are filing a joint return as a surviving spouse, see **Death of a Taxpayer** on page 56.

Child’s Return. If your child cannot sign the return, either parent can sign the child’s name in the space provided. Then, add “By (your signature), parent for minor child.”

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

Paid Preparer Must Sign Your Return. Generally, anyone you pay to prepare your return must sign it by hand in the space provided. Signature stamps or labels cannot be used. The preparer must give you a copy of the return for your records. Someone who prepares your return but does not charge you should not sign your return.

Attach Required Forms and Schedules

Attach Form(s) W-2 to the front of Form 1040A. Attach all other schedules and forms behind Form 1040A in order by number. If you are filing Schedule EIC, put it last. **Do not** attach items unless required to do so.



If you received a 2002 **Form 1099-R** showing Federal income tax withheld, also attach the form to the front of Form 1040A.

If you owe tax and are sending in your payment, **do not** attach it to Form 1040A. Instead, place it loose inside the envelope.

General Information

How To Avoid Common Mistakes. Mistakes may delay your refund or result in notices being sent to you.

1. Be sure to enter your social security number (SSN) in the space provided on page 1 of Form 1040A. If you are married filing a joint or separate return, also enter your spouse's SSN. Be sure to enter your SSN in the space next to your name.
2. Make sure you entered the correct name and SSN for each person you claim as a dependent on line 6c. Also make sure you check the box in column (4) of line 6c for each dependent under age 17 who is also a qualifying child for the child tax credit.
3. Check your math, especially for the earned income credit (EIC), child tax credit, taxable social security benefits, deduction for exemptions, taxable income, Federal income tax withheld, total payments, and refund or amount you owe.
4. If you think you can take the earned income credit, read the instructions for line 41 that begin on page 41 to make sure you qualify. If you do, make sure you enter on Schedule EIC the correct SSN for each person you claim as a qualifying child. Also, be sure you used the correct column of the EIC Table for your filing status and the number of children you have.
5. Remember to **sign** and date Form 1040A and enter your occupation.
6. Be sure you use the correct method to figure your tax. See the instructions for line 28 that begin on page 35. Also, enter your total tax on line 38.
7. Make sure you use the correct filing status. If you think you can file as head of household, read the instructions for line 4 on page 23 to make sure you qualify.
8. Make sure your name and address are correct on the peel-off label. If not, enter the correct information.
9. If you are married filing jointly and did not get a peel-off label, enter your and your spouse's name in the same order as shown on your last return.
10. Enter your standard deduction on line 24. Also, if you check any box on line 23a or you (or your spouse if filing jointly) can be claimed as a dependent on someone's 2002 return, see page 35 to find the amount to enter on line 24.
11. Attach your W-2 form(s) and any other required forms and schedules.
12. If you owe tax and are paying by check or money order, be sure to include all the required information on your payment. See the instructions for line 47 on page 53 for details.

What Are Your Rights as a Taxpayer? You have the right to be treated fairly, professionally, promptly, and courteously by IRS employees. Our goal at the IRS is to protect your rights so that you will have the highest confidence in the integrity, efficiency, and fairness of our tax system. To ensure that you always receive such treatment, you should know about the many rights you have at each step of the tax process. For details, see **Pub. 1**.

Innocent Spouse Relief. You may qualify for relief from liability for tax on a joint return if (a) there is an understatement of tax because your spouse omitted income

or claimed false deductions or credits, (b) you are divorced, separated, or no longer living with your spouse, or (c) given all the facts and circumstances, it would not be fair to hold you liable for the tax. See **Form 8857** or **Pub. 971** for more details.

What Should You Do If You Move? If you move after you file, always notify the IRS of your new address. To do this, use **Form 8822**.

How Long Should You Keep Your Tax Return? Keep a copy of your tax return, worksheets you used, and records of all items appearing on it (such as Forms W-2 and 1099) until the statute of limitations runs out for that return. Usually, this is 3 years from the date the return was due or filed, or 2 years from the date the tax was paid, whichever is later. You should keep some records longer. For example, keep property records as long as they are needed to figure the basis of the original or replacement property. For more details, see **Pub. 552**.

Income Tax Withholding and Estimated Tax Payments for 2003. If the amount you owe or the amount you overpaid is large, you may want to file a new **Form W-4** with your employer to change the amount of income tax withheld from your 2003 pay. For details on how to complete Form W-4, see **Pub. 919**. In general, you do not have to make estimated tax payments if you expect that your 2003 tax return will show a tax refund or a tax balance due the IRS of less than \$1,000. If your total estimated tax (including any alternative minimum tax) for 2003 is \$1,000 or more, see **Form 1040-ES**. It has a worksheet you can use to see if you have to make estimated tax payments. See **Pub. 505** for more details.

How Do You Amend Your Tax Return? File **Form 1040X** to change a return you already filed. Generally, Form 1040X must be filed within 3 years after the date the original return was filed, or within 2 years after the date the tax was paid, whichever is later. But you may have more time to file Form 1040X if you are physically or mentally unable to manage your financial affairs. See **Pub. 556** for details.

How Do You Make a Gift To Reduce the Public Debt? If you wish to do so, make a check payable to "Bureau of the Public Debt." You can send it to: Bureau of the Public Debt, Department G, P.O. Box 2188, Parkersburg, WV 26106-2188. Or you can enclose the check with your income tax return when you file. Do not add your gift to any tax you may owe. See page 53 for details on how to pay any tax you owe.



If you itemize your deductions for 2003, you may be able to deduct this gift.

Do Both the Name and Social Security Number (SSN) on Your Tax Forms Agree With Your Social Security Card? If not, certain deductions and credits may be reduced or disallowed, your refund may be delayed, and you may not receive credit for your social security earnings. If your Form

W-2, Form 1099, or other tax document shows an incorrect SSN or name, notify your employer or the form-issuing agent as soon as possible to make sure your earnings are credited to your social security record. If the name or SSN on your social security card is incorrect, call the Social Security Administration at 1-800-772-1213.

Need a Copy of Your Tax Return? If you do, use **Form 4506**. If you want a free printed copy of your account, call us. See page 14 for the number.

Death of a Taxpayer. If a taxpayer died before filing a return for 2002, the taxpayer's spouse or personal representative may have to file and sign a return for that taxpayer. A personal representative can be an executor, administrator, or anyone who is in charge of the deceased taxpayer's property. If the deceased taxpayer did not have to file a return but had tax withheld, a return must be filed to get a refund. The person who files the return must enter **"DECEASED,"** the deceased taxpayer's name, and the date of death across the top of the return. If this information is not provided, it may delay the processing of the return.

If your spouse died in 2002 and you did not remarry in 2002, or if your spouse died in 2003 before filing a return for 2002, you can file a joint return. A joint return should show your spouse's 2002 income before death and your income for all of 2002. Enter "Filing as surviving spouse" in the area where you sign the return. If someone else is the personal representative, he or she must also sign.

The surviving spouse or personal representative should promptly notify all payers of income, including financial institutions, of the taxpayer's death. This will ensure the proper reporting of income earned by the taxpayer's estate or heirs. A deceased taxpayer's social security number should not be used for tax years after the year of death, except for estate tax return purposes.

Claiming a Refund for a Deceased Taxpayer. If you are filing a joint return as a surviving spouse, you only need to file the tax return to claim the refund. If you are a court-appointed representative, file the return and attach a copy of the certificate that shows your appointment. All other filers requesting the deceased taxpayer's refund must file the return and attach **Form 1310**.

For more details, use TeleTax topic 356 (see page 12) or see **Pub. 559**.

Parent of a Kidnapped Child. The parent of a child who is presumed by law enforcement authorities to have been kidnapped by someone who is not a family member may be able to take the child into account in determining his or her eligibility for the head of household or qualifying widow(er) filing status, deduction for dependents, child tax credit, and the earned income credit (EIC). For details, use TeleTax topic 357 (see page 12) or see **Pub. 501 (Pub. 596** for the EIC).

Other Ways To Get Help

Send or E-Mail Your Written Tax Questions to the IRS. You should get an answer in about 30 days. If you do not have the mailing address, call us. See page 14 for the number. Or e-mail your questions to us through the IRS Web Site at www.irs.gov/help and click on **Tax Law Questions**. Do not send questions with your return.

Free Help With Your Return. Free help in preparing your return is available nationwide from IRS-trained volunteers. The Volunteer Income Tax Assistance (**VITA**) program is designed to help low-income taxpayers and the Tax Counseling for the Elderly (**TCE**) program is designed to assist taxpayers age 60 or older with their returns. Some locations offer free electronic filing and all volunteers will let you know about the credits and deductions you may be entitled to claim. For details, call us. See page 14 for the number. If you received a Federal income tax package in the mail, take it with you when you go for help. Also take a copy of your 2001 tax return (if available), all your Forms W-2 and 1099 for 2002, any other information about your 2002 income and expenses, and the social security number (or individual taxpayer identification number) for your spouse, your dependents, and yourself. **Or** to find the nearest AARP Tax-Aide site, visit AARP's Web Site at www.aarp.org/taxaide or call **1-888-227-7669**.

On-Line Services. If you subscribe to an on-line service, ask about on-line filing or tax information.

Large-Print Forms and Instructions. **Pub. 1615** has large-print copies of Form 1040A, Schedules 1, 2, 3, and EIC, and Form 8812, and their instructions. You can use the large-print form and schedules as worksheets to figure your tax, but you cannot file on them. You can get Pub. 1615 by phone or mail. See pages 9 and 58.

Help for People With Disabilities. Telephone help is available using TTY/TDD equipment. See page 14 for the number. Braille materials are available at libraries that have special services for people with disabilities.

Interest and Penalties

What if You File or Pay Late? The IRS can charge you interest and penalties on the amount you owe.

If you file late, the penalty is usually 5% of the amount due for each month or part of a month your return is late, unless you have a reasonable explanation. If you do, attach it to your return. The penalty can be as much as 25% (more in some cases) of the tax due. We will charge you interest on the penalty from the due date of the return (including extensions). If your return is more than 60 days late, the minimum penalty will be \$100 or the amount of any tax you owe, whichever is smaller.

If you pay your taxes late, the penalty is usually ½ of 1% of the unpaid amount for each month or part of a month the tax is not paid. The penalty can be as much as 25% of the unpaid amount. It applies to any unpaid tax on the return.

Are There Other Penalties? Yes. Other penalties can be imposed for negligence, substantial understatement of tax, and fraud. We will charge you interest on these penalties from the due date of the return (including extensions). Criminal penalties may be imposed for willful failure to file, tax evasion, or making a false statement. See **Pub. 17** for details.

In addition to any other penalties, the law imposes a penalty of \$500 for filing a frivolous return. A frivolous return is one that does not contain information needed to figure the correct tax or shows a substantially incorrect tax, because you take a frivolous position or desire to delay or interfere with the tax laws. This includes altering or striking out the preprinted language above the space where you sign.

Disclosure, Privacy Act, and Paperwork Reduction Act Notice

The IRS Restructuring and Reform Act of 1998, the Privacy Act of 1974, and the Paperwork Reduction Act of 1980 require that when we ask you for information we must first tell you our legal right to ask for the information, why we are asking for it, and how it will be used. We must also tell you what could happen if we do not receive it and whether your response is voluntary, required to obtain a benefit, or mandatory under the law.

This notice applies to all papers you file with us, including this tax return. It also applies to any questions we need to ask you so we can complete, correct, or process your return; figure your tax; and collect tax, interest, or penalties.

Our legal right to ask for information is Internal Revenue Code sections 6001, 6011, and 6012(a), which require you to file a return or statement with us for any tax you are liable for. Your response is mandatory under these sections. Code section 6109 requires that you provide your social security number or individual taxpayer identification number on what you file. This is so we know who you are, and can process your return and other papers. You must fill in all parts of the tax form that apply to you. However, you do not have to check the boxes for the Presidential Election Campaign Fund or for the third-party designee. You also do not have to provide your daytime phone number.

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

We ask for tax return information to carry out the tax laws of the United States. We need it to figure and collect the right amount of tax.

If you do not file a return, do not give the information asked for, or give false information, you may be charged penalties and be subject to criminal prosecution. We may also have to disallow the exemptions, exclusions, credits, deductions, or adjustments shown on your tax return. This could make the tax higher or delay any refund. Interest may also be charged.

Generally, tax returns and return information are confidential, as stated in Code section 6103. However, Code section 6103 allows or requires the Internal Revenue Service to disclose or give the information shown on your tax return

to others as described in the Code. For example, we may disclose your tax information to the Department of Justice to enforce the tax laws, both civil and criminal, and to cities, states, the District of Columbia, U.S. commonwealths or possessions, and certain foreign governments to carry out their tax laws. We may disclose your tax information to the Department of Treasury and contractors for tax administration purposes; and to other persons as necessary to obtain information which we cannot get in any other way in order to determine the amount of or to collect the tax you owe. We may disclose your tax information to the Comptroller General of the United States to permit the Comptroller General to review the Internal Revenue Service. We may disclose your tax information to Committees of Congress; Federal, state, and local child support agencies; and to other Federal agencies for the purposes of determining entitlement for benefits or the eligibility for and the repayment of loans. We may also disclose this information to other countries under a tax treaty or to Federal and state agencies to enforce Federal nontax criminal laws and to combat terrorism.

Please keep this notice with your records. It may help you if we ask you for other information. If you have any questions about the rules for filing and giving information, please call or visit any Internal Revenue Service office.

The Time It Takes To Prepare Your Return. We try to create forms and instructions that can be easily understood. The time needed to complete and file the forms in the chart below will vary depending on individual circumstances.

The estimated average time for certain people with IRA distributions, pension income, social security benefits, etc., is: **Recordkeeping**, 2 hr., 16 min.; **Learning about the law or the form**, 2 hr., 31 min.; **Preparing the form**, 3 hr., 24 min.; **Copying, assembling, and sending the form to the IRS**, 34 min.; **Total**, 8 hr., 45 min.

We Welcome Comments on Forms. If you have comments concerning the accuracy of these time estimates or suggestions for making these forms simpler, we would be happy to hear from you. You can e-mail us your suggestions and comments through the IRS Web Site (www.irs.gov/help) and click on **Help, Comments and Feedback** or write to the Tax Forms Committee, Western Area Distribution Center, Rancho Cordova, CA 95743-0001. **Do not** send your return to this address. Instead, see the back cover.

Estimated Preparation Time

The time needed to complete and file Form 1040A, its schedules, and accompanying worksheets will vary depending on individual circumstances. The estimated average times are:

Form	Recordkeeping	Learning about the law or the form	Preparing the form	Copying, assembling, and sending the form to the IRS	Totals
Form 1040A	1 hr., 10 min.	3 hr., 20 min.	4 hr., 50 min.	34 min.	9 hr., 54 min.
Sch. 1	19 min.	4 min.	13 min.	20 min.	56 min.
Sch. 2	33 min.	10 min.	52 min.	31 min.	2 hr., 6 min.
Sch. 3	13 min.	14 min.	26 min.	34 min.	1 hr., 27 min.
Sch. EIC	0 min.	1 min.	13 min.	20 min.	34 min.

Order Blank for Forms and Publications



For faster ways of getting the items you need such as by computer or fax, see page 9.

the forms and publications. If you need more space, attach a separate sheet of paper listing the additional items you need. To help reduce waste, order only the items you need to prepare your return. We will send you two copies of each form and one copy of each publication you circle.

How To Use the Order Blank

1. Cut the order blank on the dotted line and **print or type your name and address accurately in the space provided below**. An accurate address will ensure delivery of your order.

2. Circle the items you need. Use the blank spaces to order items not listed. See pages 10 and 11 for the titles of

3. Enclose the order blank in your own envelope and send it to the IRS address shown below that applies to you. Do not use the envelope we sent you in your tax package because this envelope may be used only for filing your income tax return. You should receive your order within 10 days after we receive your request.

Do not send your tax return to any of the addresses listed on this page. Instead, see the back cover.



Where To Mail Your Order Blank for Free Forms and Publications

IF you live in the . . .	THEN mail to . . .	AT this address . . .
Western United States	Western Area Distribution Center	Rancho Cordova, CA 95743-0001
Central United States	Central Area Distribution Center	P.O. Box 8903 Bloomington, IL 61702-8903
Eastern United States or a foreign country	Eastern Area Distribution Center	P.O. Box 85074 Richmond, VA 23261-5074

Cut here

Order Blank

Fill in your name and address.

Name _____

Postal mailing address _____ Apt./Suite/Room _____

City _____ State _____ ZIP code _____

Foreign country _____ International postal code _____

Daytime phone number (optional) _____
()

The items in red may be picked up at many IRS offices, post offices, and libraries. You may also download all these items from the Internet at www.irs.gov or place an electronic order for them.

Circle the forms and publications you need. The instructions for any form you order will be included.

1040	Schedule F (1040)	Schedule 3 (1040A)	2441	8812	Pub. 463	Pub. 527	Pub. 910
Schedules A&B (1040)	Schedule H (1040)	1040EZ	3903	8822	Pub. 501	Pub. 529	Pub. 926
Schedule C (1040)	Schedule J (1040)	1040-ES (2003)	4562	8829	Pub. 502	Pub. 535	Pub. 929
Schedule C-EZ (1040)	Schedule R (1040)	1040-V	4868	8863	Pub. 505	Pub. 550	Pub. 936
Schedule D (1040)	Schedule SE (1040)	1040X	5329	9465	Pub. 508	Pub. 554	Pub. 970
Schedule D-1 (1040)	1040A	2106	8283	Pub. 1	Pub. 521	Pub. 575	Pub. 972
Schedule E (1040)	Schedule 1 (1040A)	2106-EZ	8582	Pub. 17	Pub. 523	Pub. 590	
Schedule EIC (1040A or 1040)	Schedule 2 (1040A)	2210	8606	Pub. 334	Pub. 525	Pub. 596	

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2002 Tax Table

Example. Mr. and Mrs. Green are filing a joint return. Their taxable income on line 27 of Form 1040A is \$23,250. First, they find the \$23,250–23,300 income line. Next, they find the column for married filing jointly and read down the column. The amount shown where the income line and filing status column meet is \$2,891. This is the tax amount they should enter on line 28 of Form 1040A.

Sample Table

At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
Your tax is—					
23,200	23,250	3,184	2,884	3,184	2,984
23,250	23,300	3,191	<u>2,891</u>	3,191	2,991
23,300	23,350	3,199	2,899	3,199	2,999
23,350	23,400	3,206	2,906	3,209	3,006

If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—									
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	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	1,300	1,325	131	131	131	131	2,700	2,725	271	271	271	271	2,700	2,725	271	271	271	271
5	15	1	1	1	1	1,325	1,350	134	134	134	134	2,725	2,750	274	274	274	274	2,725	2,750	274	274	274	274
15	25	2	2	2	2	1,350	1,375	136	136	136	136	2,750	2,775	276	276	276	276	2,750	2,775	276	276	276	276
25	50	4	4	4	4	1,375	1,400	139	139	139	139	2,775	2,800	279	279	279	279	2,775	2,800	279	279	279	279
50	75	6	6	6	6	1,400	1,425	141	141	141	141	2,800	2,825	281	281	281	281	2,800	2,825	281	281	281	281
75	100	9	9	9	9	1,425	1,450	144	144	144	144	2,825	2,850	284	284	284	284	2,825	2,850	284	284	284	284
100	125	11	11	11	11	1,450	1,475	146	146	146	146	2,850	2,875	286	286	286	286	2,850	2,875	286	286	286	286
125	150	14	14	14	14	1,475	1,500	149	149	149	149	2,875	2,900	289	289	289	289	2,875	2,900	289	289	289	289
150	175	16	16	16	16	1,500	1,525	151	151	151	151	2,900	2,925	291	291	291	291	2,900	2,925	291	291	291	291
175	200	19	19	19	19	1,525	1,550	154	154	154	154	2,925	2,950	294	294	294	294	2,925	2,950	294	294	294	294
200	225	21	21	21	21	1,550	1,575	156	156	156	156	2,950	2,975	296	296	296	296	2,950	2,975	296	296	296	296
225	250	24	24	24	24	1,575	1,600	159	159	159	159	2,975	3,000	299	299	299	299	2,975	3,000	299	299	299	299
250	275	26	26	26	26	1,600	1,625	161	161	161	161	3,000											
275	300	29	29	29	29	1,625	1,650	164	164	164	164	3,000	3,050	303	303	303	303	3,000	3,050	303	303	303	303
300	325	31	31	31	31	1,650	1,675	166	166	166	166	3,050	3,100	308	308	308	308	3,050	3,100	308	308	308	308
325	350	34	34	34	34	1,675	1,700	169	169	169	169	3,100	3,150	313	313	313	313	3,100	3,150	313	313	313	313
350	375	36	36	36	36	1,700	1,725	171	171	171	171	3,150	3,200	318	318	318	318	3,150	3,200	318	318	318	318
375	400	39	39	39	39	1,725	1,750	174	174	174	174	3,200	3,250	323	323	323	323	3,200	3,250	323	323	323	323
400	425	41	41	41	41	1,750	1,775	176	176	176	176	3,250	3,300	328	328	328	328	3,250	3,300	328	328	328	328
425	450	44	44	44	44	1,775	1,800	179	179	179	179	3,300	3,350	333	333	333	333	3,300	3,350	333	333	333	333
450	475	46	46	46	46	1,800	1,825	181	181	181	181	3,350	3,400	338	338	338	338	3,350	3,400	338	338	338	338
475	500	49	49	49	49	1,825	1,850	184	184	184	184	3,400	3,450	343	343	343	343	3,400	3,450	343	343	343	343
500	525	51	51	51	51	1,850	1,875	186	186	186	186	3,450	3,500	348	348	348	348	3,450	3,500	348	348	348	348
525	550	54	54	54	54	1,875	1,900	189	189	189	189	3,500	3,550	353	353	353	353	3,500	3,550	353	353	353	353
550	575	56	56	56	56	1,900	1,925	191	191	191	191	3,550	3,600	358	358	358	358	3,550	3,600	358	358	358	358
575	600	59	59	59	59	1,925	1,950	194	194	194	194	3,600	3,650	363	363	363	363	3,600	3,650	363	363	363	363
600	625	61	61	61	61	1,950	1,975	196	196	196	196	3,650	3,700	368	368	368	368	3,650	3,700	368	368	368	368
625	650	64	64	64	64	1,975	2,000	199	199	199	199	3,700	3,750	373	373	373	373	3,700	3,750	373	373	373	373
650	675	66	66	66	66	2,000																	
675	700	69	69	69	69	2,000	2,025	201	201	201	201	3,750	3,800	378	378	378	378	3,750	3,800	378	378	378	378
700	725	71	71	71	71	2,025	2,050	204	204	204	204	3,800	3,850	383	383	383	383	3,800	3,850	383	383	383	383
725	750	74	74	74	74	2,050	2,075	206	206	206	206	3,850	3,900	388	388	388	388	3,850	3,900	388	388	388	388
750	775	76	76	76	76	2,075	2,100	209	209	209	209	3,900	3,950	393	393	393	393	3,900	3,950	393	393	393	393
775	800	79	79	79	79	2,100	2,125	211	211	211	211	3,950	4,000	398	398	398	398	3,950	4,000	398	398	398	398
800	825	81	81	81	81	2,125	2,150	214	214	214	214	4,000											
825	850	84	84	84	84	2,150	2,175	216	216	216	216	4,000	4,050	403	403	403	403	4,000	4,050	403	403	403	403
850	875	86	86	86	86	2,175	2,200	219	219	219	219	4,050	4,100	408	408	408	408	4,050	4,100	408	408	408	408
875	900	89	89	89	89	2,200	2,225	221	221	221	221	4,100	4,150	413	413	413	413	4,100	4,150	413	413	413	413
900	925	91	91	91	91	2,225	2,250	224	224	224	224	4,150	4,200	418	418	418	418	4,150	4,200	418	418	418	418
925	950	94	94	94	94	2,250	2,275	226	226	226	226	4,200	4,250	423	423	423	423	4,200	4,250	423	423	423	423
950	975	96	96	96	96	2,275	2,300	229	229	229	229	4,250	4,300	428	428	428	428	4,250	4,300	428	428	428	428
975	1,000	99	99	99	99	2,300	2,325	231	231	231	231	4,300	4,350	433	433	433	433	4,300	4,350	433	433	433	433
1,000																							
1,000	1,025	101	101	101	101	2,325	2,350	234	234	234	234	4,350	4,400	438	438	438	438	4,350	4,400	438	438	438	438
1,025	1,050	104	104	104	104	2,350	2,375	236	236	236	236	4,400	4,450	443	443	443	443	4,400	4,450	443	443	443	443
1,050	1,075	106	106	106	106	2,375	2,400	239	239	239	239	4,450	4,500	448	448	448	448	4,450	4,500	448	448	448	448
1,075	1,100	109	109	109	109	2,400	2,425	241	241	241	241	4,500	4,550	453	453	453	453	4,500	4,550	453	453	453	453
1,100	1,125	111	111	111	111	2,425	2,450	244	244	244	244	4,550	4,600	458	458	458	458	4,550	4,600	458	458	458	458
1,125	1,150	114	114	114	114	2,450	2,475	246	246	246	246	4,600	4,650	463	463	463	463	4,600	4,650	463	463	463	463
1,150	1,175	116	116	116	116	2,475	2,500	249	249	249	249	4,650	4,700	468	468	468	468	4,650	4,700	468	468	468	468
1,175	1,200	119	119	119	119	2,500	2,525	251	251	251	251	4,700	4,750	473	473	473	473	4,700	4,750	473	473	473	473
1,200	1,225	121	121	121	121	2,525	2,550	254	254	254	254	4,750	4,800	478	478	478	478	4,750	4,800	478	478	478	478
1,225	1,250	124	124	124	124	2,550	2,575	256	256	256	256	4,800	4,850	483	483	483	483	4,800	4,850	483	483	483	483
1,250	1,275	126	126	126	126	2,575	2,600	259	259	259	259	4,850	4,900	488	488	488	488	4,850	4,900	488	488	488	488
1,275	1,300	129	129	129	129	2,600	2,625	261	261	261	261	4,900	4,950	493	493	493	493	4,900	4,950	493	493	493	493
						2,625	2,650	264	264	264	264	4,950	5,000	498	498	498							

2002 Tax Table—Continued

If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
5,000						8,000						11,000					
5,000	5,050	503	503	503	503	8,000	8,050	904	803	904	803	11,000	11,050	1,354	1,103	1,354	1,154
5,050	5,100	508	508	508	508	8,050	8,100	911	808	911	808	11,050	11,100	1,361	1,108	1,361	1,161
5,100	5,150	513	513	513	513	8,100	8,150	919	813	919	813	11,100	11,150	1,369	1,113	1,369	1,169
5,150	5,200	518	518	518	518	8,150	8,200	926	818	926	818	11,150	11,200	1,376	1,118	1,376	1,176
5,200	5,250	523	523	523	523	8,200	8,250	934	823	934	823	11,200	11,250	1,384	1,123	1,384	1,184
5,250	5,300	528	528	528	528	8,250	8,300	941	828	941	828	11,250	11,300	1,391	1,128	1,391	1,191
5,300	5,350	533	533	533	533	8,300	8,350	949	833	949	833	11,300	11,350	1,399	1,133	1,399	1,199
5,350	5,400	538	538	538	538	8,350	8,400	956	838	956	838	11,350	11,400	1,406	1,138	1,406	1,206
5,400	5,450	543	543	543	543	8,400	8,450	964	843	964	843	11,400	11,450	1,414	1,143	1,414	1,214
5,450	5,500	548	548	548	548	8,450	8,500	971	848	971	848	11,450	11,500	1,421	1,148	1,421	1,221
5,500	5,550	553	553	553	553	8,500	8,550	979	853	979	853	11,500	11,550	1,429	1,153	1,429	1,229
5,550	5,600	558	558	558	558	8,550	8,600	986	858	986	858	11,550	11,600	1,436	1,158	1,436	1,236
5,600	5,650	563	563	563	563	8,600	8,650	994	863	994	863	11,600	11,650	1,444	1,163	1,444	1,244
5,650	5,700	568	568	568	568	8,650	8,700	1,001	868	1,001	868	11,650	11,700	1,451	1,168	1,451	1,251
5,700	5,750	573	573	573	573	8,700	8,750	1,009	873	1,009	873	11,700	11,750	1,459	1,173	1,459	1,259
5,750	5,800	578	578	578	578	8,750	8,800	1,016	878	1,016	878	11,750	11,800	1,466	1,178	1,466	1,266
5,800	5,850	583	583	583	583	8,800	8,850	1,024	883	1,024	883	11,800	11,850	1,474	1,183	1,474	1,274
5,850	5,900	588	588	588	588	8,850	8,900	1,031	888	1,031	888	11,850	11,900	1,481	1,188	1,481	1,281
5,900	5,950	593	593	593	593	8,900	8,950	1,039	893	1,039	893	11,900	11,950	1,489	1,193	1,489	1,289
5,950	6,000	598	598	598	598	8,950	9,000	1,046	898	1,046	898	11,950	12,000	1,496	1,198	1,496	1,296
6,000						9,000						12,000					
6,000	6,050	604	603	604	603	9,000	9,050	1,054	903	1,054	903	12,000	12,050	1,504	1,204	1,504	1,304
6,050	6,100	611	608	611	608	9,050	9,100	1,061	908	1,061	908	12,050	12,100	1,511	1,211	1,511	1,311
6,100	6,150	619	613	619	613	9,100	9,150	1,069	913	1,069	913	12,100	12,150	1,519	1,219	1,519	1,319
6,150	6,200	626	618	626	618	9,150	9,200	1,076	918	1,076	918	12,150	12,200	1,526	1,226	1,526	1,326
6,200	6,250	634	623	634	623	9,200	9,250	1,084	923	1,084	923	12,200	12,250	1,534	1,234	1,534	1,334
6,250	6,300	641	628	641	628	9,250	9,300	1,091	928	1,091	928	12,250	12,300	1,541	1,241	1,541	1,341
6,300	6,350	649	633	649	633	9,300	9,350	1,099	933	1,099	933	12,300	12,350	1,549	1,249	1,549	1,349
6,350	6,400	656	638	656	638	9,350	9,400	1,106	938	1,106	938	12,350	12,400	1,556	1,256	1,556	1,356
6,400	6,450	664	643	664	643	9,400	9,450	1,114	943	1,114	943	12,400	12,450	1,564	1,264	1,564	1,364
6,450	6,500	671	648	671	648	9,450	9,500	1,121	948	1,121	948	12,450	12,500	1,571	1,271	1,571	1,371
6,500	6,550	679	653	679	653	9,500	9,550	1,129	953	1,129	953	12,500	12,550	1,579	1,279	1,579	1,379
6,550	6,600	686	658	686	658	9,550	9,600	1,136	958	1,136	958	12,550	12,600	1,586	1,286	1,586	1,386
6,600	6,650	694	663	694	663	9,600	9,650	1,144	963	1,144	963	12,600	12,650	1,594	1,294	1,594	1,394
6,650	6,700	701	668	701	668	9,650	9,700	1,151	968	1,151	968	12,650	12,700	1,601	1,301	1,601	1,401
6,700	6,750	709	673	709	673	9,700	9,750	1,159	973	1,159	973	12,700	12,750	1,609	1,309	1,609	1,409
6,750	6,800	716	678	716	678	9,750	9,800	1,166	978	1,166	978	12,750	12,800	1,616	1,316	1,616	1,416
6,800	6,850	724	683	724	683	9,800	9,850	1,174	983	1,174	983	12,800	12,850	1,624	1,324	1,624	1,424
6,850	6,900	731	688	731	688	9,850	9,900	1,181	988	1,181	988	12,850	12,900	1,631	1,331	1,631	1,431
6,900	6,950	739	693	739	693	9,900	9,950	1,189	993	1,189	993	12,900	12,950	1,639	1,339	1,639	1,439
6,950	7,000	746	698	746	698	9,950	10,000	1,196	998	1,196	998	12,950	13,000	1,646	1,346	1,646	1,446
7,000						10,000						13,000					
7,000	7,050	754	703	754	703	10,000	10,050	1,204	1,003	1,204	1,004	13,000	13,050	1,654	1,354	1,654	1,454
7,050	7,100	761	708	761	708	10,050	10,100	1,211	1,008	1,211	1,011	13,050	13,100	1,661	1,361	1,661	1,461
7,100	7,150	769	713	769	713	10,100	10,150	1,219	1,013	1,219	1,019	13,100	13,150	1,669	1,369	1,669	1,469
7,150	7,200	776	718	776	718	10,150	10,200	1,226	1,018	1,226	1,026	13,150	13,200	1,676	1,376	1,676	1,476
7,200	7,250	784	723	784	723	10,200	10,250	1,234	1,023	1,234	1,034	13,200	13,250	1,684	1,384	1,684	1,484
7,250	7,300	791	728	791	728	10,250	10,300	1,241	1,028	1,241	1,041	13,250	13,300	1,691	1,391	1,691	1,491
7,300	7,350	799	733	799	733	10,300	10,350	1,249	1,033	1,249	1,049	13,300	13,350	1,699	1,399	1,699	1,499
7,350	7,400	806	738	806	738	10,350	10,400	1,256	1,038	1,256	1,056	13,350	13,400	1,706	1,406	1,706	1,506
7,400	7,450	814	743	814	743	10,400	10,450	1,264	1,043	1,264	1,064	13,400	13,450	1,714	1,414	1,714	1,514
7,450	7,500	821	748	821	748	10,450	10,500	1,271	1,048	1,271	1,071	13,450	13,500	1,721	1,421	1,721	1,521
7,500	7,550	829	753	829	753	10,500	10,550	1,279	1,053	1,279	1,079	13,500	13,550	1,729	1,429	1,729	1,529
7,550	7,600	836	758	836	758	10,550	10,600	1,286	1,058	1,286	1,086	13,550	13,600	1,736	1,436	1,736	1,536
7,600	7,650	844	763	844	763	10,600	10,650	1,294	1,063	1,294	1,094	13,600	13,650	1,744	1,444	1,744	1,544
7,650	7,700	851	768	851	768	10,650	10,700	1,301	1,068	1,301	1,101	13,650	13,700	1,751	1,451	1,751	1,551
7,700	7,750	859	773	859	773	10,700	10,750	1,309	1,073	1,309	1,109	13,700	13,750	1,759	1,459	1,759	1,559
7,750	7,800	866	778	866	778	10,750	10,800	1,316	1,078	1,316	1,116	13,750	13,800	1,766	1,466	1,766	1,566
7,800	7,850	874	783	874	783	10,800	10,850	1,324	1,083	1,324	1,124	13,800	13,850	1,774	1,474	1,774	1,574
7,850	7,900	881	788	881	788	10,850	10,900	1,331	1,088	1,331	1,131	13,850	13,900	1,781	1,481	1,781	1,581
7,900	7,950	889	793	889	793	10,900	10,950	1,339	1,093	1,339	1,139	13,900	13,950	1,789	1,489	1,789	1,589
7,950	8,000	896	798	896	798	10,950	11,000	1,346	1,098	1,346	1,146	13,950	14,000	1,796	1,496	1,796	1,596

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

(Continued on page 61)

2002 Tax Table—Continued

If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
14,000						17,000						20,000					
14,000	14,050	1,804	1,504	1,804	1,604	17,000	17,050	2,254	1,954	2,254	2,054	20,000	20,050	2,704	2,404	2,704	2,504
14,050	14,100	1,811	1,511	1,811	1,611	17,050	17,100	2,261	1,961	2,261	2,061	20,050	20,100	2,711	2,411	2,711	2,511
14,100	14,150	1,819	1,519	1,819	1,619	17,100	17,150	2,269	1,969	2,269	2,069	20,100	20,150	2,719	2,419	2,719	2,519
14,150	14,200	1,826	1,526	1,826	1,626	17,150	17,200	2,276	1,976	2,276	2,076	20,150	20,200	2,726	2,426	2,726	2,526
14,200	14,250	1,834	1,534	1,834	1,634	17,200	17,250	2,284	1,984	2,284	2,084	20,200	20,250	2,734	2,434	2,734	2,534
14,250	14,300	1,841	1,541	1,841	1,641	17,250	17,300	2,291	1,991	2,291	2,091	20,250	20,300	2,741	2,441	2,741	2,541
14,300	14,350	1,849	1,549	1,849	1,649	17,300	17,350	2,299	1,999	2,299	2,099	20,300	20,350	2,749	2,449	2,749	2,549
14,350	14,400	1,856	1,556	1,856	1,656	17,350	17,400	2,306	2,006	2,306	2,106	20,350	20,400	2,756	2,456	2,756	2,556
14,400	14,450	1,864	1,564	1,864	1,664	17,400	17,450	2,314	2,014	2,314	2,114	20,400	20,450	2,764	2,464	2,764	2,564
14,450	14,500	1,871	1,571	1,871	1,671	17,450	17,500	2,321	2,021	2,321	2,121	20,450	20,500	2,771	2,471	2,771	2,571
14,500	14,550	1,879	1,579	1,879	1,679	17,500	17,550	2,329	2,029	2,329	2,129	20,500	20,550	2,779	2,479	2,779	2,579
14,550	14,600	1,886	1,586	1,886	1,686	17,550	17,600	2,336	2,036	2,336	2,136	20,550	20,600	2,786	2,486	2,786	2,586
14,600	14,650	1,894	1,594	1,894	1,694	17,600	17,650	2,344	2,044	2,344	2,144	20,600	20,650	2,794	2,494	2,794	2,594
14,650	14,700	1,901	1,601	1,901	1,701	17,650	17,700	2,351	2,051	2,351	2,151	20,650	20,700	2,801	2,501	2,801	2,601
14,700	14,750	1,909	1,609	1,909	1,709	17,700	17,750	2,359	2,059	2,359	2,159	20,700	20,750	2,809	2,509	2,809	2,609
14,750	14,800	1,916	1,616	1,916	1,716	17,750	17,800	2,366	2,066	2,366	2,166	20,750	20,800	2,816	2,516	2,816	2,616
14,800	14,850	1,924	1,624	1,924	1,724	17,800	17,850	2,374	2,074	2,374	2,174	20,800	20,850	2,824	2,524	2,824	2,624
14,850	14,900	1,931	1,631	1,931	1,731	17,850	17,900	2,381	2,081	2,381	2,181	20,850	20,900	2,831	2,531	2,831	2,631
14,900	14,950	1,939	1,639	1,939	1,739	17,900	17,950	2,389	2,089	2,389	2,189	20,900	20,950	2,839	2,539	2,839	2,639
14,950	15,000	1,946	1,646	1,946	1,746	17,950	18,000	2,396	2,096	2,396	2,196	20,950	21,000	2,846	2,546	2,846	2,646
15,000						18,000						21,000					
15,000	15,050	1,954	1,654	1,954	1,754	18,000	18,050	2,404	2,104	2,404	2,204	21,000	21,050	2,854	2,554	2,854	2,654
15,050	15,100	1,961	1,661	1,961	1,761	18,050	18,100	2,411	2,111	2,411	2,211	21,050	21,100	2,861	2,561	2,861	2,661
15,100	15,150	1,969	1,669	1,969	1,769	18,100	18,150	2,419	2,119	2,419	2,219	21,100	21,150	2,869	2,569	2,869	2,669
15,150	15,200	1,976	1,676	1,976	1,776	18,150	18,200	2,426	2,126	2,426	2,226	21,150	21,200	2,876	2,576	2,876	2,676
15,200	15,250	1,984	1,684	1,984	1,784	18,200	18,250	2,434	2,134	2,434	2,234	21,200	21,250	2,884	2,584	2,884	2,684
15,250	15,300	1,991	1,691	1,991	1,791	18,250	18,300	2,441	2,141	2,441	2,241	21,250	21,300	2,891	2,591	2,891	2,691
15,300	15,350	1,999	1,699	1,999	1,799	18,300	18,350	2,449	2,149	2,449	2,249	21,300	21,350	2,899	2,599	2,899	2,699
15,350	15,400	2,006	1,706	2,006	1,806	18,350	18,400	2,456	2,156	2,456	2,256	21,350	21,400	2,906	2,606	2,906	2,706
15,400	15,450	2,014	1,714	2,014	1,814	18,400	18,450	2,464	2,164	2,464	2,264	21,400	21,450	2,914	2,614	2,914	2,714
15,450	15,500	2,021	1,721	2,021	1,821	18,450	18,500	2,471	2,171	2,471	2,271	21,450	21,500	2,921	2,621	2,921	2,721
15,500	15,550	2,029	1,729	2,029	1,829	18,500	18,550	2,479	2,179	2,479	2,279	21,500	21,550	2,929	2,629	2,929	2,729
15,550	15,600	2,036	1,736	2,036	1,836	18,550	18,600	2,486	2,186	2,486	2,286	21,550	21,600	2,936	2,636	2,936	2,736
15,600	15,650	2,044	1,744	2,044	1,844	18,600	18,650	2,494	2,194	2,494	2,294	21,600	21,650	2,944	2,644	2,944	2,744
15,650	15,700	2,051	1,751	2,051	1,851	18,650	18,700	2,501	2,201	2,501	2,301	21,650	21,700	2,951	2,651	2,951	2,751
15,700	15,750	2,059	1,759	2,059	1,859	18,700	18,750	2,509	2,209	2,509	2,309	21,700	21,750	2,959	2,659	2,959	2,759
15,750	15,800	2,066	1,766	2,066	1,866	18,750	18,800	2,516	2,216	2,516	2,316	21,750	21,800	2,966	2,666	2,966	2,766
15,800	15,850	2,074	1,774	2,074	1,874	18,800	18,850	2,524	2,224	2,524	2,324	21,800	21,850	2,974	2,674	2,974	2,774
15,850	15,900	2,081	1,781	2,081	1,881	18,850	18,900	2,531	2,231	2,531	2,331	21,850	21,900	2,981	2,681	2,981	2,781
15,900	15,950	2,089	1,789	2,089	1,889	18,900	18,950	2,539	2,239	2,539	2,339	21,900	21,950	2,989	2,689	2,989	2,789
15,950	16,000	2,096	1,796	2,096	1,896	18,950	19,000	2,546	2,246	2,546	2,346	21,950	22,000	2,996	2,696	2,996	2,796
16,000						19,000						22,000					
16,000	16,050	2,104	1,804	2,104	1,904	19,000	19,050	2,554	2,254	2,554	2,354	22,000	22,050	3,004	2,704	3,004	2,804
16,050	16,100	2,111	1,811	2,111	1,911	19,050	19,100	2,561	2,261	2,561	2,361	22,050	22,100	3,011	2,711	3,011	2,811
16,100	16,150	2,119	1,819	2,119	1,919	19,100	19,150	2,569	2,269	2,569	2,369	22,100	22,150	3,019	2,719	3,019	2,819
16,150	16,200	2,126	1,826	2,126	1,926	19,150	19,200	2,576	2,276	2,576	2,376	22,150	22,200	3,026	2,726	3,026	2,826
16,200	16,250	2,134	1,834	2,134	1,934	19,200	19,250	2,584	2,284	2,584	2,384	22,200	22,250	3,034	2,734	3,034	2,834
16,250	16,300	2,141	1,841	2,141	1,941	19,250	19,300	2,591	2,291	2,591	2,391	22,250	22,300	3,041	2,741	3,041	2,841
16,300	16,350	2,149	1,849	2,149	1,949	19,300	19,350	2,599	2,299	2,599	2,399	22,300	22,350	3,049	2,749	3,049	2,849
16,350	16,400	2,156	1,856	2,156	1,956	19,350	19,400	2,606	2,306	2,606	2,406	22,350	22,400	3,056	2,756	3,056	2,856
16,400	16,450	2,164	1,864	2,164	1,964	19,400	19,450	2,614	2,314	2,614	2,414	22,400	22,450	3,064	2,764	3,064	2,864
16,450	16,500	2,171	1,871	2,171	1,971	19,450	19,500	2,621	2,321	2,621	2,421	22,450	22,500	3,071	2,771	3,071	2,871
16,500	16,550	2,179	1,879	2,179	1,979	19,500	19,550	2,629	2,329	2,629	2,429	22,500	22,550	3,079	2,779	3,079	2,879
16,550	16,600	2,186	1,886	2,186	1,986	19,550	19,600	2,636	2,336	2,636	2,436	22,550	22,600	3,086	2,786	3,086	2,886
16,600	16,650	2,194	1,894	2,194	1,994	19,600	19,650	2,644	2,344	2,644	2,444	22,600	22,650	3,094	2,794	3,094	2,894
16,650	16,700	2,201	1,901	2,201	2,001	19,650	19,700	2,651	2,351	2,651	2,451	22,650	22,700	3,101	2,801	3,101	2,901
16,700	16,750	2,209	1,909	2,209	2,009	19,700	19,750	2,659	2,359	2,659	2,459	22,700	22,750	3,109	2,809	3,109	2,909
16,750	16,800	2,216	1,916	2,216	2,016	19,750	19,800	2,666	2,366	2,666	2,466	22,750	22,800	3,116	2,816	3,116	2,916
16,800	16,850	2,224	1,924	2,224	2,024	19,800	19,850	2,674	2,374	2,674	2,474	22,800	22,850	3,124	2,824	3,124	2,924
16,850	16,900	2,231	1,931	2,231	2,031	19,850	19,900	2,681	2,381	2,681	2,481	22,850	22,900	3,131	2,831	3,131	2,931
16,900	16,950	2,239	1,939	2,239	2,039	19,900	19,950	2,689	2,389	2,689	2,489	22,900	22,950	3,139	2,839	3,139	2,939
16,950	17,000	2,246	1,946	2,246	2,046	19,950	20,000	2,696									

2002 Tax Table—Continued

If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
23,000						26,000						29,000					
23,000	23,050	3,154	2,854	3,154	2,954	26,000	26,050	3,604	3,304	3,925	3,404	29,000	29,050	4,183	3,754	4,735	3,854
23,050	23,100	3,161	2,861	3,161	2,961	26,050	26,100	3,611	3,311	3,938	3,411	29,050	29,100	4,196	3,761	4,748	3,861
23,100	23,150	3,169	2,869	3,169	2,969	26,100	26,150	3,619	3,319	3,952	3,419	29,100	29,150	4,210	3,769	4,762	3,869
23,150	23,200	3,176	2,876	3,176	2,976	26,150	26,200	3,626	3,326	3,965	3,426	29,150	29,200	4,223	3,776	4,775	3,876
23,200	23,250	3,184	2,884	3,184	2,984	26,200	26,250	3,634	3,334	3,979	3,434	29,200	29,250	4,237	3,784	4,789	3,884
23,250	23,300	3,191	2,891	3,191	2,991	26,250	26,300	3,641	3,341	3,992	3,441	29,250	29,300	4,250	3,791	4,802	3,891
23,300	23,350	3,199	2,899	3,199	2,999	26,300	26,350	3,649	3,349	4,006	3,449	29,300	29,350	4,264	3,799	4,816	3,899
23,350	23,400	3,206	2,906	3,209	3,006	26,350	26,400	3,656	3,356	4,019	3,456	29,350	29,400	4,277	3,806	4,829	3,906
23,400	23,450	3,214	2,914	3,223	3,014	26,400	26,450	3,664	3,364	4,033	3,464	29,400	29,450	4,291	3,814	4,843	3,914
23,450	23,500	3,221	2,921	3,236	3,021	26,450	26,500	3,671	3,371	4,046	3,471	29,450	29,500	4,304	3,821	4,856	3,921
23,500	23,550	3,229	2,929	3,250	3,029	26,500	26,550	3,679	3,379	4,060	3,479	29,500	29,550	4,318	3,829	4,870	3,929
23,550	23,600	3,236	2,936	3,263	3,036	26,550	26,600	3,686	3,386	4,073	3,486	29,550	29,600	4,331	3,836	4,883	3,936
23,600	23,650	3,244	2,944	3,277	3,044	26,600	26,650	3,694	3,394	4,087	3,494	29,600	29,650	4,345	3,844	4,897	3,944
23,650	23,700	3,251	2,951	3,290	3,051	26,650	26,700	3,701	3,401	4,100	3,501	29,650	29,700	4,358	3,851	4,910	3,951
23,700	23,750	3,259	2,959	3,304	3,059	26,700	26,750	3,709	3,409	4,114	3,509	29,700	29,750	4,372	3,859	4,924	3,959
23,750	23,800	3,266	2,966	3,317	3,066	26,750	26,800	3,716	3,416	4,127	3,516	29,750	29,800	4,385	3,866	4,937	3,966
23,800	23,850	3,274	2,974	3,331	3,074	26,800	26,850	3,724	3,424	4,141	3,524	29,800	29,850	4,399	3,874	4,951	3,974
23,850	23,900	3,281	2,981	3,344	3,081	26,850	26,900	3,731	3,431	4,154	3,531	29,850	29,900	4,412	3,881	4,964	3,981
23,900	23,950	3,289	2,989	3,358	3,089	26,900	26,950	3,739	3,439	4,168	3,539	29,900	29,950	4,426	3,889	4,978	3,989
23,950	24,000	3,296	2,996	3,371	3,096	26,950	27,000	3,746	3,446	4,181	3,546	29,950	30,000	4,439	3,896	4,991	3,996
24,000						27,000						30,000					
24,000	24,050	3,304	3,004	3,385	3,104	27,000	27,050	3,754	3,454	4,195	3,554	30,000	30,050	4,453	3,904	5,005	4,004
24,050	24,100	3,311	3,011	3,398	3,111	27,050	27,100	3,761	3,461	4,208	3,561	30,050	30,100	4,466	3,911	5,018	4,011
24,100	24,150	3,319	3,019	3,412	3,119	27,100	27,150	3,769	3,469	4,222	3,569	30,100	30,150	4,480	3,919	5,032	4,019
24,150	24,200	3,326	3,026	3,425	3,126	27,150	27,200	3,776	3,476	4,235	3,576	30,150	30,200	4,493	3,926	5,045	4,026
24,200	24,250	3,334	3,034	3,439	3,134	27,200	27,250	3,784	3,484	4,249	3,584	30,200	30,250	4,507	3,934	5,059	4,034
24,250	24,300	3,341	3,041	3,452	3,141	27,250	27,300	3,791	3,491	4,262	3,591	30,250	30,300	4,520	3,941	5,072	4,041
24,300	24,350	3,349	3,049	3,466	3,149	27,300	27,350	3,799	3,499	4,276	3,599	30,300	30,350	4,534	3,949	5,086	4,049
24,350	24,400	3,356	3,056	3,479	3,156	27,350	27,400	3,806	3,506	4,289	3,606	30,350	30,400	4,547	3,956	5,099	4,056
24,400	24,450	3,364	3,064	3,493	3,164	27,400	27,450	3,814	3,514	4,303	3,614	30,400	30,450	4,561	3,964	5,113	4,064
24,450	24,500	3,371	3,071	3,506	3,171	27,450	27,500	3,821	3,521	4,316	3,621	30,450	30,500	4,574	3,971	5,126	4,071
24,500	24,550	3,379	3,079	3,520	3,179	27,500	27,550	3,829	3,529	4,330	3,629	30,500	30,550	4,588	3,979	5,140	4,079
24,550	24,600	3,386	3,086	3,533	3,186	27,550	27,600	3,836	3,536	4,343	3,636	30,550	30,600	4,601	3,986	5,153	4,086
24,600	24,650	3,394	3,094	3,547	3,194	27,600	27,650	3,844	3,544	4,357	3,644	30,600	30,650	4,615	3,994	5,167	4,094
24,650	24,700	3,401	3,101	3,560	3,201	27,650	27,700	3,851	3,551	4,370	3,651	30,650	30,700	4,628	4,001	5,180	4,101
24,700	24,750	3,409	3,109	3,574	3,209	27,700	27,750	3,859	3,559	4,384	3,659	30,700	30,750	4,642	4,009	5,194	4,109
24,750	24,800	3,416	3,116	3,587	3,216	27,750	27,800	3,866	3,566	4,397	3,666	30,750	30,800	4,655	4,016	5,207	4,116
24,800	24,850	3,424	3,124	3,601	3,224	27,800	27,850	3,874	3,574	4,411	3,674	30,800	30,850	4,669	4,024	5,221	4,124
24,850	24,900	3,431	3,131	3,614	3,231	27,850	27,900	3,881	3,581	4,424	3,681	30,850	30,900	4,682	4,031	5,234	4,131
24,900	24,950	3,439	3,139	3,628	3,239	27,900	27,950	3,889	3,589	4,438	3,689	30,900	30,950	4,696	4,039	5,248	4,139
24,950	25,000	3,446	3,146	3,641	3,246	27,950	28,000	3,899	3,596	4,451	3,696	30,950	31,000	4,709	4,046	5,261	4,146
25,000						28,000						31,000					
25,000	25,050	3,454	3,154	3,655	3,254	28,000	28,050	3,913	3,604	4,465	3,704	31,000	31,050	4,723	4,054	5,275	4,154
25,050	25,100	3,461	3,161	3,668	3,261	28,050	28,100	3,926	3,611	4,478	3,711	31,050	31,100	4,736	4,061	5,288	4,161
25,100	25,150	3,469	3,169	3,682	3,269	28,100	28,150	3,940	3,619	4,492	3,719	31,100	31,150	4,750	4,069	5,302	4,169
25,150	25,200	3,476	3,176	3,695	3,276	28,150	28,200	3,953	3,626	4,505	3,726	31,150	31,200	4,763	4,076	5,315	4,176
25,200	25,250	3,484	3,184	3,709	3,284	28,200	28,250	3,967	3,634	4,519	3,734	31,200	31,250	4,777	4,084	5,329	4,184
25,250	25,300	3,491	3,191	3,722	3,291	28,250	28,300	3,980	3,641	4,532	3,741	31,250	31,300	4,790	4,091	5,342	4,191
25,300	25,350	3,499	3,199	3,736	3,299	28,300	28,350	3,994	3,649	4,546	3,749	31,300	31,350	4,804	4,099	5,356	4,199
25,350	25,400	3,506	3,206	3,749	3,306	28,350	28,400	4,007	3,656	4,559	3,756	31,350	31,400	4,817	4,106	5,369	4,206
25,400	25,450	3,514	3,214	3,763	3,314	28,400	28,450	4,021	3,664	4,573	3,764	31,400	31,450	4,831	4,114	5,383	4,214
25,450	25,500	3,521	3,221	3,776	3,321	28,450	28,500	4,034	3,671	4,586	3,771	31,450	31,500	4,844	4,121	5,396	4,221
25,500	25,550	3,529	3,229	3,790	3,329	28,500	28,550	4,048	3,679	4,600	3,779	31,500	31,550	4,858	4,129	5,410	4,229
25,550	25,600	3,536	3,236	3,803	3,336	28,550	28,600	4,061	3,686	4,613	3,786	31,550	31,600	4,871	4,136	5,423	4,236
25,600	25,650	3,544	3,244	3,817	3,344	28,600	28,650	4,075	3,694	4,627	3,794	31,600	31,650	4,885	4,144	5,437	4,244
25,650	25,700	3,551	3,251	3,830	3,351	28,650	28,700	4,088	3,701	4,640	3,801	31,650	31,700	4,898	4,151	5,450	4,251
25,700	25,750	3,559	3,259	3,844	3,359	28,700	28,750	4,102	3,709	4,654	3,809	31,700	31,750	4,912	4,159	5,464	4,259
25,750	25,800	3,566	3,266	3,857	3,366	28,750	28,800	4,115	3,716	4,667	3,816	31,750	31,800	4,925	4,166	5,477	4,266
25,800	25,850	3,574	3,274	3,871	3,374	28,800	28,850	4,129	3,724	4,681	3,824	31,800	31,850	4,939	4,174	5,491	4,274
25,850	25,900	3,581	3,281	3,884	3,381	28,850	28,900	4,142	3,731	4,694	3,831	31,850	31,900	4,952	4,181	5,504	4,281
25,900	25,950	3,589	3,289	3,898	3,389	28,900	28,950	4,156	3,739	4,708	3,839	31,900	31,950	4,966	4,189	5,518	4,289
25,950	26,000	3,596	3,296	3,911	3,396	28,950	29,000	4,169									

2002 Tax Table—Continued

If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
32,000						35,000						38,000					
32,000	32,050	4,993	4,204	5,545	4,304	35,000	35,050	5,803	4,654	6,355	4,754	38,000	38,050	6,613	5,104	7,165	5,273
32,050	32,100	5,006	4,211	5,558	4,311	35,050	35,100	5,816	4,661	6,368	4,761	38,050	38,100	6,626	5,111	7,178	5,286
32,100	32,150	5,020	4,219	5,572	4,319	35,100	35,150	5,830	4,669	6,382	4,769	38,100	38,150	6,640	5,119	7,192	5,300
32,150	32,200	5,033	4,226	5,585	4,326	35,150	35,200	5,843	4,676	6,395	4,776	38,150	38,200	6,653	5,126	7,205	5,313
32,200	32,250	5,047	4,234	5,599	4,334	35,200	35,250	5,857	4,684	6,409	4,784	38,200	38,250	6,667	5,134	7,219	5,327
32,250	32,300	5,060	4,241	5,612	4,341	35,250	35,300	5,870	4,691	6,422	4,791	38,250	38,300	6,680	5,141	7,232	5,340
32,300	32,350	5,074	4,249	5,626	4,349	35,300	35,350	5,884	4,699	6,436	4,799	38,300	38,350	6,694	5,149	7,246	5,354
32,350	32,400	5,087	4,256	5,639	4,356	35,350	35,400	5,897	4,706	6,449	4,806	38,350	38,400	6,707	5,156	7,259	5,367
32,400	32,450	5,101	4,264	5,653	4,364	35,400	35,450	5,911	4,714	6,463	4,814	38,400	38,450	6,721	5,164	7,273	5,381
32,450	32,500	5,114	4,271	5,666	4,371	35,450	35,500	5,924	4,721	6,476	4,821	38,450	38,500	6,734	5,171	7,286	5,394
32,500	32,550	5,128	4,279	5,680	4,379	35,500	35,550	5,938	4,729	6,490	4,829	38,500	38,550	6,748	5,179	7,300	5,408
32,550	32,600	5,141	4,286	5,693	4,386	35,550	35,600	5,951	4,736	6,503	4,836	38,550	38,600	6,761	5,186	7,313	5,421
32,600	32,650	5,155	4,294	5,707	4,394	35,600	35,650	5,965	4,744	6,517	4,844	38,600	38,650	6,775	5,194	7,327	5,435
32,650	32,700	5,168	4,301	5,720	4,401	35,650	35,700	5,978	4,751	6,530	4,851	38,650	38,700	6,788	5,201	7,340	5,448
32,700	32,750	5,182	4,309	5,734	4,409	35,700	35,750	5,992	4,759	6,544	4,859	38,700	38,750	6,802	5,209	7,354	5,462
32,750	32,800	5,195	4,316	5,747	4,416	35,750	35,800	6,005	4,766	6,557	4,866	38,750	38,800	6,815	5,216	7,367	5,475
32,800	32,850	5,209	4,324	5,761	4,424	35,800	35,850	6,019	4,774	6,571	4,874	38,800	38,850	6,829	5,224	7,381	5,489
32,850	32,900	5,222	4,331	5,774	4,431	35,850	35,900	6,032	4,781	6,584	4,881	38,850	38,900	6,842	5,231	7,394	5,502
32,900	32,950	5,236	4,339	5,788	4,439	35,900	35,950	6,046	4,789	6,598	4,889	38,900	38,950	6,856	5,239	7,408	5,516
32,950	33,000	5,249	4,346	5,801	4,446	35,950	36,000	6,059	4,796	6,611	4,896	38,950	39,000	6,869	5,246	7,421	5,529
33,000						36,000						39,000					
33,000	33,050	5,263	4,354	5,815	4,454	36,000	36,050	6,073	4,804	6,625	4,904	39,000	39,050	6,883	5,254	7,435	5,543
33,050	33,100	5,276	4,361	5,828	4,461	36,050	36,100	6,086	4,811	6,638	4,911	39,050	39,100	6,896	5,261	7,448	5,556
33,100	33,150	5,290	4,369	5,842	4,469	36,100	36,150	6,100	4,819	6,652	4,919	39,100	39,150	6,910	5,269	7,462	5,570
33,150	33,200	5,303	4,376	5,855	4,476	36,150	36,200	6,113	4,826	6,665	4,926	39,150	39,200	6,923	5,276	7,475	5,583
33,200	33,250	5,317	4,384	5,869	4,484	36,200	36,250	6,127	4,834	6,679	4,934	39,200	39,250	6,937	5,284	7,489	5,597
33,250	33,300	5,330	4,391	5,882	4,491	36,250	36,300	6,140	4,841	6,692	4,941	39,250	39,300	6,950	5,291	7,502	5,610
33,300	33,350	5,344	4,399	5,896	4,499	36,300	36,350	6,154	4,849	6,706	4,949	39,300	39,350	6,964	5,299	7,516	5,624
33,350	33,400	5,357	4,406	5,909	4,506	36,350	36,400	6,167	4,856	6,719	4,956	39,350	39,400	6,977	5,306	7,529	5,637
33,400	33,450	5,371	4,414	5,923	4,514	36,400	36,450	6,181	4,864	6,733	4,964	39,400	39,450	6,991	5,314	7,543	5,651
33,450	33,500	5,384	4,421	5,936	4,521	36,450	36,500	6,194	4,871	6,746	4,971	39,450	39,500	7,004	5,321	7,556	5,664
33,500	33,550	5,398	4,429	5,950	4,529	36,500	36,550	6,208	4,879	6,760	4,979	39,500	39,550	7,018	5,329	7,570	5,678
33,550	33,600	5,411	4,436	5,963	4,536	36,550	36,600	6,221	4,886	6,773	4,986	39,550	39,600	7,031	5,336	7,583	5,691
33,600	33,650	5,425	4,444	5,977	4,544	36,600	36,650	6,235	4,894	6,787	4,994	39,600	39,650	7,045	5,344	7,597	5,705
33,650	33,700	5,438	4,451	5,990	4,551	36,650	36,700	6,248	4,901	6,800	5,001	39,650	39,700	7,058	5,351	7,610	5,718
33,700	33,750	5,452	4,459	6,004	4,559	36,700	36,750	6,262	4,909	6,814	5,009	39,700	39,750	7,072	5,359	7,624	5,732
33,750	33,800	5,465	4,466	6,017	4,566	36,750	36,800	6,275	4,916	6,827	5,016	39,750	39,800	7,085	5,366	7,637	5,745
33,800	33,850	5,479	4,474	6,031	4,574	36,800	36,850	6,289	4,924	6,841	5,024	39,800	39,850	7,099	5,374	7,651	5,759
33,850	33,900	5,492	4,481	6,044	4,581	36,850	36,900	6,302	4,931	6,854	5,031	39,850	39,900	7,112	5,381	7,664	5,772
33,900	33,950	5,506	4,489	6,058	4,589	36,900	36,950	6,316	4,939	6,868	5,039	39,900	39,950	7,126	5,389	7,678	5,786
33,950	34,000	5,519	4,496	6,071	4,596	36,950	37,000	6,329	4,946	6,881	5,046	39,950	40,000	7,139	5,396	7,691	5,799
34,000						37,000						40,000					
34,000	34,050	5,533	4,504	6,085	4,604	37,000	37,050	6,343	4,954	6,895	5,054	40,000	40,050	7,153	5,404	7,705	5,813
34,050	34,100	5,546	4,511	6,098	4,611	37,050	37,100	6,356	4,961	6,908	5,061	40,050	40,100	7,166	5,411	7,718	5,826
34,100	34,150	5,560	4,519	6,112	4,619	37,100	37,150	6,370	4,969	6,922	5,069	40,100	40,150	7,180	5,419	7,732	5,840
34,150	34,200	5,573	4,526	6,125	4,626	37,150	37,200	6,383	4,976	6,935	5,076	40,150	40,200	7,193	5,426	7,745	5,853
34,200	34,250	5,587	4,534	6,139	4,634	37,200	37,250	6,397	4,984	6,949	5,084	40,200	40,250	7,207	5,434	7,759	5,867
34,250	34,300	5,600	4,541	6,152	4,641	37,250	37,300	6,410	4,991	6,962	5,091	40,250	40,300	7,220	5,441	7,772	5,880
34,300	34,350	5,614	4,549	6,166	4,649	37,300	37,350	6,424	4,999	6,976	5,099	40,300	40,350	7,234	5,449	7,786	5,894
34,350	34,400	5,627	4,556	6,179	4,656	37,350	37,400	6,437	5,006	6,989	5,106	40,350	40,400	7,247	5,456	7,799	5,907
34,400	34,450	5,641	4,564	6,193	4,664	37,400	37,450	6,451	5,014	7,003	5,114	40,400	40,450	7,261	5,464	7,813	5,921
34,450	34,500	5,654	4,571	6,206	4,671	37,450	37,500	6,464	5,021	7,016	5,124	40,450	40,500	7,274	5,471	7,826	5,934
34,500	34,550	5,668	4,579	6,220	4,679	37,500	37,550	6,478	5,029	7,030	5,138	40,500	40,550	7,288	5,479	7,840	5,948
34,550	34,600	5,681	4,586	6,233	4,686	37,550	37,600	6,491	5,036	7,043	5,151	40,550	40,600	7,301	5,486	7,853	5,961
34,600	34,650	5,695	4,594	6,247	4,694	37,600	37,650	6,505	5,044	7,057	5,165	40,600	40,650	7,315	5,494	7,867	5,975
34,650	34,700	5,708	4,601	6,260	4,701	37,650	37,700	6,518	5,051	7,070	5,178	40,650	40,700	7,328	5,501	7,880	5,988
34,700	34,750	5,722	4,609	6,274	4,709	37,700	37,750	6,532	5,059	7,084	5,192	40,700	40,750	7,342	5,509	7,894	6,002
34,750	34,800	5,735	4,616	6,287	4,716	37,750	37,800	6,545	5,066	7,097	5,205	40,750	40,800	7,355	5,516	7,907	6,015
34,800	34,850	5,749	4,624	6,301	4,724	37,800	37,850	6,559	5,074	7,111	5,219	40,800	40,850	7,369	5,524	7,921	6,029
34,850	34,900	5,762	4,631	6,314	4,731	37,850	37,900	6,572	5,081	7,124	5,232	40,850	40,900	7,382	5,531	7,934	6,042
34,900	34,950	5,776	4,639	6,328	4,739	37,900	37,950	6,586	5,089	7,138	5,246	40,900	40,950	7,396	5,539	7,948	6,056
34,950	35,000	5,789	4,646	6,341	4,746	37,950	38,000	6,599									

2002 Tax Table—Continued

If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a house- hold
		Your tax is—						Your tax is—						Your tax is—			
41,000						44,000						47,000					
41,000	41,050	7,423	5,554	7,975	6,083	44,000	44,050	8,233	6,004	8,785	6,893	47,000	47,050	9,043	6,493	9,595	7,703
41,050	41,100	7,436	5,561	7,988	6,096	44,050	44,100	8,246	6,011	8,798	6,906	47,050	47,100	9,056	6,506	9,608	7,716
41,100	41,150	7,450	5,569	8,002	6,110	44,100	44,150	8,260	6,019	8,812	6,920	47,100	47,150	9,070	6,520	9,622	7,730
41,150	41,200	7,463	5,576	8,015	6,123	44,150	44,200	8,273	6,026	8,825	6,933	47,150	47,200	9,083	6,533	9,635	7,743
41,200	41,250	7,477	5,584	8,029	6,137	44,200	44,250	8,287	6,034	8,839	6,947	47,200	47,250	9,097	6,547	9,649	7,757
41,250	41,300	7,490	5,591	8,042	6,150	44,250	44,300	8,300	6,041	8,852	6,960	47,250	47,300	9,110	6,560	9,662	7,770
41,300	41,350	7,504	5,599	8,056	6,164	44,300	44,350	8,314	6,049	8,866	6,974	47,300	47,350	9,124	6,574	9,676	7,784
41,350	41,400	7,517	5,606	8,069	6,177	44,350	44,400	8,327	6,056	8,879	6,987	47,350	47,400	9,137	6,587	9,689	7,797
41,400	41,450	7,531	5,614	8,083	6,191	44,400	44,450	8,341	6,064	8,893	7,001	47,400	47,450	9,151	6,601	9,703	7,811
41,450	41,500	7,544	5,621	8,096	6,204	44,450	44,500	8,354	6,071	8,906	7,014	47,450	47,500	9,164	6,614	9,716	7,824
41,500	41,550	7,558	5,629	8,110	6,218	44,500	44,550	8,368	6,079	8,920	7,028	47,500	47,550	9,178	6,628	9,730	7,838
41,550	41,600	7,571	5,636	8,123	6,231	44,550	44,600	8,381	6,086	8,933	7,041	47,550	47,600	9,191	6,641	9,743	7,851
41,600	41,650	7,585	5,644	8,137	6,245	44,600	44,650	8,395	6,094	8,947	7,055	47,600	47,650	9,205	6,655	9,757	7,865
41,650	41,700	7,598	5,651	8,150	6,258	44,650	44,700	8,408	6,101	8,960	7,068	47,650	47,700	9,218	6,668	9,770	7,878
41,700	41,750	7,612	5,659	8,164	6,272	44,700	44,750	8,422	6,109	8,974	7,082	47,700	47,750	9,232	6,682	9,784	7,892
41,750	41,800	7,625	5,666	8,177	6,285	44,750	44,800	8,435	6,116	8,987	7,095	47,750	47,800	9,245	6,695	9,797	7,905
41,800	41,850	7,639	5,674	8,191	6,299	44,800	44,850	8,449	6,124	9,001	7,109	47,800	47,850	9,259	6,709	9,811	7,919
41,850	41,900	7,652	5,681	8,204	6,312	44,850	44,900	8,462	6,131	9,014	7,122	47,850	47,900	9,272	6,722	9,824	7,932
41,900	41,950	7,666	5,689	8,218	6,326	44,900	44,950	8,476	6,139	9,028	7,136	47,900	47,950	9,286	6,736	9,838	7,946
41,950	42,000	7,679	5,696	8,231	6,339	44,950	45,000	8,489	6,146	9,041	7,149	47,950	48,000	9,299	6,749	9,851	7,959
42,000						45,000						48,000					
42,000	42,050	7,693	5,704	8,245	6,353	45,000	45,050	8,503	6,154	9,055	7,163	48,000	48,050	9,313	6,763	9,865	7,973
42,050	42,100	7,706	5,711	8,258	6,366	45,050	45,100	8,516	6,161	9,068	7,176	48,050	48,100	9,326	6,776	9,878	7,986
42,100	42,150	7,720	5,719	8,272	6,380	45,100	45,150	8,530	6,169	9,082	7,190	48,100	48,150	9,340	6,790	9,892	8,000
42,150	42,200	7,733	5,726	8,285	6,393	45,150	45,200	8,543	6,176	9,095	7,203	48,150	48,200	9,353	6,803	9,905	8,013
42,200	42,250	7,747	5,734	8,299	6,407	45,200	45,250	8,557	6,184	9,109	7,217	48,200	48,250	9,367	6,817	9,919	8,027
42,250	42,300	7,760	5,741	8,312	6,420	45,250	45,300	8,570	6,191	9,122	7,230	48,250	48,300	9,380	6,830	9,932	8,040
42,300	42,350	7,774	5,749	8,326	6,434	45,300	45,350	8,584	6,199	9,136	7,244	48,300	48,350	9,394	6,844	9,946	8,054
42,350	42,400	7,787	5,756	8,339	6,447	45,350	45,400	8,597	6,206	9,149	7,257	48,350	48,400	9,407	6,857	9,959	8,067
42,400	42,450	7,801	5,764	8,353	6,461	45,400	45,450	8,611	6,214	9,163	7,271	48,400	48,450	9,421	6,871	9,973	8,081
42,450	42,500	7,814	5,771	8,366	6,474	45,450	45,500	8,624	6,221	9,176	7,284	48,450	48,500	9,434	6,884	9,986	8,094
42,500	42,550	7,828	5,779	8,380	6,488	45,500	45,550	8,638	6,229	9,190	7,298	48,500	48,550	9,448	6,898	10,000	8,108
42,550	42,600	7,841	5,786	8,393	6,501	45,550	45,600	8,651	6,236	9,203	7,311	48,550	48,600	9,461	6,911	10,013	8,121
42,600	42,650	7,855	5,794	8,407	6,515	45,600	45,650	8,665	6,244	9,217	7,325	48,600	48,650	9,475	6,925	10,027	8,135
42,650	42,700	7,868	5,801	8,420	6,528	45,650	45,700	8,678	6,251	9,230	7,338	48,650	48,700	9,488	6,938	10,040	8,148
42,700	42,750	7,882	5,809	8,434	6,542	45,700	45,750	8,692	6,259	9,244	7,352	48,700	48,750	9,502	6,952	10,054	8,162
42,750	42,800	7,895	5,816	8,447	6,555	45,750	45,800	8,705	6,266	9,257	7,365	48,750	48,800	9,515	6,965	10,067	8,175
42,800	42,850	7,909	5,824	8,461	6,569	45,800	45,850	8,719	6,274	9,271	7,379	48,800	48,850	9,529	6,979	10,081	8,189
42,850	42,900	7,922	5,831	8,474	6,582	45,850	45,900	8,732	6,281	9,284	7,392	48,850	48,900	9,542	6,992	10,094	8,202
42,900	42,950	7,936	5,839	8,488	6,596	45,900	45,950	8,746	6,289	9,298	7,406	48,900	48,950	9,556	7,006	10,108	8,216
42,950	43,000	7,949	5,846	8,501	6,609	45,950	46,000	8,759	6,296	9,311	7,419	48,950	49,000	9,569	7,019	10,121	8,229
43,000						46,000						49,000					
43,000	43,050	7,963	5,854	8,515	6,623	46,000	46,050	8,773	6,304	9,325	7,433	49,000	49,050	9,583	7,033	10,135	8,243
43,050	43,100	7,976	5,861	8,528	6,636	46,050	46,100	8,786	6,311	9,338	7,446	49,050	49,100	9,596	7,046	10,148	8,256
43,100	43,150	7,990	5,869	8,542	6,650	46,100	46,150	8,800	6,319	9,352	7,460	49,100	49,150	9,610	7,060	10,162	8,270
43,150	43,200	8,003	5,876	8,555	6,663	46,150	46,200	8,813	6,326	9,365	7,473	49,150	49,200	9,623	7,073	10,175	8,283
43,200	43,250	8,017	5,884	8,569	6,677	46,200	46,250	8,827	6,334	9,379	7,487	49,200	49,250	9,637	7,087	10,189	8,297
43,250	43,300	8,030	5,891	8,582	6,690	46,250	46,300	8,840	6,341	9,392	7,500	49,250	49,300	9,650	7,100	10,202	8,310
43,300	43,350	8,044	5,899	8,596	6,704	46,300	46,350	8,854	6,349	9,406	7,514	49,300	49,350	9,664	7,114	10,216	8,324
43,350	43,400	8,057	5,906	8,609	6,717	46,350	46,400	8,867	6,356	9,419	7,527	49,350	49,400	9,677	7,127	10,229	8,337
43,400	43,450	8,071	5,914	8,623	6,731	46,400	46,450	8,881	6,364	9,433	7,541	49,400	49,450	9,691	7,141	10,243	8,351
43,450	43,500	8,084	5,921	8,636	6,744	46,450	46,500	8,894	6,371	9,446	7,554	49,450	49,500	9,704	7,154	10,256	8,364
43,500	43,550	8,098	5,929	8,650	6,758	46,500	46,550	8,908	6,379	9,460	7,568	49,500	49,550	9,718	7,168	10,270	8,378
43,550	43,600	8,111	5,936	8,663	6,771	46,550	46,600	8,921	6,386	9,473	7,581	49,550	49,600	9,731	7,181	10,283	8,391
43,600	43,650	8,125	5,944	8,677	6,785	46,600	46,650	8,935	6,394	9,487	7,595	49,600	49,650	9,745	7,195	10,297	8,405
43,650	43,700	8,138	5,951	8,690	6,798	46,650	46,700	8,948	6,401	9,500	7,608	49,650	49,700	9,758	7,208	10,310	8,418
43,700	43,750	8,152	5,959	8,704	6,812	46,700	46,750	8,962	6,412	9,514	7,622	49,700	49,750	9,772	7,222	10,324	8,432
43,750	43,800	8,165	5,966	8,717	6,825	46,750	46,800	8,975	6,425	9,527	7,635	49,750	49,800	9,785	7,235	10,337	8,445
43,800	43,850	8,179	5,974	8,731	6,839	46,800	46,850	8,989	6,439	9,541	7,649	49,800	49,850	9,799	7,249	10,351	8,459
43,850	43,900	8,192	5,981	8,744	6,852	46,850	46,900	9,002	6,452	9,554	7,662	49,850	49,900	9,812	7,262	10,364	8,472
43,900	43,950	8,206	5,989	8,758	6,866	46,900	46,950	9,016	6,466	9,568	7,676	49,900	49,950	9,826	7,276	10,3	

Instructions for Schedule 1, Interest and Ordinary Dividends for Form 1040A Filers

Purpose of Schedule

You must use Schedule 1 if **any** of the following apply.

- You had over \$1,500 of taxable interest (fill in Part I).
- You received interest from a seller-financed mortgage and the buyer used the property as a personal residence (fill in Part I).
- You are claiming the exclusion of interest from series EE or I U.S. savings bonds issued after 1989 (fill in Part I).
- You received interest as a nominee or a Form 1099-INT for tax-exempt interest (fill in Part I).
- You had over \$1,500 of ordinary dividends or you received ordinary dividends as a nominee (fill in Part II).



If you need more space to list your interest or ordinary dividends, attach separate statements that are the same size as Schedule 1. Use the same format as lines 1 and 5, but show your totals on Schedule 1. Be sure to put your name and social security number on the statements and attach them at the end of Form 1040A.

Part I

Interest

Line 1

Report on line 1 **all** of your taxable interest. Include interest from series EE and I U.S. savings bonds. List each payer's name and show the amount.

Seller-Financed Mortgages. If you sold your home or other property and the buyer used the property as a personal residence, list first any interest the buyer paid you on a mortgage or other form of seller financing. Be sure to show the buyer's name, address, and social security number (SSN). You must also let the buyer know your SSN. If you do not show the buyer's name, address, and SSN, or let the buyer know your SSN, you may have to pay a \$50 penalty.

Nominees. If you received a **Form 1099-INT** that includes interest you received as a nominee (that is, in your name, but the interest actually belongs to someone else), report the total on line 1. Do this even if you later distributed some or all of this income to others. Under your last entry on line 1, put a subtotal of all interest listed on line 1. Below this subtotal, enter "Nominee Distribution" and show the total interest you received as a nominee. Subtract this amount from the subtotal and enter the result on line 2.



If you received interest as a nominee, you must give the actual owner a Form 1099-INT unless the owner is your spouse. You must also file a **Form 1096** and a Form 1099-INT with the IRS. For more details, see the **General Instructions for Forms 1099, 1098, 5498, and W-2G** and **Instructions for Forms 1099-INT and 1099-OID**.

Tax-Exempt Interest. If you received a **Form 1099-INT** for tax-exempt interest, follow the rules earlier under **Nominees** to see how to report the interest on Schedule 1. But identify the amount to be subtracted as "Tax-Exempt Interest." Be sure to also include this tax-exempt interest on Form 1040A, line 8b.

Line 3

Did you cash series EE or I U.S. savings bonds in 2002 that were issued after 1989? If you did and you paid qualified higher education expenses in 2002 for yourself, your spouse, or your dependents, you may be able to exclude part or all of the interest on those bonds. See **Form 8815** for details.

Part II

Ordinary Dividends

Line 5

Report on line 5 **all** of your ordinary dividends. List each payer's name and show the amount.



Do not report capital gain distributions on line 5. Instead, see the instructions for Form 1040A, line 10.

Nominees. If you received a **Form 1099-DIV** that includes ordinary dividends you received as a nominee (that is, in your name, but the ordinary dividends actually belong to someone else), report the total on line 5. Do this even if you later distributed some or all of this income to others. Under your last entry on line 5, put a subtotal of all ordinary dividends listed on line 5. Below this subtotal, enter "Nominee Distribution" and show the total ordinary dividends you received as a nominee. Subtract this amount from the subtotal and enter the result on line 6.



If you received ordinary dividends as a nominee, you must give the actual owner a Form 1099-DIV unless the owner is your spouse. You must also file a **Form 1096** and a Form 1099-DIV with the IRS. For more details, see the **General Instructions for Forms 1099, 1098, 5498, and W-2G** and **Instructions for Form 1099-DIV**.

Instructions for Schedule 2 (Form 1040A)

Child and Dependent Care Expenses for Form 1040A Filers

Purpose of Schedule

If you paid someone to care for your child or other qualifying person so you (and your spouse if filing a joint return) could work or look for work in 2002, you may be able to take the credit for child and dependent care expenses. But you must have had earned income to do so. If you can take the credit, use Schedule 2 to figure the amount of your credit.

If you (or your spouse if filing a joint return) received **any dependent care benefits** for 2002, you **must** use Schedule 2 to figure the amount, if any, of the benefits you may exclude from your income on Form 1040A, line 7. You must complete Part III of Schedule 2 before you can figure the credit, if any, in Part II.

Additional Information

See **Pub. 503** for more details about the credit.

Definitions

Dependent Care Benefits. These include amounts your employer paid directly to either you or your care provider for the care of your qualifying person(s) while you worked. These benefits also include the fair market value of care in a day-care facility provided or sponsored by your employer. Your salary may have been reduced to pay for these benefits. If you received dependent care benefits, they should be shown in box 10 of your 2002 W-2 form(s).

Qualifying Person(s). A qualifying person is:

- Any child **under age 13** whom you can claim as a dependent (but see **Exception for children of divorced or separated parents** below). If the child turned 13 during the year, the child is a qualifying person for the part of the year he or she was under age 13.

- Your disabled spouse who is not able to care for himself or herself.

- Any disabled person not able to care for himself or herself whom you can claim as a dependent (or could claim as a dependent except that the person had gross income of \$3,000 or more). But if this person is your child, see **Exception for children of divorced or separated parents** below.

To find out who is a dependent, see the instructions for Form 1040A, line 6c.



To be a qualifying person, the person **must** have shared the same home with you in 2002.

Exception for children of divorced or separated parents.

If you were divorced, legally separated, or lived apart from your spouse during the last 6 months of 2002, you may be able to take the credit or the exclusion even if your child is not your

dependent. If your child is not your dependent, he or she is a qualifying person only if **all five** of the following apply.

1. You had custody of the child for a longer time in 2002 than the other parent. See **Pub. 501** for the definition of custody.

2. One or both of the parents provided over half of the child's support in 2002.

3. One or both of the parents had custody of the child for more than half of 2002.

4. The child was under age 13 or was disabled and could not take care of himself or herself.

5. The other parent claims the child as a dependent because—

- As the custodial parent, you signed **Form 8332** or a similar statement agreeing not to claim the child's exemption for 2002 or

- Your divorce decree or written agreement went into effect before 1985 and it states that the other parent can claim the child as a dependent and the other parent gave at least \$600 for the child's support in 2002. But this rule does not apply if your decree or agreement was changed after 1984 to say that the other parent cannot claim the child as a dependent.

If this exception applies, the other parent cannot treat the child as a qualifying person even though the other parent claims the child as a dependent.

Qualified Expenses. These include amounts paid for household services and care of the qualifying person while you worked or looked for work. Child support payments are **not** qualified expenses. Also, expenses reimbursed by a state social service agency are **not** qualified expenses unless you included the reimbursement in your income.

Household services. These are services needed to care for the qualifying person as well as to run the home. They include, for example, the services of a cook, maid, babysitter, housekeeper, or cleaning person if the services were partly for the care of the qualifying person. Do not include services of a chauffeur or gardener.

You may also include your share of the employment taxes paid on wages for qualifying child and dependent care services.

Care of the qualifying person. Care includes the cost of services for the qualifying person's well-being and protection. It does not include the cost of clothing or entertainment.

You may include the cost of care provided outside your home for your dependent under age 13 or any other qualifying person who regularly spends at least 8 hours a day in your home. If the care was provided by a dependent care center, the center must meet all applicable state and local regulations. A dependent care center is a place that provides care for more than six persons (other than persons who live there) and receives a fee, payment, or grant for providing services for any of those persons, even if the center is not run for profit.

You may include amounts paid for items other than the care of your child (such as food and schooling) **only** if the items are incidental to the care of the child and cannot be separated from the total cost. But **do not** include the cost of schooling for a child in the first grade or above. Also, **do not** include any expenses for sending your child to an overnight camp.

Medical expenses. Some disabled spouse and dependent care expenses may qualify as medical expenses if you itemize deductions. But you must use Form 1040. See Pub. 503 and **Pub. 502** for details.

Earned Income. This is the amount shown on Form 1040A, line 7, minus (a) any amount included for a scholarship or fellowship grant that was not reported to you on a W-2 form and (b) any amount received as a pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan. This amount may be reported in box 11 of your W-2 form. If you received such an amount but box 11 is blank, contact your employer for the amount received as a pension or annuity. For purposes of Part III of Schedule 2, earned income does not include any dependent care benefits shown on line 12 of Schedule 2. If filing a joint return, figure your and your spouse's earned income separately.

Special situations. If you are **filing a joint return**, disregard community property laws. If your spouse died in 2002 and had no earned income, see Pub. 503. If your spouse was a student or disabled in 2002, see the instructions for line 5.

Who May Take the Credit or Exclude Dependent Care Benefits?

You may take the credit or the exclusion if **all six** of the following apply.

1. Your filing status is single, head of household, qualifying widow(er) with dependent child, or married filing jointly. But see **Married Persons Filing Separate Returns** on this page.

2. The care was provided so you (and your spouse if you were married) could work or look for work. However, if you did not find a job and have no earned income for the year, you cannot take the credit or the exclusion. But if your spouse was a student or disabled, see the instructions for line 5.

3. You (and your spouse if you were married) paid over half the cost of keeping up your home. To find out what costs are included, use TeleTax topic 602 (see page 12 of the Form 1040A instructions) or see Pub. 503.

4. You and the qualifying person(s) lived in the same home.

5. The person who provided the care was not your spouse or a person whom you can claim as a dependent. If your child provided the care, he or she must have been age 19 or older by the end of 2002.

6. You report the required information about the care provider on line 1 and, if taking the credit, the information about the qualifying person on line 2.

Married Persons Filing Separate Returns. If your filing status is married filing separately and **all** of the following apply, you are considered unmarried for purposes of figuring the credit and the exclusion on Schedule 2.

- You lived apart from your spouse during the last 6 months of 2002, and
- The qualifying person lived in your home more than half of 2002, and
- You provided over half the cost of keeping up your home.

If you meet **all** the requirements to be treated as unmarried and meet items **2** through **6** listed earlier, you may take the credit or the exclusion. If you do not meet all the requirements

to be treated as unmarried, you **cannot** take the credit. However, you may take the exclusion if you meet items **2** through **6**.

Part I Persons or Organizations Who Provided the Care

Line 1

Complete columns (a) through (d) for each person or organization that provided the care. You can use **Form W-10** or any other source listed in its instructions to get the information from the care provider. If you do not give correct or complete information, your credit (and exclusion, if applicable) may be disallowed unless you can show you used due diligence in trying to get the required information.

Due Diligence. You can show a serious and earnest effort (due diligence) to get the information by keeping in your records a Form W-10 completed by the care provider. Or you may keep one of the other sources of information listed in the instructions for Form W-10. If the provider does not give you the information, complete the entries you can on line 1 of Schedule 2. For example, enter the provider's name and address. Enter "See Page 2" in the columns for which you do not have the information. Then, on the bottom of page 2, explain that the provider did not give you the information you asked for.

Columns (a) and (b). Enter the care provider's name and address. If you were covered by your employer's dependent care plan and your employer furnished the care (either at your workplace or by hiring a care provider), enter your employer's name in column (a). Next, enter "See W-2" in column (b). Then, leave columns (c) and (d) blank. But if your employer paid a third party (not hired by your employer) on your behalf to provide the care, you must give information on the third party in columns (a) through (d).

Column (c). If the care provider is an individual, enter his or her social security number (SSN). Otherwise, enter the provider's employer identification number (EIN). If the provider is a tax-exempt organization, enter "Tax-Exempt."

Column (d). Enter the total amount you **actually paid** in 2002 to the care provider. Also, include amounts your employer paid to a third party on your behalf. It does not matter when the expenses were incurred. **Do not** reduce this amount by any reimbursement you received.

Part II Credit for Child and Dependent Care Expenses

Line 2

Complete columns (a) through (c) for each qualifying person. If you have **more than two** qualifying persons, attach a statement to your return with the required information. Be sure to put your name and social security number (SSN) on the statement. Also, enter "See Attached" in the space to the left of line 3.

Column (a). Enter each qualifying person's name.

Column (b). You **must** enter the qualifying person's SSN. Be sure the name and SSN entered agree with the person's social security card. Otherwise, at the time we process your return, we may reduce or disallow your credit. If the person was born and died in 2002 and did not have an SSN, enter "Died" in column (b) and attach a copy of the person's birth certificate. To find out how to get an SSN, see **Social Security Number (SSN)** on page 22 of the Form 1040A instructions. If the name or SSN

on the person's social security card is not correct, call the Social Security Administration at 1-800-772-1213.

Column (c). Enter the qualified expenses you incurred and paid in 2002 for the person listed in column (a). Do not include in column (c) qualified expenses:

- You incurred in 2002 but did not pay until 2003. You may be able to use these expenses to increase your 2003 credit.
- You incurred in 2001 but did not pay until 2002. Instead, see the instructions for line 9.
- You **prepaid** in 2002 for care to be provided in 2003. These expenses may only be used to figure your 2003 credit.



If you paid qualified expenses for the care of two or more qualifying persons, the \$4,800 limit does not need to be divided equally. For example, if you incurred and paid \$2,000 of qualified

expenses for the care of one qualifying person and \$2,800 for the care of another qualifying person, you can use the total \$4,800 to figure the credit.

Line 5

Spouse Who Was a Student or Disabled. Your spouse was a **student** if he or she was enrolled as a full-time student at a school during any 5 months of 2002. A school does not include a night school or correspondence school. Your spouse was **disabled** if he or she was not capable of self-care. Figure your spouse's earned income on a monthly basis.

For each month or part of a month your spouse was a student or disabled, he or she is considered to have worked and earned income. His or her earned income for each month is considered to be at least \$200 (\$400 if more than one qualifying person was cared for in 2002). If your spouse also worked during that month, use the higher of \$200 (or \$400) or his or her actual earned income for that month. If, in the same month, both you and your spouse were either students or disabled, only one of you can be treated as having earned income in that month.

For any month that your spouse was not a student or disabled, use your spouse's actual earned income if he or she worked during the month.

Line 9

Credit for Prior Year's Expenses. If you had qualified expenses for 2001 that you did not pay until 2002, you may be able to increase the amount of your 2002 credit. To figure the credit, see the worksheet under **Amount of Credit** in Pub. 503.

If you can take a credit for your 2001 expenses, enter the amount of the credit and "CPYE" in the space to the left of line 9. Also, enter the name and social security number of the person for whom you paid the prior year's expenses next to this amount. Then, add the credit to the amount on line 9 and replace the amount on line 9 with that total. Also, attach a statement showing how you figured the credit.

Part III Dependent Care Benefits

Line 13

If you had a flexible spending account, any amount included on line 12 that you did not receive because you did not incur the expense is considered forfeited. Enter the forfeited amount on line 13. **Do not** include amounts you expect to receive at a future date.

Example. Under your employer's dependent care plan, you chose to have your employer set aside \$5,000 to cover your 2002 dependent care expenses. The \$5,000 is shown in box 10 of your W-2 form. In 2002, you incurred and were reimbursed for \$4,950 of qualified expenses. You would enter \$5,000 on line 12 and \$50, the amount forfeited, on line 13.

Line 15

Enter the total of all qualified expenses incurred in 2002 for the care of your qualifying person(s). It does not matter when the expenses were paid.

Example. You received \$2,000 in cash under your employer's dependent care plan for 2002. The \$2,000 is shown in box 10 of your W-2 form. Only \$900 of qualified expenses were incurred in 2002 for the care of your 5-year-old dependent child. You would enter \$2,000 on line 12 and \$900 on line 15.

Line 18

If your filing status is married filing separately, see **Married Persons Filing Separate Returns** on page 2. Are you considered unmarried under that rule?

- Yes.** Enter your earned income (from line 17) on line 18. On line 20, enter the **smaller** of the amount from line 19 or \$5,000.
- No.** Enter your spouse's earned income on line 18. If your spouse was a student or disabled in 2002, see the instructions for line 5. On line 20, enter the **smaller** of the amount from line 19 or \$2,500.

Instructions for Schedule 3 (Form 1040A)

Credit for the Elderly or the Disabled for Form 1040A Filers

Purpose of Schedule

Use Schedule 3 to figure the credit for the elderly or the disabled.

Additional Information

See **Pub. 524** for more details about the credit.

Who Can Take the Credit

The credit is based on your filing status, age, and income. If you are married filing a joint return, it is also based on your spouse's age and income. You may be able to take this credit if **either** of the following applies.

- You were **age 65 or older** at the end of 2002 **or**
- You were **under age 65** at the end of 2002 and you meet **all three** of the following.
 1. You were **permanently and totally disabled** on the date you retired. If you retired before 1977, you must have been permanently and totally disabled on January 1, 1976, or January 1, 1977.
 2. You received taxable disability income for 2002.
 3. On January 1, 2002, you had not reached mandatory retirement age (the age when your employer's retirement program would have required you to retire).

For the definition of permanent and total disability, see **What Is Permanent and Total Disability?** on page 2. Also, see the instructions for Part II.

Married Persons Filing Separate Returns

If your filing status is married filing separately and you lived with your spouse at any time during 2002, you **cannot** take the credit.

Income Limits

See the chart below.

Want the IRS To Figure Your Credit?

If you can take the credit and you want us to figure it for you, check the box in Part I of Schedule 3 for your filing status and age. Fill in Part II and lines 11 and 13 of Part III if they apply to you. Then, enter "CFE" next to line 30 on Form 1040A and attach Schedule 3 to your return.

Income Limits for the Credit for the Elderly or the Disabled

IF you are . . .	THEN you generally cannot take the credit if:	
	The amount on Form 1040A, line 22, is . . .	Or you received . . .
Single, head of household, or qualifying widow(er)	\$17,500 or more	\$5,000 or more of nontaxable social security or other nontaxable pensions
Married filing a joint return and only one spouse is eligible for the credit	\$20,000 or more	\$5,000 or more of nontaxable social security or other nontaxable pensions
Married filing a joint return and both spouses are eligible for the credit	\$25,000 or more	\$7,500 or more of nontaxable social security or other nontaxable pensions
Married filing a separate return and you lived apart from your spouse for all of 2002	\$12,500 or more	\$3,750 or more of nontaxable social security or other nontaxable pensions

What Is Permanent and Total Disability?

A person is **permanently and totally disabled** if both **1** and **2** below apply.

1. He or she cannot engage in any substantial gainful activity because of a physical or mental condition.
2. A physician determines that the condition has lasted or can be expected to last continuously for at least a year or can lead to death.

Examples 1 and 2 below show situations in which the individuals are considered engaged in a substantial gainful activity. Example 3 shows a person who might not be considered engaged in a substantial gainful activity. In each example, the person was under age 65 at the end of the year.

Example 1. Sue retired on disability as a sales clerk. She now works as a full-time babysitter at the minimum wage. Although she does different work, Sue babysits on ordinary terms for the minimum wage. She cannot take the credit because she is engaged in a substantial gainful activity.

Example 2. Mary, the president of XYZ Corporation, retired on disability because of her terminal illness. On her doctor's advice, she works part time as a manager and is paid more than the minimum wage. Her employer sets her days and hours. Although Mary's illness is terminal and she works part time, the work is done at her employer's convenience. Mary is considered engaged in a substantial gainful activity and cannot take the credit.

Example 3. John, who retired on disability, took a job with a former employer on a trial basis. The purpose of the job was to see if John could do the work. The trial period lasted for some time during which John was paid at a rate equal to the minimum wage. But because of John's disability, he was given only light duties of a nonproductive, make-work nature. Unless the activity is both substantial and gainful, John is not engaged in a substantial gainful activity. The activity was gainful because John was paid at a rate at or above the minimum wage. However, the activity was not substantial because the duties were of a nonproductive, make-work nature. More facts are needed to determine if John is able to engage in a substantial gainful activity.

Disability Income

Generally, disability income is the total amount you were paid under your employer's accident and health plan or pension plan that is included in your income as wages or payments instead of wages for the time you were absent from work because of permanent and total disability. However, any payment you received from a plan that does not provide for disability retirement is not disability income.

In figuring the credit, disability income **does not** include any amount you received from your employer's pension plan after you have reached mandatory retirement age.

For more details on disability income, see **Pub. 525**.

Part II

Statement of Permanent and Total Disability

If you checked box 2, 4, 5, 6, or 9 in Part I and you did not file a physician's statement for 1983 or an earlier year, or you filed or got a statement for tax years after 1983 and your physician signed on line A of the statement, you must have your physician complete a statement certifying that:

- You were permanently and totally disabled on the date you retired or
- If you retired before 1977, you were permanently and totally disabled on January 1, 1976, or January 1, 1977.

You do not have to file this statement with your Form 1040A. **But you must** keep it for your records. You may use the physician's statement on page 4 for this purpose. Your physician should show on the statement if the disability has lasted or can be expected to last continuously for at least a year, or if there is no reasonable probability that the disabled condition will ever improve. If you file a joint return and you checked box 5 in Part I, you and your spouse must each get a statement.

If you filed a physician's statement for 1983 or an earlier year, or you filed or got a statement for tax years after 1983 and your physician signed on line B of the statement, you do not have to get another statement for 2002. But you must check the box on line 2 in Part II to certify **all three** of the following.

1. You filed or got a physician's statement in an earlier year.
2. You were permanently and totally disabled during 2002.
3. You were unable to engage in any substantial gainful activity during 2002 because of your physical or mental condition.

If you checked box 4, 5, or 6 in Part I, enter in the space above the box on line 2 in Part II the first name(s) of the spouse(s) for whom the box is checked.

If the Department of Veterans Affairs (VA) certifies that you are permanently and totally disabled, you can use VA Form 21-0172 instead of the physician's statement. VA Form 21-0172 must be signed by a person authorized by the VA to do so. You can get this form from your local VA regional office.

Part III

Figure Your Credit

Line 11

If you checked box 2, 4, 5, 6, or 9 in Part I, use the following chart to complete line 11.

IF you checked . . .	THEN enter on line 11 . . .
Box 6	The total of \$5,000 plus the disability income you reported on Form 1040A for the spouse who was under age 65.
Box 2, 4, or 9	The total amount of disability income you reported on Form 1040A.
Box 5	The total amount of disability income you reported on Form 1040A for both you and your spouse.

Example 1. Bill, age 63, retired on permanent and total disability in 2002. He received \$4,000 of taxable disability income that he reported on Form 1040A, line 7. He filed a joint return with his wife who was age 67 in 2002. On line 11, Bill enters \$9,000 (\$5,000 plus the \$4,000 of disability income he reported on Form 1040A).

Example 2. John checked box 2 in Part I and enters \$5,000 on line 10. He received \$3,000 of taxable disability income, which he enters on line 11. John also enters \$3,000 on line 12 (the smaller of line 10 or line 11). The largest amount he can use to figure the credit is \$3,000.

Lines 13a Through 18

The amount on which you figure your credit may be reduced if you received certain types of nontaxable pensions and annuities. The amount may also be reduced if your adjusted gross income is over a certain amount, depending on which box you checked in Part I.

Line 13a. Enter any social security benefits (before deduction of Medicare premiums) you (and your spouse if filing a joint return) received for 2002 that are not taxable. Also, enter any tier 1 railroad retirement benefits treated as social security that are not taxable.

If any of your social security or equivalent railroad retirement benefits are taxable, the amount to enter on this line is generally the difference between the amounts entered on Form 1040A, line 14a and line 14b.

Note. If your social security or equivalent railroad retirement benefits are reduced because of workers' compensation benefits, treat the workers' compensation benefits as social security benefits when completing Schedule 3, line 13a.

Line 13b. Enter the total of the following types of income that you (and your spouse if filing a joint return) received for 2002.

- Veterans' pensions (but not military disability pensions).
- Any other pension, annuity, or disability benefit that is excluded from income under any provision of Federal law other than the Internal Revenue Code. **Do not** include amounts that are treated as a return of your cost of a pension or annuity.

Do not include on line 13b any pension, annuity, or similar allowance for personal injuries or sickness resulting from active service in the armed forces of any country, or in the National Oceanic and Atmospheric Administration or the Public Health Service. Also, do not include a disability annuity payable under section 808 of the Foreign Service Act of 1980.

Instructions for Physician's Statement

Taxpayer

If you retired after 1976, enter the date you retired in the space provided on the statement below.

Physician

A person is permanently and totally disabled if **both** of the following apply.

1. He or she cannot engage in any substantial gainful activity because of a physical or mental condition.

2. A physician determines that the disability has lasted or can be expected to last continuously for at least a year or can lead to death.

Physician's Statement

Keep for Your Records

I certify that _____
Name of disabled person

was permanently and totally disabled on January 1, 1976, or January 1, 1977, **or** was permanently and totally disabled on the date he or she retired. If retired after 1976, enter the date retired. ► _____

Physician: Sign your name on **either** line A or B below.

A The disability has lasted or can be expected to last continuously for at least a year _____
Physician's signature Date

B There is no reasonable probability that the disabled condition will ever improve _____
Physician's signature Date

Physician's name	Physician's address
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Where Do You File?

If an envelope addressed to "Internal Revenue Service Center" came with this booklet, please use it. If you do not have one or if you moved during the year, mail your return to the **Internal Revenue Service Center** shown that applies to you.



Envelopes without enough postage will be returned to you by the post office. Your envelope may need additional postage if it contains more than five pages or is oversized (for example, it is over 1/4" thick). Also, include your complete return address.

IF you live in...	THEN use this address if you:	
	Are not enclosing a check or money order...	Are enclosing a check or money order...
Florida, Georgia, Mississippi, North Carolina, South Carolina, West Virginia	Internal Revenue Service Center Atlanta, GA 39901-0015	Internal Revenue Service Center Atlanta, GA 39901-0115
New York (<i>New York City and counties of Nassau, Rockland, Suffolk, and Westchester</i>)	Internal Revenue Service Center Holtsville, NY 00501-0015	Internal Revenue Service Center Holtsville, NY 00501-0115
New York (<i>all other counties</i>), Maine, Massachusetts, Michigan, New Hampshire, Rhode Island, Vermont	Internal Revenue Service Center Andover, MA 05501-0015	Internal Revenue Service Center Andover, MA 05501-0115
Illinois, Indiana, Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota, Utah, Wisconsin	Internal Revenue Service Center Kansas City, MO 64999-0015	Internal Revenue Service Center Kansas City, MO 64999-0115
Connecticut, Delaware, District of Columbia, Maryland, New Jersey, Pennsylvania	Internal Revenue Service Center Philadelphia, PA 19255-0015	Internal Revenue Service Center Philadelphia, PA 19255-0115
Colorado, Kentucky, Louisiana, Montana, New Mexico, Oklahoma, Texas, Wyoming	Internal Revenue Service Center Austin, TX 73301-0015	Internal Revenue Service Center Austin, TX 73301-0115
Alaska, Arizona, California, Hawaii, Idaho, Nevada, Oregon, Washington	Internal Revenue Service Center Fresno, CA 93888-0015	Internal Revenue Service Center Fresno, CA 93888-0115
Alabama, Arkansas, Ohio, Tennessee, Virginia	Internal Revenue Service Center Memphis, TN 37501-0015	Internal Revenue Service Center Memphis, TN 37501-0115
All APO and FPO addresses, American Samoa, nonpermanent residents of Guam or the Virgin Islands*, Puerto Rico (<i>or if excluding income under Internal Revenue Code section 933</i>), dual-status aliens, a foreign country; U.S. citizens and those filing Form 2555, 2555-EZ, or 4563	Internal Revenue Service Center Philadelphia, PA 19255-0215 USA	Internal Revenue Service Center Philadelphia, PA 19255-0215 USA

* Permanent residents of Guam should use: Department of Revenue and Taxation, Government of Guam, P.O. Box 23607, GMF, GU 96921; permanent residents of the Virgin Islands should use: V.I. Bureau of Internal Revenue, 9601 Estate Thomas, Charlotte Amalie, St. Thomas, VI 00802.

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Package 1040A-2

Internal Revenue Service
Philadelphia Service Center
11603 Roosevelt Blvd.
Philadelphia, PA 19161
Official Business
Penalty for Private Use, \$300

Forwarding Service
Requested

Put This Label on Your Return

This peel-off label will speed the processing of your return. It also prevents common errors that can delay refunds. Attach the label after you have finished your return. Cross out any incorrect information and print the correct information. Add any missing items, such as your apartment number.

Important. Your **SSN(s)** is not on this label. You **must** enter your SSN (and your spouse's if married) in the space provided on your return.

I
R
S

PEEL HERE