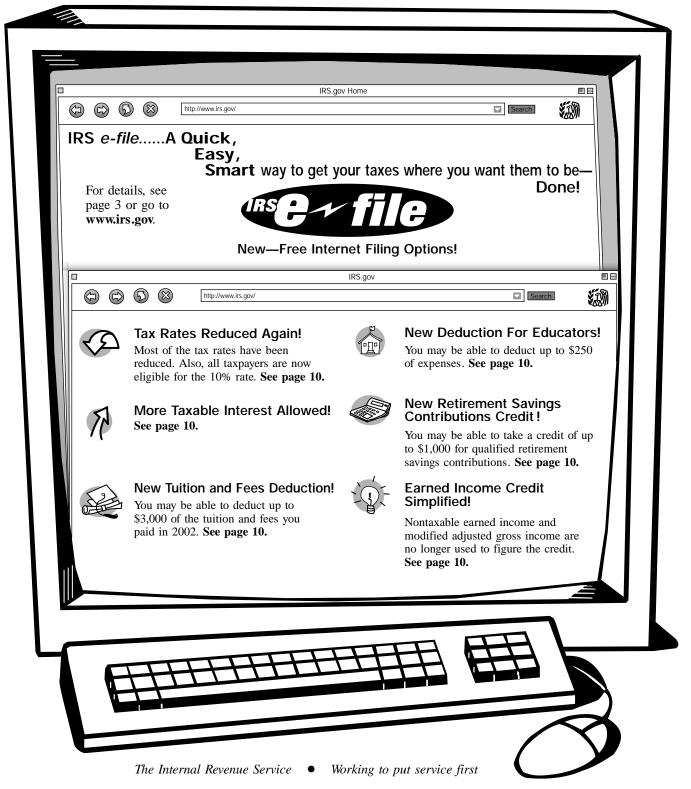


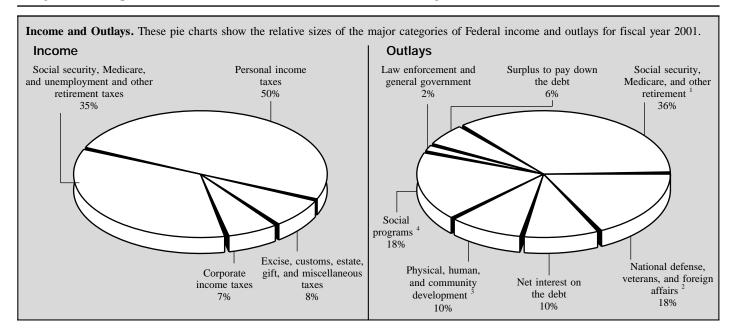
20021040EZ

www.irs.gov

Instructions



Major Categories of Federal Income and Outlays for Fiscal Year 2001



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 8 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.



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 (Form 1040-ES) 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

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. For help with transmission problems, call **703-487-4608.**

Long-distance charges may apply.



Mail

Send your order for forms, instructions, and publications to the IRS Distribution Center nearest you. You should receive your order within 10 days after we receive your request.

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



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 page 9 for a list of the topics.

Refund Information

You can check the status of your 2002 refund. See page 8 for details.



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.



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 24 for information.

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). Sometimes the information is not available for up to 6 weeks.

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 under Calling the IRS.



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.

Calling the IRS

If you cannot answer your question by using one of the methods listed on page 7, 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 above.

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.

- \bullet 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: (a) your social security number, date of birth, or personal identification number (PIN) if you have one and (b) the amount of refund shown on your tax return, your filing status, the "Caller ID Number" shown at the top of any notice you received, the numbers in your street address, or 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: (a) order tax forms and publications, (b) find out what you owe, (c) determine if we have adjusted your account or received payments you made, (d) request a transcript of your account, (e) find out where to send your tax return or payment, and (f) 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.

What Is TeleTax?

How Do You Use TeleTax?

Recorded Tax Information

A complete list of topics is on the next page. 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).

	eTax Topics opics are available	in S	panish.	Topi No.	c Subject	Topi No.	c Subject	Topi No.	c Subject
Topic No.	•	Topi No.	·	416	Farming and fishing income	551	Tax Computation Standard deduction	756	Employment taxes for household employees
	IRS Help Available		General Information	417	Earnings for clergy	552	Tax and credits figured	757	Form 941—Deposit
101	IRS services—	301	When, where, and how	418	Unemployment		by the IRS		requirements
	Volunteer tax	202	to file	419	compensation Gambling income and	553	Tax on a child's investment income	758	Form 941—Employer's Quarterly Federal Tax
	assistance, toll-free telephone, walk-in	302	Highlights of tax changes	419	expenses	554	Self-employment tax		Return
	assistance, and outreach	303	Checklist of common	420	Bartering income	555	Ten-year tax option for	759	Form 940 and 940-EZ-
102	programs Tax assistance for		errors when preparing	421	Scholarship and		lump-sum distributions	760	Deposit requirements Form 940 and
102	individuals with	304	your tax return Extensions of time to	422	fellowship grants Nontaxable income	556	Alternative minimum tax	700	Form 940-EZ—
	disabilities and the	304	file your tax return	423	Social security and	557	Tax on early		Employer's Annual
103	hearing impaired Intro. to Federal taxes	305	Recordkeeping		equivalent railroad		distributions from		Federal Unemployment Tax Returns
103	for small businesses/	306	Penalty for	424	retirement benefits		traditional and Roth IRAs	761	Tips—Withholding and
	self-employed		underpayment of estimated tax	424	401(k) plans Passive activities—	558	Tax on early		reporting
104	Taxpayer Advocate program—Help for	307	Backup withholding	423	Losses and credits		distributions from	762	Independent contractor vs. employee
	problem situations	308	Amended returns	426	Other income		retirement plans		
105	Public libraries—Tax	309	Roth IRA contributions	427	Stock options		Tax Credits	Eile	Magnetic Media ers—1099 Series and
	information and reproducible tax forms	310	Coverdell education savings accounts	428	Roth IRA distributions	601	Earned income credit		Related Information
	•	311	Power of attorney	429	Traders in securities (information for Form	602	(EIC) Child and dependent		Returns
	IRS Procedures		information		1040 filers)	002	care credit	801	Who must file
151 152	Your appeal rights Refunds—How long	312		430	Exchange of policyholder interest	603	Credit for the elderly or	002	magnetically
132	they should take	313	authorizations Qualified tuition		for stock	604	the disabled Advance earned income	802	Applications, forms, and information
153	What to do if you	313	programs (QTPs)	431	Sale of assets held for	004	credit	803	Waivers and extensions
	haven't filed your tax return	١,	Filing Requirements,		more than 5 years	605	Education credits	804	Test files and combined
154	2002 Form W-2 and		Filing Status, and		Adjustments to	606	Child tax credits	005	Federal and state filing
	Form 1099-R-What to		Exemptions		Income	607	Adoption credit	805	Electronic filing of information returns
155	do if not received	351		451	Individual retirement arrangements (IRAs)	608	Excess social security and RRTA tax withheld	_	ax Information for
133	Forms and publications— How to order	352	Which form—1040, 1040A, or 1040EZ?	452	Alimony paid	610	Retirement savings		ens and U.S. Citizens
156	Copy of your tax	353	What is your filing	453	Bad debt deduction		contributions credit		Living Abroad
1.57	return—How to get one		status?	454	Tax shelters		IRS Notices	851	Resident and
157	Change of address— How to notify IRS		Dependents	455	Moving expenses Student loan interest	651	Notices-What to do	0.50	nonresident aliens
158	Ensuring proper	355 356	Estimated tax Decedents	430	deduction	652	Notice of underreported income—CP 2000	852 853	Dual-status alien Foreign earned income
150	credit of payments	357	Tax information for	457	Tuition and fees	653	IRS notices and bills.	033	exclusion—General
159	Prior year(s) Form W-2— How to get a		parents of kidnapped	deduction 458 Educator expense		penalties, and interest		854	Foreign earned income
	copy of		children	deductions			charges		exclusion—Who qualifies?
	Collection		Types of Income		Itemized Deductions		Basis of Assets,		Foreign earned income
201	The collection process	401 402	Wages and salaries			D	epreciation, and Sale		exclusion—What qualifies?
202	What to do if you can't	402	Tips Interest received	501	Should I itemize? Medical and dental	701	of Assets	856	Foreign tax credit
203	pay your tax Failure to pay child	404	Dividends	302	expenses	701	Sale of your home Basis of assets	857	Individual Taxpayer
200	support and Federal	405	Refunds of state and	503	Deductible taxes	704	Depreciation Depreciation		Identification
	nontax and state income	100	local taxes	504	Home mortgage points	705	Installment sales	858	Number—Form W-7 Alien tax clearance
204	tax obligations Offers in compromise	406 407	Alimony received Business income	505	Interest expense Contributions		Employer Tax		
205	Innocent spouse relief	408	Sole proprietorship	507	Casualty and theft		Information		ax Information for erto Rico Residents
	(and separation of	409	Capital gains and losses		losses	751	Social security and		(in Spanish only)
	liability and equitable relief)	410	Pensions and annuities	508	Miscellaneous expenses		Medicare withholding	901	Who must file a U.S.
	Alternative Filing	411	Pensions—The general rule and the simplified	509	Business use of home	752	rates Form W-2—Where,		income tax return in Puerto Rico
	Methods		method	510	Business use of car Business travel	, 52	when, and how to file	902	Deductions and credits
251	Electronic signatures	412	Lump-sum distributions	511	expenses	753	Form W-4—Employee's	102	for Puerto Rico filers
252	Electronic filing	413	Rollovers from	512	Business entertainment		Withholding Allowance Certificate	903	Federal employment
253	Substitute tax forms	414	retirement plans Rental income and	512	expenses Educational expenses	754	Form W-5—Advance	904	taxes in Puerto Rico Tax assistance for
254	How to choose a paid tax preparer	714	expenses	513	Educational expenses Employee business		earned income credit	304	Puerto Rico residents
255	TeleFile	415	Renting vacation	314	expenses	755	Employer identification		
-			property and renting to relatives	515	Casualty, disaster, and theft losses		number (EIN)—How to apply		ic numbers are ctive January 1, 3.

Before You Fill In Form 1040EZ



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 25.

More Taxable Interest Allowed! You can now report up to \$1,500 of taxable interest income on Form 1040EZ.

Educator Expenses—New. If you were an educator, you may be able to deduct up to \$250 of expenses you paid. But you must use Form 1040A or 1040 to do so. For details, use TeleTax topic 458 (see page 8).

Tuition and Fees Deduction—New. You may be able to deduct up to \$3,000 of the qualified tuition and fees you paid for yourself, your spouse, or your dependents. But you must use Form 1040A or 1040 to do so. For details, use TeleTax topic 457 (see page 8) or see **Pub. 970.** However, you **cannot** take this deduction if you can be claimed as a dependent on your parent's (or someone else's) 2002 return.

Retirement Savings Contributions Credit—New. You may be able to take a credit of up to \$1,000 for qualified retirement savings contributions if your adjusted gross income is not more than \$25,000 (\$50,000 if married filing jointly). But you must use Form 8880 and Form 1040A or 1040 to do so. For details, use TeleTax topic 610 (see page 8) or see Pub. 590.

Health Insurance Credit for Eligible Recipients—New. You may be able to take this credit if you were an eligible trade adjustment assistance (TAA), alternative TAA, or Pension Benefit Guaranty Corporation pension recipient. But you must use Form 8885 and Form 1040 to do so. By February 18, 2003, Form 8887 showing that you were an eligible recipient should be sent to you.

Student Loan Interest Deduction. The 60-month limit on interest payments no longer applies and the modified adjusted gross income (AGI) limit has increased. You must use Form 1040A or 1040 to take this deduction. For details, use TeleTax topic 456 (see page 8) or see Pub. 970. However, you **cannot** take the deduction if you **are** claimed as a dependent on your parent's (or someone else's) 2002 return.

Qualified State Tuition Program Earnings. If you received a distribution, you may be able to exclude part or all of the earnings from income. But you must use Form 1040 to do so.

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.



Earned Income Credit Expanded and Simplified!

You may be able to take this credit if you earned less than

\$11,060 (\$12,060 if married filing jointly). Also, nontaxable earned income and modified AGI are no longer used. 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 to determine who is a qualifying child. See the instructions for line 8 that begin

on page 17. Also, new rules apply if a child meets the conditions to be a qualifying child of more than one person. For details, use TeleTax topic 601 (see page 8) or see **Pub. 596.**

Other Information

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 8) or see Pub. 501 (Pub. 596 for the EIC).

Do Both the Name and Social Security Number (SSN) on Your Tax Forms Agree With Your Social Security Card?

If not, your exemption(s) and any earned income credit may be 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 name or SSN, 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.

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, the processing of your return may be delayed.

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 8) or see **Pub. 559.**

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 below.



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

What if You Cannot File on Time?

You can get an automatic 4-month extension if, by 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 9 on page 21.

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 $\frac{1}{2}$ 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.

Where Do You File?

See the back cover.

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.

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

Do You Have To File?

Were you (or your spouse if filing a joint return) age 65 or older at the end of 2002? If you were born on January 1, 1938, you are considered to be age 65 at the end of 2002.

Yes. Use TeleTax topic 351 (see page 8) to find out if you must file a return. If you do, you must use Form 1040A or 1040.

No. Use Chart A, B, or C on the next page 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 **health insurance credit for eligible recipients.**

Exception for Children Under Age 14. If you are planning to file a tax return for your child who was under age 14 at the end of 2002, and certain other conditions apply, you can 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 8) 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. Specific rules apply to determine if you are a resident or nonresident alien. See Pub. 519 for details.

Chart A—For Most People

IF your filing status is	THEN file a return if your gross income* was at least
Single	\$ 7,700
Married filing jointly**	\$13,850

^{*}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).

Chart B—For Children and Other Dependents

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, use TeleTax topic 354 (see page 8).

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

- Your **unearned income** was over \$750.
- Your **earned income** was over \$4,700 if single; over \$3,925 if married
 - Your gross income was more than the larger of—
 - \$750 or
- Your earned income (up to \$4,450 if single; \$3,675 if married) plus \$250.

Chart C—Other Situations When You Must File

You must file a return using Form 1040A or 1040 if **either** of the following applies for 2002.

- You received any advance earned income credit 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 (see **Form 8863).**

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 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.

Should You Use Form 1040EZ?

You can use Form 1040EZ if all nine of the following apply.

- **1.** Your filing status is **single** or **married filing jointly** (see page 13). If you were a **nonresident alien** at any time in 2002, see **Nonresident Aliens** on page 13.
 - 2. You do not claim any dependents.
- **3.** You do not claim a deduction for educator expenses, the student loan interest deduction, or the tuition and fees deduction (see page 10).
- **4.** You do not claim an **education credit** (use TeleTax topic 605, see page 8), the retirement savings contributions credit (see page 10), or the health insurance credit for eligible recipients (see page 10).
- **5.** You (and your spouse if filing a joint return) were under age 65 and not blind at the end of 2002. If you were born on January 1, 1938, you are considered to be age 65 at the end of 2002 and **cannot** use Form 1040EZ.
- **6.** Your taxable income (line 6 of Form 1040EZ) is less than \$50,000.
- **7.** You had **only** wages, salaries, tips, taxable scholarship or fellowship grants, unemployment compensation, or Alaska Permanent Fund dividends, and your taxable interest was not over \$1,500.
- 8. You did not receive any advance earned income credit payments.

^{**}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.

9. You do not owe any **household employment taxes** on wages you paid to a household employee. To find out who owes these taxes, use TeleTax topic 756 (see page 8).

If you do not meet **all nine** of the requirements, you must use Form 1040A or 1040. Use TeleTax topic 352 (see page 8) to find out which form to use.

Even if you can use Form 1040EZ, it may benefit you to use Form 1040A or 1040 instead. For example, you can claim the head of household filing status (which usually results in a lower tax than single) only on Form 1040A or 1040. Use TeleTax topic 353 (see page 8). Also, you can itemize deductions only on Form 1040. It would benefit you to itemize deductions if they total more than your standard deduction, which is \$4,700 for most single people and \$7,850 for most married people filing a joint return. Use TeleTax topic 501 (see page 8). But if someone can claim you (or your spouse if married) as a dependent, your standard deduction is the amount entered on line E of the worksheet on page 2 of Form 1040FZ.

Nonresident Aliens. If you were a nonresident alien at any time in 2002, your filing status must be married filing jointly to use Form 1040EZ. If your filing status is not married filing jointly, you may have to use Form 1040NR or 1040NR-EZ. Specific rules apply to determine if you were a nonresident or resident alien. See Pub. 519 for details, including the rules for students and scholars who are aliens.

Single

You may use this filing status 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.

Married Filing Jointly

You may use this filing status 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 23.

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

Report on Form 1040EZ, line 7, 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 1040EZ
W-2	Wages, salaries, tips, etc. (box 1) Allocated tips (box 8) Advance EIC payment (box 9)	Line 1 See Tip income on page 15 Must file Form 1040A or 1040
	Dependent care benefits (box 10) Adoption benefits (box 12, code T) Employer contributions to an Archer MSA (box 12, code R)	
W-2G	Gambling winnings (box 1)	Must file Form 1040
1098-E	Student loan interest (box 1)	Must file Form 1040A or 1040 to deduct
1099-C	Canceled debt (box 2)	Must file Form 1040 if taxable (see the instructions on Form 1099-C)
1099-DIV	Dividends and distributions	Must file Form 1040A or 1040
1099-G	Unemployment compensation (box 1)	Line 3. But if you repaid any unemployment compensation in 2002, see the instructions for line 3 on page 16
1099-INT	Interest income (box 1) Interest on U.S. savings bonds and Treasury obligations (box 3) Early withdrawal penalty (box 2) Foreign tax paid (box 6)	Line 2 See the instructions for line 2 on page 15 Must file Form 1040 to deduct 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-Q	Qualified tuition program payments	Must file Form 1040
1099-R	Distributions from Coverdell ESAs Distributions from pensions, annuities, IRAs, etc.	Must file Form 1040 Must file Form 1040A or 1040

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

Line Instructions for Form 1040EZ

Name and Address

Use the Peel-Off Label

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

Address Change

If the address on your peel-off label is not your current address, cross out your old address and print your new address. If you plan to move after filing your return, see page 23.

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. 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 the information in the spaces provided.



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

Foreign Address

Print 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.

Social Security Number (SSN)

You **must** enter the correct SSN for you and your spouse. If you do not, at the time we process your return, we may disallow the exemption(s) and any earned income credit you claim.

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.

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, he or she 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.

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. To do so, drop amounts under 50 cents and increase amounts from 50 to 99 cents to the next whole dollar. For example, \$129.39 becomes \$129 and \$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 1040EZ, line 1, 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 1040A, or did you use TeleFile?

	None of your refund is taxable.
□ No.	You may have to report part or all of the refund as
	income on Form 1040 for 2002. For details, use
	TeleTax topic 405 (see page 8).

Social Security Benefits

You should receive a **Form SSA-1099** or **Form RRB-1099**. These forms will show the total social security and equivalent railroad retirement benefits paid to you in 2002 and the amount of any benefits you repaid in 2002. Use the worksheet on page 15 to see if any of your benefits are taxable. If they are, you **must** use Form 1040A or 1040. For more details, see **Pub. 915**.

Line 1

Wages, Salaries, and Tips

Enter the total of your wages, salaries, and tips. 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 1.

- 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 1.
- **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.
- 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 1. Exception. If you were a degree candidate, include on line 1 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 1.



You must use Form 1040A or 1040 if you received dependent care benefits or employer-provided adoption benefits for 2002.

Missing or Incorrect Form W-2?

If you do not get a W-2 form from your employer by January 31, 2003, use TeleTax topic 154 (see page 8) to find out what to do. Even if you do not get a W-2, you must still report your earnings on line 1. If you lose your W-2 or it is incorrect, ask your employer for a new one.

Line 2

Taxable Interest

Each payer should send you a **Form 1099-INT** or **Form 1099-OID**. Report **all** of your **taxable interest** income on line 2 even if you did not receive a Form 1099-INT or 1099-OID.

Include taxable interest from banks, savings and loan associations, money market certificates, credit unions, savings bonds, etc. If interest was credited in 2002 on deposits that you could not withdraw because of the bankruptcy or insolvency of the financial institution, you may be able to exclude part or all of that interest from your 2002 income. But you must use Form 1040A or 1040 to do so. See **Pub. 550** for details.

If you cashed series EE or I U.S. savings bonds in 2002 that were issued after 1989 and you paid certain higher education expenses during the year, you may be able to exclude from income part or all of the interest on those bonds. But you must use **Form 8815** and Form 1040A or 1040 to do so.

You must use Form 1040A or 1040 if **either** of the following applies:

- You received interest as a nominee (that is, in your name but the interest income actually belongs to someone else) or
- You received a 2002 Form 1099-INT for U.S. savings bond interest that includes amounts you reported before 2002.

(Continued on page 16)

Worksheet To See if Any of Your Social Security Benefits Are Taxable

Keep fo	r Your	Records
---------	--------	---------

Be	If you are filing a joint return, be sure to include any amounts your spouse r when entering amounts on lines 1, 3, and 4 below.	eceived
1.	Enter the amount from box 5 of all your Forms SSA-1099 and Forms RRB-1099	_
2.	Is the amount on line 1 more than zero?	
	No. STOP) None of your social security benefits are taxable.	
	Yes. Enter one-half of line 1	2
3.	Enter your total wages, salaries, tips, etc., from Form(s) W-2. Also, include any taxable	
	unemployment compensation and Alaska Permanent Fund dividends you received (see the instructions for line 3 on page 16)	3
4.	Enter your total interest income, including any tax-exempt interest	4
5.	Add lines 2, 3, and 4	5
6.	Enter: \$25,000 if single; \$32,000 if filing a joint return	6
	Is the amount on line 6 less than the amount on line 5?	
	No. None of your social security benefits are taxable this year. You can use Form 1040EZ. Do not list your benefits as income.	
	Yes. Stop Some of your benefits are taxable this year. You must use Form 1040A or 1040.	

- 15 -

Tax-Exempt Interest

If you received tax-exempt interest, such as from municipal bonds, enter "TEI" and the amount in the space to the left of line 2. **Do not** add tax-exempt interest in the total on line 2.

Line 3

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 3. Also, enter "Repaid" and the amount you repaid in the space to the left of line 3. 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 3. But you cannot use Form 1040EZ for a child who was under age 14 at the end of 2002 if the child's dividends are more than \$1,500. Instead, you must file **Form 8615** and Form 1040A or 1040 for the child. You must also use Form 8615 and Form 1040A or 1040 for the child if the child's dividends and taxable interest (line 2) total more than \$1,500.



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.

Payments and Tax

Line 7

Federal Income Tax Withheld

Enter the total amount of Federal income tax withheld. This should be shown in box 2 of your 2002 Form(s) W-2.

If you received a 2002 Form 1099-INT, 1099-G, or 1099-OID showing Federal income tax withheld, include the tax withheld in the total on line 7. This tax should be shown in box 4 of these forms.

If Federal income tax was withheld from your Alaska Permanent Fund dividends, include the tax withheld in the total on line 7.

Line 8 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.



If you have a qualifying child (see the next column on this page), you may be able to take the credit, but you must use Schedule EIC and Form 1040A or 1040 to do so. For details, see Pub. 596.

To Take the EIC:

- Follow the steps below.
- Complete the worksheet on page 19 or let the IRS figure the credit for you.



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

1. Is the amount on Form 1040EZ, line 4, less than \$11,060 (\$12,060 if married filing jointly)?

☐ Yes.	Continue	f
--------	----------	---

o. STOP

You cannot take the credit.

2. Do you, and your spouse if filing a joint return, have a social security number that allows you to work or is valid for EIC purposes (see page 18)?

☐ Yes. Continue

. STOP

You cannot take the credit. Enter "No" in the space to the left of line 8.

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

Yes. STOP
You cannot take the credit.

No. Go to question 4.

4. 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

lo. STOP

You cannot take the credit. Enter "No" in the space to the left of line 8.

5. 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 18 before you answer.

Yes. Continue

] No. (s

You cannot take the credit.

Enter "No" in the space
to the left of line 8.

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

☐ Yes. STOP

line 8.

You cannot take the credit. Enter "No" in the space to the left of

No. Go to Step 2 on page 18.

²

A qualifying child is a child who is—

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

01

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

 \mathbf{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...

Either lived with you in the United States for more than half of 2002 or was born or died in 2002 and your home was the child's home for the entire time he or she was alive in 2002.

Note. Special rules apply if the child was married or also meets the conditions to be a qualifying child of another person (other than your spouse if filing a joint return). For details, use TeleTax topic 601 (see page 8) or see Pub. 596.

(Continued on page 18)

Continued from page 17

Step 2 **Earned Income** 1. Figure earned income: Form 1040EZ, line 1 Subtract, if included on line 1, any: Taxable scholarship or fellowship grant not reported on a W-2 form Amount paid to an inmate in a penal institution for work (enter "PRI" in the space to the left of line 1 on Form 1040EZ) Amount received as a pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan (enter "DFC" and the amount subtracted in the space to the left of line 1 on Form 1040EZ). This amount may be shown in box 11 of vour 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. Is your earned income less than \$11,060 (\$12,060 if married filing jointly)?

 \square Yes. Go to Step 3.

You cannot take the credit.

Step 3

How To Figure the Credit

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

Yes. See Credit Figured by the IRS on this page.

No. Go to the worksheet on page 19.

Definitions and Special Rules

(listed in alphabetical order)

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

- 1. Enter "EIC" in the space to the left of line 8 on Form 1040EZ.
- 2. If your EIC for a year after 1996 was reduced or disallowed, see Form 8862, Who Must File, below.

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.

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.

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 14. If you will not have an SSN by April 15, 2003, see What if You Cannot File on Time? on page 11.

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.

(Continued on page 19)

Earned Income Credit (EIC) Worksheet—Line 8

Keep for Your Records

4

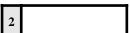
Part 1

All Filers

1. Enter your earned income from Step 2 on page 18.

1

2. Look up the amount on line 1 above in the EIC Table on page 20 to find the credit. Be sure you use the correct column for your filing status. Enter the credit here.



If line 2 is zero, STOP You cannot take the credit. Enter "No" in the space to the left of line 8.

3. Enter the amount from Form 1040EZ, line 4.

3

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

Part 2

Filers Who Answered "No" on Line 4

5. Is the amount on line 3 less than \$6,150 (\$7,150 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 page 20 to find the credit. Be sure you use the correct column for your filing status. Enter the credit here.



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.

Ů			
Enter	this	amount	on

Enter this amount on Form 1040EZ, line 8.



If your EIC for a year after 1996 was reduced or disallowed, see page 18 to find out if you must file Form 8862 to take the credit for 2002.

2002 Earned Income Credit (EIC) Table



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 the EIC Worksheet on page 19.
- ${\bf 2.}$ Then, read across to the column for your filing status. Enter the credit from that column on your EIC Worksheet.

If the ar you are up from workshe	looking the	king filing statu e is—		filing status		filing status		filing status		If the a you are up fron worksh	looking the	king filing status yo is— up		you are up from	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—		If the amount you are looking up from the worksheet is—		your g status
At least	But less than		filing jointly	At least	But less than		Married filing jointly	At least	But less than		Married filing jointly	At least	But less than	Ü	Married filing jointly	At least	But less than	Single	Married filing jointly						
		Your credit is— Your credit is—			Your cr	edit is—			Your c	redit is—			Your credit is—												
\$1	\$50	\$2	\$2	2,400	2,450	186	186	4,800	4,850	369	369		8,450		278	10,800			94						
50	100	6	6	2,450	-	189	189		4,900	373	373	-	8,500		274	10,850			91						
100 150	150 200	10 13	10 13	2,500	-	193 197	193 197		6,150	376	376 376	-	8,550		270 267	10,900			87 83						
				2,550	-				6,200	374			8,600			10,950	•								
200	250	17	17	2,600	-	201	201		6,250	370	376		8,650		263	11,000			79 75						
250 300	300 350	21 25	21 25	2,650 2,700	-	205 208	205 208		6,300 6,350	366 362	376 376	· ·	8,700 8,750		259 255	11,050 11,100			75 72						
350	400	29	29	2,750	-	212	212		6,400	358	376	8,750			251	11,150			68						
400	450	33	33	2,800		216	216		6,450	355	376	8,800			247	11,200			64						
450	500	36	36	2,850	-	220	220		6,500	351	376		8,900		244	11,250			60						
500	550	40	40	2,900	-	224	224		6,550	347	376	-	8,950		240	11,300			56						
550	600	44	44	2,950	3,000	228	228	6,550	6,600	343	376	8,950	9,000	160	236	11,350	11,400	0	52						
600	650	48	48	3,000	3,050	231	231	6,600	6,650	339	376	9,000	9,050	156	232	11,400	11,450	0	49						
650	700	52	52	3,050	3,100	235	235	6,650	6,700	335	376		9,100		228	11,450			45						
700	750	55	55	3,100	-	239	239		6,750	332	376	· ·	9,150		225	11,500			41						
750	800	59	59	3,150	3,200	243	243	6,/50	6,800	328	376	9,150	9,200	144	221	11,550	11,600	0	37						
800	850	63	63	3,200	•	247	247		6,850	324	376		9,250		217	11,600			33						
850	900	67	67	3,250	•	251	251		6,900	320	376		9,300		213	11,650			29						
900 950	950 1,000	71 75	71 75	3,300 3,350	•	254 258	254 258		6,950 7,000	316 313	376 376	-	9,350 9,400		209 205	11,700 11,750			26 22						
	•								· ·								-								
1,000 1,050		78 82	78 82	3,400	-	262 266	262 266		7,050 7,100	309 305	376 376		9,450 9,500		202 198	11,800 11,850			18 14						
1,100		86	86	3,450 3,500	-	270	270		7,100	303	376 376		9,550		194	11,900			10						
1,150		90	90	3,550	-	273	273		7,200	297	374		9,600		190	11,950			7						
1,200	1.250	94	94	3,600	3.650	277	277	7.200	7,250	293	370	9.600	9,650	110	186	12,000	12.050	0	3						
1,250	•	98	98	3,650	-	281	281		7,300	290	366		9,700		182	12,050			1						
1,300	1,350	101	101	3,700	3,750	285	285	7,300	7,350	286	362	9,700	9,750		179	12,060	or mo	re 0	0						
1,350	1,400	105	105	3,750	3,800	289	289	7,350	7,400	282	358	9,750	9,800	98	175										
1,400	1,450	109	109	3,800	3,850	293	293	7,400	7,450	278	355	9,800	9,850	94	171										
1,450		113	113	3,850	-	296	296		7,500	274	351		9,900		167										
1,500 1,550		117 120	117 120	3,900 3,950	-	300 304	300 304		7,550 7,600	270 267	347 343		9,950 10,000		163 160										
•																l									
1,600 1,650	•	124 128	124 128	4,000 4,050	•	308 312	308 312		7,650 7,700	263 259	339 335	10,000 10,050	•		156 152										
1,700	•	132	132	4,100		316	316		7,750	255		10,030			148										
1,750	-	136	136	4,150	•	319	319		7,800	251	328	10,150			144										
1,800	1.850	140	140	4,200	4.250	323	323	7.800	7,850	247	324	10,200	10.250	64	140	1									
1,850		143	143	4,250		327	327		7,900	244	320	10,250			137	l									
1,900		147	147	4,300	4,350	331	331		7,950	240	316	10,300	10,350	56	133										
1,950	2,000	151	151	4,350	4,400	335	335	7,950	8,000	236	313	10,350	10,400	52	129										
2,000		155	155	4,400	4,450	339	339	8,000	8,050	232	309	10,400	10,450	49	125										
2,050		159	159	4,450	-	342	342		8,100	228	305	10,450			121	I									
2,100		163	163	4,500	-	346	346		8,150	225	301	10,500	-		117	I									
2,150		166	166	4,550		350	350		8,200	221	297	10,550			114										
2,200		170	170	-	4,650	354	354		8,250	217	293	10,600			110	l									
2,250 2,300		174 178	174 178	4,650	4,700 4,750	358 361	358 361		8,300 8,350	213 209	290 286	10,650 10,700			106 102	l									
2,350		182	182	4,750		365	365		8,400	209	282	10,750			98	l									
******	_, .00		1.	.,,,,,,,,	.,500	230	. 1	1.050.1	3, 100	±11.0	202	10,700	10,000		,,,	1 1	11.								

^{*}If the amount you are looking up from the worksheet is at least \$11,050 but less than \$11,060, your credit is \$1. Otherwise, you cannot take the credit.

Line 9

Add lines 7 and 8. Enter the total on line 9.

Amount Paid With Extensions of Time To File. If you filed Form 4868 to get an automatic extension of time to file, include in the total on line 9 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 9 the convenience fee you were charged. To the left of line 9, enter "Form 4868" and show the amount paid. Also, include any amount paid with Form 2688.

Line 10

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 that starts on page 25.

Refund

Line 11a

If line 11a 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 8 for details.



If your refund 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 23.

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 refund on line 11a 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 refund on line 11a may be used (offset) to pay the past-due amount. But your part of the refund 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 8) or see Form 8379.

Lines 11b Through 11d

Direct Deposit of Refund

Complete lines 11b through 11d if you want us to directly deposit the amount shown on line 11a 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 11b through 11d, you are appointing your spouse as an agent to receive the refund. This appointment cannot be changed later.

Line 11b. 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 below, the routing number is 250250025.

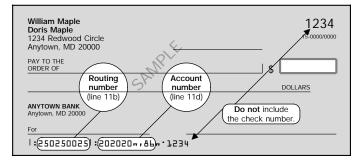
Your check may state that it is payable through a financial institution different from the one at which you have your checking account. If so, do not use the routing number on that check. Instead, contact your financial institution for the correct routing number to enter on line 11b.

Line 11d. The account number can be up to 17 characters (both numbers and letters). Include hyphens but omit spaces and special symbols. Enter the number from left to right and leave any unused boxes blank. On the sample check below, the account number is 20202086. Be sure **not** to include the check number.



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 11b Through 11d



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

Amount You Owe

Line 12



You do not have to pay if line 12 is under \$1.

You can pay by check, money order, or credit card.

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** attach the payment to your return. **Do not** send cash. Write "2002 Form 1040EZ" 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 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 below 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 1040EZ 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 Corporartion 1-888-PAY-1040SM (1-888-729-1040) 1-888-658-5465 (Customer Service) www.PAY1040.com



You may need to increase 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 23.

What if You Cannot Pay?

If you cannot pay the full amount shown on line 12 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.

Penalty for Not Paying Enough Tax During the Year

You may have to pay a penalty if line 12 is at least \$1,000 and it is more than 10% of the tax shown on your return. The "tax shown on your return" is the amount on line 10 minus the amount on line 8. You may choose to have the IRS figure the penalty for you. If you owe a penalty, the IRS will send you a bill. However, if you want to figure the penalty yourself on **Form 2210**, you must file Form 1040A or 1040 to do so.

The penalty may be waived under certain conditions. See ${f Pub.}~{f 505}$ for details.

Exceptions to the Penalty. You will not owe the penalty if your 2001 tax return was for a tax year of 12 full months and **either 1** or **2** below applies.

- 1. You had no tax liability for 2001 and you were a U.S. citizen or resident for all of 2001 or
- **2.** Line 7 on your 2002 return is at least as much as the tax liability shown on your 2001 return.

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 1040EZ 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 10.

Child's Return. If your child cannot sign the return, either parent may 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. 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.

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 the correct social security number for you and your spouse if married in the space provided on Form 1040EZ.
- **2.** Use the amount from **line 6** to find your tax in the tax table. Be sure you enter the correct tax on line 10.
- **3.** If you think you can take the earned income credit, read the instructions for line 8 that begin on page 17 to make sure you qualify. If you do, make sure you use the correct column of the EIC Table for your filing status.
- **4.** Check your math, especially when figuring your taxable income, Federal income tax withheld, earned income credit, total payments, and your refund or amount you owe.
- 5. Check the "Yes" box on line 5 if you (or your spouse) can be claimed as a dependent on someone's (such as your parents') 2002 return. Check "Yes" even if that person chooses not to claim you (or your spouse). If no one can claim you (or your spouse) as a dependent, check "No."
- **6.** Enter an amount on line 5. If you check the "Yes" box, use the worksheet on the back of Form 1040EZ to figure the amount to enter. If you check the "No" box, enter \$7,700 if single; \$13,850 if married filing jointly.
- 7. Remember to sign and date Form 1040EZ and enter your occupation.
- **8.** If you got a peel-off label, make sure it shows the correct name(s) and address. If not, enter the correct information. If you did not get a label, enter your name and address in the spaces provided on Form 1040EZ.
 - **9.** Attach your W-2 form(s) to the left margin of Form 1040EZ.
- **10.** 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 12 on page 22 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 your return, always notify the IRS, in writing, of your new address. To do this, you can use Form 8822.

Income Tax Withholding and Estimated Tax Payments for 2003. If the amount you owe or your refund 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. See Pub. 505 for more details.

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 W-2 and 1099 forms) 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. See Pub. 552 for details.

How Do You Amend Your Tax Return? Use 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.



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

How Do You Get a Copy of Your Tax Return? Use TeleTax topic 156 (see page 8) or see **Form 4506.**

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 8 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 tax return. Some locations offer free electronic filing and all volunteers will let you know about the credits and deductions that you may be entitled to claim. For details, call us. See page 8 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.

Everyday Tax Solutions. You can get face-to-face help solving tax problems every business day in IRS Taxpayer Assistance Centers. An employee can explain IRS letters, request adjustments to your account, or help you set up a payment plan. Call your local Taxpayer Assistance Center for an appointment. To find the number, go to **www.irs.gov** or look in the phone book under "United States Government, Internal Revenue Service."

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

Help for People With Disabilities. Telephone help is available using TTY/TDD equipment. See page 8 for the number. Braille materials are available at libraries that have special services for people with disabilities.

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. But you do not have to check the boxes for the Presidential Election Campaign Fund or for the third party designee. You also do not have to provide your daytime phone

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, credits, or deductions 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 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. The time needed to complete and file Form 1040EZ will vary depending on individual circumstances. The estimated average time is: Recordkeeping, 4 min.; Learning about the law or the form, 1 hr. 40 min.; Preparing the form, 1 hr., 39 min.; and Copying, assembling, and sending the form to the IRS, 20 min. The total is 3 hr., 43 min.

We Welcome Comments on Forms. 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. 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 Where Do You File? on back cover.

First, he finds the \$26,250-26,300 income line. Next. he finds the "Single" column and reads Your tax isdown the column. The amount shown where 26,200 26,250 3,634 3,334 the income line and filing status column meet -26,250 26,300 (3,641)3,341 is \$3,641. This is the tax amount he should 26,300 26,350 3,649 3,349 enter on line 10 of Form 1040EZ 26 350 26,400 3.656 3 356 If Form 1040EZ, If Form 1040EZ, If Form 1040EZ, If Form 1040EZ, And you are-And you are-And you are-And you areline 6, isline 6, isline 6, isline 6, is-But Married But Single Married Single Married But Single Married But Single Αt Αt least least least filing jointly less filing jointly less filing jointly least filing jointly less less than than than than Your tax is-Your tax is-Your tax is-Your tax is-0 0 3,000 6,000 5 15 0 1,500 1,525 151 151 5 1.525 1,550 154 154 3,000 3,050 3,100 3,150 6,050 6,100 6,150 603 608 303 308 313 6,000 604 1.550 1,575 156 156 15 25 2 308 313 3,050 3,100 6,050 6,100 611 619 25 50 75 1,575 1,600 159 159 4 4 50 613 1,600 161 75 6 6 1,625 161 318 318 3,150 3,200 6,150 6,200 626 618 100 1,625 1,650 164 164 6,250 3,200 3,250 323 328 6,200 634 323 623 1,650 1,675 166 166 3,300 3,350 100 125 11 11 3,250 328 6,250 628 6,300 641 1,675 1,700 169 169 333 338 125 150 3,300 333 338 6,300 6,350 649 633 16 19 150 175 16 3,350 3,400 6,350 6,400 656 638 1,700 1,725 171 171 175 200 19 343 348 1,725 1,750 174 174 3,400 3,450 6,400 6,450 664 643 343 21 24 21 24 225 200 1,750 3,450 3,500 348 6,450 6,500 648 176 176 3,500 6,500 225 250 1,775 1,800 179 179 3,550 6,550 679 653 26 29 26 29 358 250 275 3,550 3,600 358 6,550 6,600 686 658 1,800 1,825 181 181 275 300 6,600 694 663 3,600 3,650 363 363 6,650 1,825 1,850 184 184 31 34 368 373 378 6,650 6,700 6,750 701 709 716 31 34 3,650 3,700 3,700 3,750 368 373 6,700 6,750 300 325 668 1,850 1,875 186 186 325 350 673 1,875 189 1,900 189 378 6,800 678 350 375 36 36 3,750 3.800 3,850 3,900 3,950 383 388 383 388 724 731 375 400 39 39 1,900 1.925 191 191 6,800 6,850 683 3,800 3,850 3,900 6,900 6,950 1,925 194 6,850 1,950 194 688 400 425 41 41 1,950 196 6,900 739 1,975 196 393 393 693 425 450 44 44 2,000 199 199 3,950 4,000 6,950 7,000 698 1,975 450 475 46 46 475 500 49 49 7,000 2,000 4,000 500 525 51 51 754 761 769 525 550 54 2,000 2,025 201 201 4,000 4,050 403 403 7,000 7,050 703 2,025 2,050 2,075 708 713 550 56 56 2,050 204 204 4,050 4,100 408 408 7,050 7,100 2,075 2,100 206 209 575 600 59 59 206 4,100 7,100 209 776 718 4,150 4,200 418 418 7,150 7,200 600 625 61 61 4,250 4,300 4,350 4,400 4,200 4,250 4,300 423 428 423 428 723 2,125 2,150 2,175 2,200 784 211 214 216 219 7,200 7,250 625 2,100 2,125 650 64 64 211 7,250 7,300 7,300 7,350 7,400 791 799 728 650 675 66 66 214 433 438 433 438 69 733 675 700 69 216 219 2,150 806 4.350 7,350 738 2,175 700 725 71 71 443 448 453 4,400 4,450 7,400 443 7,450 814 821 743 748 725 750 74 74 2,225 221 224 226 229 2,200 221 4,450 4,500 4,500 4,550 448 453 7,450 7,500 7,500 7,550 76 79 750 775 76 79 224 226 229 2,225 2,250 2,250 2,275 829 753 775 800 458 7,550 7,600 836 758 4,550 4,600 458 81 2,300 800 825 81 7,650 844 4.600 4,650 7,600 763 463 463 825 850 84 84 4,700 4,750 231 234 236 7,650 7,700 2,300 2,325 231 4,650 468 7,700 851 768 468 850 86 89 86 89 875 2,325 2,350 234 4,700 473 478 473 478 7,750 859 773 875 900 236 239 4,750 4,800 7,750 7,800 866 778 2,375 2,400 239 900 925 91 91 7,850 7,900 7,950 874 881 783 788 4,800 4,850 483 483 7,800 94 94 925 950 4,900 4,950 488 7,850 488 241 244 2,400 2,425 241 244 96 99 4,900 96 99 7,900 889 896 950 975 493 493 793 2,425 2,450 2,450 2,475 975 798 1,000 4,950 5,000 7,950 8,000 498 498 246 249 246 249 2.500 2,475 1,000 5,000 8,000 2,500 251 254 251 254 2,525 1,000 1 025 101 101 5,000 8,000 904 803 2,525 2,550 2,550 104 104 1,025 1,050 256 5,050 5,100 508 508 8,050 8,100 808 256 1,050 1,075 106 106 259 5,100 5,150 513 513 8,100 8,150 919 813 2,575 2,600 109 518 1,075 1,100 109 5,150 5,200 518 8,150 8,200 926 818 2,600 2,625 261 261 1,100 1.125 111 111 934 941 823 828 833 5,200 5,250 523 523 8,200 8,250 2,625 2,650 264 264 1,125 1,150 1,175 5,250 5,300 5,350 5,300 5,350 5,400 8,250 8,300 8,350 8,300 8,350 8,400 114 114 528 528 2,650 2,675 266 266 1,150 949 116 116 533 538 533 538 269 269 2,675 2,700 119 119 956 1,175 1,200 838 2.700 2,725 271 271 1,200 1,225 121 5,400 8,400 964 843 121 5,450 543 543 8,450 2,750 2,775 274 274 2,725 8,450 8,500 971 5,450 5,500 5,550 548 553 548 553 8,500 8,550 848 124 124 1,225 1,250 5,500 979 986 1,250 1,275 126 126 2,775 2,800 279 279 5,550 5,600 558 8,550 8,600 1,275 1,300 129 129 2,825 2,850 2,875 281 284 1,300 2,800 281 284 994 863 1,325 131 131 5,600 5,650 563 563 8,600 8,650 1,325 2,825 2,850 1,001 1,350 1,375 5,650 5,700 568 568 8,650 8,700 868 134 134 286 289 286 1,350 5,700 8,700 1,009 873 136 136 2,900 2,875 1,375 5,750 5,800 578 578 8,750 8,800 1,016 878 139 139 1,400 1,400 1,425 2,900 2,925 2,950 291 291 294 296 299 5,800 5,850 583 583 8,800 8,850 1,024 883 141 141 5,850 5,900 2,925 2,950 294 296 299 5,900 5,950 588 593 588 593 598 8,900 8,950 9,000 888 893 144 8,850 8,900 1,031 1,425 1,450 144 2.975 1,450 1,475 146 146 2,975 3,000 5,950 6,000 8,950 1,475 1,500 149 149 1,046 898 Continued on page 26

Example. Mr. Brown is single. His taxable

income on line 6 of Form 1040EZ is \$26,250.

2002 Tax Table

Single

least

less

Married

filing jointly

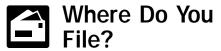
If Form 1040EZ, line 6, is—	And you a	are—	If Form 1040EZ, line 6, is—	And yo	u are—	If Form line 6, is		And yo	u are—	If Form 1040E line 6, is—	Z, And	ou are—
At But least less than	fil	Married iling pintly	At But least less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly	At But least less tha		Married filing jointly
	Your tax	is—		Your to	ax is—			Your t	ax is—		Your	tax is—
9,000			12,000			15,	000			18,000		
9,000 9,050 9,050 9,100 9,100 9,150 9,150 9,200	1,054 1,061 1,069 1,076	903 908 913 918	12,000 12,050 12,050 12,100 12,100 12,150 12,150 12,200	1,504 1,511 1,519 1,526	1,204 1,211 1,219 1,226	15,000 15,050 15,100 15,150	15,050 15,100 15,150 15,200	1,954 1,961 1,969 1,976	1,654 1,661 1,669 1,676	18,000 18,05 18,050 18,10 18,100 18,15 18,150 18,20	i0 2,41	1 2,111 9 2,119
9,200 9,250 9,250 9,300 9,300 9,350 9,350 9,400	1,084 1,091 1,099 1,106	923 928 933 938	12,200 12,250 12,250 12,300 12,300 12,350 12,350 12,400	1,534 1,541 1,549 1,556	1,234 1,241 1,249 1,256	15,200 15,250 15,300 15,350	15,250 15,300 15,350 15,400	1,984 1,991 1,999 2,006	1,684 1,691 1,699 1,706	18,200 18,25 18,250 18,30 18,300 18,35 18,350 18,40	00 2,44 00 2,44 00 2,45	1 2,141 9 2,149 6 2,156
9,400 9,450 9,450 9,500 9,500 9,550 9,550 9,600	1,114 1,121 1,129 1,136	943 948 953 958	12,400 12,450 12,450 12,500 12,500 12,550 12,550 12,600	1,564 1,571 1,579 1,586	1,264 1,271 1,279 1,286	15,400 15,450 15,500 15,550	15,450 15,500 15,550 15,600	2,014 2,021 2,029 2,036	1,714 1,721 1,729 1,736	18,400 18,45 18,450 18,50 18,500 18,55 18,550 18,60	00 2,47 00 2,47 00 2,48	1 2,171 9 2,179 6 2,186
9,600 9,650 9,650 9,700 9,700 9,750 9,750 9,800	1,144 1,151 1,159 1,166	963 968 973 978	12,600 12,650 12,650 12,700 12,700 12,750 12,750 12,800	1,594 1,601 1,609 1,616	1,294 1,301 1,309 1,316	15,600 15,650 15,700 15,750	15,650 15,700 15,750 15,800	2,044 2,051 2,059 2,066	1,744 1,751 1,759 1,766	18,600 18,65 18,650 18,70 18,700 18,75 18,750 18,80	00 2,50 00 2,50 00 2,51	1 2,201 9 2,209 6 2,216
9,800 9,850 9,850 9,900 9,900 9,950 9,950 10,000	1,174 1,181 1,189 1,196	983 988 993 998	12,800 12,850 12,850 12,900 12,900 12,950 12,950 13,000	1,624 1,631 1,639 1,646	1,324 1,331 1,339 1,346	15,800 15,850 15,900 15,950	15,850 15,900 15,950 16,000	2,074 2,081 2,089 2,096	1,774 1,781 1,789 1,796	18,800 18,85 18,850 18,90 18,900 18,95 18,950 19,00	2,53 0 2,53	2,239
10,000			13,000			16,0	000			19,000		
10,000 10,050 10,050 10,100 10,100 10,150 10,150 10,200	1,211 1 1,219 1	1,003 1,008 1,013 1,018	13,000 13,050 13,050 13,100 13,100 13,150 13,150 13,200	1,654 1,661 1,669 1,676	1,354 1,361 1,369 1,376	16,000 16,050 16,100 16,150	16,050 16,100 16,150 16,200	2,104 2,111 2,119 2,126	1,804 1,811 1,819 1,826	19,000 19,05 19,050 19,10 19,100 19,15 19,150 19,20	2,56 0 2,56	9 2,269
10,200 10,250 10,250 10,300 10,300 10,350 10,350 10,400	1,249 1 1,256 1	1,023 1,028 1,033 1,038	13,200 13,250 13,250 13,300 13,300 13,350 13,350 13,400	1,684 1,691 1,699 1,706	1,384 1,391 1,399 1,406	16,200 16,250 16,300 16,350	16,250 16,300 16,350 16,400	2,134 2,141 2,149 2,156	1,834 1,841 1,849 1,856	19,200 19,25 19,250 19,30 19,300 19,35 19,350 19,40	2,59 0 2,59	1 2,291 9 2,299 6 2,306
10,400 10,450 10,450 10,500 10,500 10,550 10,550 10,600	1,271 1 1,279 1 1,286 1	1,043 1,048 1,053 1,058	13,400 13,450 13,450 13,500 13,500 13,550 13,550 13,600	1,714 1,721 1,729 1,736	1,414 1,421 1,429 1,436	16,400 16,450 16,500 16,550	16,450 16,500 16,550 16,600	2,164 2,171 2,179 2,186	1,864 1,871 1,879 1,886	19,400 19,45 19,450 19,50 19,500 19,55 19,550 19,60	2,62 2,62 2,63	1 2,321 9 2,329 6 2,336
10,600 10,650 10,650 10,700 10,700 10,750 10,750 10,800	1,301 1 1,309 1 1,316 1	1,063 1,068 1,073 1,078	13,600 13,650 13,650 13,700 13,700 13,750 13,750 13,800	1,744 1,751 1,759 1,766	1,444 1,451 1,459 1,466	16,600 16,650 16,700 16,750	16,650 16,700 16,750 16,800	2,194 2,201 2,209 2,216	1,894 1,901 1,909 1,916	19,600 19,65 19,650 19,70 19,700 19,75 19,750 19,80	2,65 2,65 2,66	1 2,351 9 2,359 6 2,366
10,800 10,850 10,850 10,900 10,900 10,950 10,950 11,000	1,331 1 1,339 1	1,083 1,088 1,093 1,098	13,800 13,850 13,850 13,900 13,900 13,950 13,950 14,000	1,774 1,781 1,789 1,796	1,474 1,481 1,489 1,496	16,800 16,850 16,900 16,950	16,850 16,900 16,950 17,000	2,224 2,231 2,239 2,246	1,924 1,931 1,939 1,946	19,800 19,85 19,850 19,90 19,900 19,95 19,950 20,00	0 2,68	1 2,381 9 2,389
11,000			14,000			17,0	000			20,000		
11,000 11,050 11,050 11,100 11,100 11,150 11,150 11,200 11,200 11,250 11,250 11,300 11,300 11,350	1,361 1 1,369 1 1,376 1 1,384 1 1,391 1 1,399 1	1,103 1,108 1,113 1,118 1,123 1,128 1,133	14,000 14,050 14,050 14,100 14,100 14,150 14,150 14,200 14,200 14,250 14,250 14,300 14,300 14,350	1,804 1,811 1,819 1,826 1,834 1,841 1,849	1,504 1,511 1,519 1,526 1,534 1,541 1,549	17,000 17,050 17,100 17,150 17,200 17,250 17,300	17,250 17,300 17,350	2,254 2,261 2,269 2,276 2,284 2,291 2,299	1,954 1,961 1,969 1,976 1,984 1,991 1,999	20,000 20,05 20,050 20,10 20,100 20,15 20,150 20,20 20,200 20,25 20,250 20,30 20,300 20,35	60 2,71 60 2,72 60 2,73 60 2,74 60 2,74	1 2,411 9 2,419 6 2,426 4 2,434 1 2,441 9 2,449
11,350 11,400 11,400 11,450 11,450 11,500 11,500 11,550 11,550 11,600	1,414 1 1,421 1 1,429 1	1,138 1,143 1,148 1,153 1,158	14,350 14,400 14,400 14,450 14,450 14,500 14,500 14,550 14,550 14,600	1,856 1,864 1,871 1,879 1,886	1,556 1,564 1,571 1,579 1,586	17,350 17,400 17,450 17,500 17,550	17,400 17,450 17,500 17,550 17,600	2,306 2,314 2,321 2,329 2,336	2,006 2,014 2,021 2,029 2,036	20,350 20,40 20,400 20,45 20,450 20,50 20,500 20,55 20,550 20,60	2,76 00 2,77 00 2,77	2,464 1 2,471 9 2,479
11,600 11,650 11,650 11,700 11,700 11,750 11,750 11,800	1,459 1 1,466 1	1,163 1,168 1,173 1,178	14,600 14,650 14,650 14,700 14,700 14,750 14,750 14,800	1,894 1,901 1,909 1,916	1,594 1,601 1,609 1,616	17,600 17,650 17,700 17,750	17,650 17,700 17,750 17,800	2,344 2,351 2,359 2,366	2,044 2,051 2,059 2,066	20,600 20,65 20,650 20,70 20,700 20,75 20,750 20,80	00 2,80° 00 2,81°	1 2,501 9 2,509 6 2,516
11,800 11,850 11,850 11,900 11,900 11,950 11,950 12,000	1,481 1 1,489 1	1,183 1,188 1,193 1,198	14,800 14,850 14,850 14,900 14,900 14,950 14,950 15,000	1,924 1,931 1,939 1,946	1,624 1,631 1,639 1,646	17,800 17,850 17,900 17,950	17,850 17,900 17,950 18,000	2,374 2,381 2,389 2,396	2,074 2,081 2,089 2,096	20,800 20,85 20,850 20,90 20,900 20,95 20,950 21,00	00 2,83° 0 2,83°	1 2,531 9 2,539
											Continue	d on page 27

If Form 1040EZ, line 6, is—	And yo	u are—	If Form 1040EZ, line 6, is—	And yo	u are—	If Form 1040EZ, line 6, is—	And yo	u are—	If Form 1040EZ, line 6, is—	And yo	u are—
At But less than	Single	Married filing jointly	At But least less than	Single	Married filing jointly	At But least less than	Single	Married filing jointly	At But least less than	Single	Married filing jointly
	Your t	 ax is—		Your t	 ax is—		Your t	 ax is—		Your t	 ax is—
21,000			24,000			27,000			30,000		
21,000 21,050	2,854	2,554	24,000 24,050	3,304	3,004	27,000 27,050	3,754	3,454	30,000 30,050	4,453	3,904
21,050 21,100	2,861	2,561	24,050 24,100	3,311	3,011	27,050 27,100	3,761	3,461	30,050 30,100	4,466	3,911
21,100 21,150	2,869	2,569	24,100 24,150	3,319	3,019	27,100 27,150	3,769	3,469	30,100 30,150	4,480	3,919
21,150 21,200	2,876	2,576	24,150 24,200	3,326	3,026	27,150 27,200	3,776	3,476	30,150 30,200	4,493	3,926
21,200 21,250	2,884	2,584	24,200 24,250	3,334	3,034	27,200 27,250	3,784	3,484	30,200 30,250	4,507	3,934
21,250 21,300	2,891	2,591	24,250 24,300	3,341	3,041	27,250 27,300	3,791	3,491	30,250 30,300	4,520	3,941
21,300 21,350	2,899	2,599	24,300 24,350	3,349	3,049	27,300 27,350	3,799	3,499	30,300 30,350	4,534	3,949
21,350 21,400	2,906	2,606	24,350 24,400	3,356	3,056	27,350 27,400	3,806	3,506	30,350 30,400	4,547	3,956
21,400 21,450	2,914	2,614	24,400 24,450	3,364	3,064	27,400 27,450	3,814	3,514	30,400 30,450	4,561	3,964
21,450 21,500	2,921	2,621	24,450 24,500	3,371	3,071	27,450 27,500	3,821	3,521	30,450 30,500	4,574	3,971
21,500 21,550	2,929	2,629	24,500 24,550	3,379	3,079	27,500 27,550	3,829	3,529	30,500 30,550	4,588	3,979
21,550 21,600	2,936	2,636	24,550 24,600	3,386	3,086	27,550 27,600	3,836	3,536	30,550 30,600	4,601	3,986
21,600 21,650	2,944	2,644	24,600 24,650	3,394	3,094	27,600 27,650	3,844	3,544	30,600 30,650	4,615	3,994
21,650 21,700	2,951	2,651	24,650 24,700	3,401	3,101	27,650 27,700	3,851	3,551	30,650 30,700	4,628	4,001
21,700 21,750	2,959	2,659	24,700 24,750	3,409	3,109	27,700 27,750	3,859	3,559	30,700 30,750	4,642	4,009
21,750 21,800	2,966	2,666	24,750 24,800	3,416	3,116	27,750 27,800	3,866	3,566	30,750 30,800	4,655	4,016
21,800 21,850	2,974	2,674	24,800 24,850	3,424	3,124	27,800 27,850	3,874	3,574	30,800 30,850	4,669	4,024
21,850 21,900	2,981	2,681	24,850 24,900	3,431	3,131	27,850 27,900	3,881	3,581	30,850 30,900	4,682	4,031
21,900 21,950	2,989	2,689	24,900 24,950	3,439	3,139	27,900 27,950	3,889	3,589	30,900 30,950	4,696	4,039
21,950 22,000	2,996	2,696	24,950 25,000	3,446	3,146	27,950 28,000	3,899	3,596	30,950 31,000	4,709	4,046
22,000			25,000			28,000			31,000		
22,000 22,050	3,004	2,704	25,000 25,050	3,454	3,154	28,000 28,050	3,913	3,604	31,000 31,050	4,723	4,054
22,050 22,100	3,011	2,711	25,050 25,100	3,461	3,161	28,050 28,100	3,926	3,611	31,050 31,100	4,736	4,061
22,100 22,150	3,019	2,719	25,100 25,150	3,469	3,169	28,100 28,150	3,940	3,619	31,100 31,150	4,750	4,069
22,150 22,200	3,026	2,726	25,150 25,200	3,476	3,176	28,150 28,200	3,953	3,626	31,150 31,200	4,763	4,076
22,200 22,250	3,034	2,734	25,200 25,250	3,484	3,184	28,200 28,250	3,967	3,634	31,200 31,250	4,777	4,084
22,250 22,300	3,041	2,741	25,250 25,300	3,491	3,191	28,250 28,300	3,980	3,641	31,250 31,300	4,790	4,091
22,300 22,350	3,049	2,749	25,300 25,350	3,499	3,199	28,300 28,350	3,994	3,649	31,300 31,350	4,804	4,099
22,350 22,400	3,056	2,756	25,350 25,400	3,506	3,206	28,350 28,400	4,007	3,656	31,350 31,400	4,817	4,106
22,400 22,450	3,064	2,764	25,400 25,450	3,514	3,214	28,400 28,450	4,021	3,664	31,400 31,450	4,831	4,114
22,450 22,500	3,071	2,771	25,450 25,500	3,521	3,221	28,450 28,500	4,034	3,671	31,450 31,500	4,844	4,121
22,500 22,550	3,079	2,779	25,500 25,550	3,529	3,229	28,500 28,550	4,048	3,679	31,500 31,550	4,858	4,129
22,550 22,600	3,086	2,786	25,550 25,600	3,536	3,236	28,550 28,600	4,061	3,686	31,550 31,600	4,871	4,136
22,600 22,650	3,094	2,794	25,600 25,650	3,544	3,244	28,600 28,650	4,075	3,694	31,600 31,650	4,885	4,144
22,650 22,700	3,101	2,801	25,650 25,700	3,551	3,251	28,650 28,700	4,088	3,701	31,650 31,700	4,898	4,151
22,700 22,750	3,109	2,809	25,700 25,750	3,559	3,259	28,700 28,750	4,102	3,709	31,700 31,750	4,912	4,159
22,750 22,800	3,116	2,816	25,750 25,800	3,566	3,266	28,750 28,800	4,115	3,716	31,750 31,800	4,925	4,166
22,800 22,850	3,124	2,824	25,800 25,850	3,574	3,274	28,800 28,850	4,129	3,724	31,800 31,850	4,939	4,174
22,850 22,900	3,131	2,831	25,850 25,900	3,581	3,281	28,850 28,900	4,142	3,731	31,850 31,900	4,952	4,181
22,900 22,950	3,139	2,839	25,900 25,950	3,589	3,289	28,900 28,950	4,156	3,739	31,900 31,950	4,966	4,189
22,950 23,000	3,146	2,846	25,950 26,000	3,596	3,296	28,950 29,000	4,169	3,746	31,950 32,000	4,979	4,196
23,000			26,000			29,000			32,000		
23,000 23,050	3,154	2,854	26,000 26,050	3,604	3,304	29,000 29,050	4,183	3,754	32,000 32,050	4,993	4,204
23,050 23,100	3,161	2,861	26,050 26,100	3,611	3,311	29,050 29,100	4,196	3,761	32,050 32,100	5,006	4,211
23,100 23,150	3,169	2,869	26,100 26,150	3,619	3,319	29,100 29,150	4,210	3,769	32,100 32,150	5,020	4,219
23,150 23,200	3,176	2,876	26,150 26,200	3,626	3,326	29,150 29,200	4,223	3,776	32,150 32,200	5,033	4,226
23,200 23,250	3,184	2,884	26,200 26,250	3,634	3,334	29,200 29,250	4,237	3,784	32,200 32,250	5,047	4,234
23,250 23,300	3,191	2,891	26,250 26,300	3,641	3,341	29,250 29,300	4,250	3,791	32,250 32,300	5,060	4,241
23,300 23,350	3,199	2,899	26,300 26,350	3,649	3,349	29,300 29,350	4,264	3,799	32,300 32,350	5,074	4,249
23,350 23,400	3,206	2,906	26,350 26,400	3,656	3,356	29,350 29,400	4,277	3,806	32,350 32,400	5,087	4,256
23,400 23,450	3,214	2,914	26,400 26,450	3,664	3,364	29,400 29,450	4,291	3,814	32,400 32,450	5,101	4,264
23,450 23,500	3,221	2,921	26,450 26,500	3,671	3,371	29,450 29,500	4,304	3,821	32,450 32,500	5,114	4,271
23,500 23,550	3,229	2,929	26,500 26,550	3,679	3,379	29,500 29,550	4,318	3,829	32,500 32,550	5,128	4,279
23,550 23,600	3,236	2,936	26,550 26,600	3,686	3,386	29,550 29,600	4,331	3,836	32,550 32,600	5,141	4,286
23,600 23,650	3,244	2,944	26,600 26,650	3,694	3,394	29,600 29,650	4,345	3,844	32,600 32,650	5,155	4,294
23,650 23,700	3,251	2,951	26,650 26,700	3,701	3,401	29,650 29,700	4,358	3,851	32,650 32,700	5,168	4,301
23,700 23,750	3,259	2,959	26,700 26,750	3,709	3,409	29,700 29,750	4,372	3,859	32,700 32,750	5,182	4,309
23,750 23,800	3,266	2,966	26,750 26,800	3,716	3,416	29,750 29,800	4,385	3,866	32,750 32,800	5,195	4,316
23,800 23,850	3,274	2,974	26,800 26,850	3,724	3,424	29,800 29,850	4,399	3,874	32,800 32,850	5,209	4,324
23,850 23,900	3,281	2,981	26,850 26,900	3,731	3,431	29,850 29,900	4,412	3,881	32,850 32,900	5,222	4,331
23,900 23,950	3,289	2,989	26,900 26,950	3,739	3,439	29,900 29,950	4,426	3,889	32,900 32,950	5,236	4,339
23,950 24,000	3,296	2,996	26,950 27,000	3,746	3,446	29,950 30,000	4,439	3,896	32,950 33,000	5,249	4,346
			-			-			C	ontinued o	on page 28

If Form 1040EZ, line 6, is—	And you a		If Form 1040EZ, line 6, is—	And yo	u are—	If Form 1040EZ, line 6, is—	And you	u are—	If Form 1040EZ, line 6, is—	And yo	u are—
At But least less than	fili	larried ling pintly	At But least less than	Single	Married filing jointly	At But least less than	Single	Married filing jointly	At But least less than	Single	Married filing jointly
	Your tax	is—		Your t	∣ ax is—		Your ta	ax is—		Your t	∣ ax is—
33,000			36,000			39,000			42,000		
33,000 33,050 33,050 33,100 33,100 33,150 33,150 33,200	5,276 4 5,290 4 5,303 4	1,354 1,361 1,369 1,376	36,000 36,050 36,050 36,100 36,100 36,150 36,150 36,200	6,073 6,086 6,100 6,113	4,804 4,811 4,819 4,826	39,000 39,050 39,050 39,100 39,100 39,150 39,150 39,200	6,883 6,896 6,910 6,923	5,254 5,261 5,269 5,276	42,000 42,050 42,050 42,100 42,100 42,150 42,150 42,200	7,693 7,706 7,720 7,733	5,704 5,711 5,719 5,726
33,200 33,250 33,250 33,300 33,300 33,350 33,350 33,400	5,330 4 5,344 4 5,357 4	1,384 1,391 1,399 1,406	36,200 36,250 36,250 36,300 36,300 36,350 36,350 36,400	6,127 6,140 6,154 6,167	4,834 4,841 4,849 4,856	39,200 39,250 39,250 39,300 39,300 39,350 39,350 39,400	6,937 6,950 6,964 6,977	5,284 5,291 5,299 5,306	42,200 42,250 42,250 42,300 42,300 42,350 42,350 42,400	7,747 7,760 7,774 7,787	5,734 5,741 5,749 5,756
33,450 33,450 33,500 33,550 33,550 33,600	5,384 4 5,398 4 5,411 4	I,414 I,421 I,429 I,436	36,400 36,450 36,450 36,500 36,500 36,550 36,550 36,600	6,181 6,194 6,208 6,221	4,864 4,871 4,879 4,886	39,400 39,450 39,450 39,500 39,500 39,550 39,550 39,600	6,991 7,004 7,018 7,031	5,314 5,321 5,329 5,336	42,400 42,450 42,450 42,500 42,500 42,550 42,550 42,600	7,801 7,814 7,828 7,841	5,764 5,771 5,779 5,786
33,600 33,650 33,650 33,700 33,700 33,750 33,750 33,800	5,438 4 5,452 4	I,444 I,451 I,459 I,466	36,600 36,650 36,650 36,700 36,700 36,750 36,750 36,800	6,235 6,248 6,262 6,275	4,894 4,901 4,909 4,916	39,600 39,650 39,650 39,700 39,700 39,750 39,750 39,800	7,045 7,058 7,072 7,085	5,344 5,351 5,359 5,366	42,600 42,650 42,650 42,700 42,700 42,750 42,750 42,800	7,855 7,868 7,882 7,895	5,794 5,801 5,809 5,816
33,800 33,850 33,850 33,900 33,900 33,950 33,950 34,000	5,492 4	I,474 I,481 I,489 I,496	36,800 36,850 36,850 36,900 36,900 36,950 36,950 37,000	6,289 6,302 6,316 6,329	4,924 4,931 4,939 4,946	39,800 39,850 39,850 39,900 39,900 39,950 39,950 40,000	7,099 7,112 7,126 7,139	5,374 5,381 5,389 5,396	42,800 42,850 42,850 42,900 42,900 42,950 42,950 43,000	7,909 7,922 7,936 7,949	5,824 5,831 5,839 5,846
34,000			37,000			40,000			43,000		
34,000 34,050 34,050 34,100 34,100 34,150 34,150 34,200	5,546 4 5,560 4	1,504 1,511 1,519 1,526	37,000 37,050 37,050 37,100 37,100 37,150 37,150 37,200	6,343 6,356 6,370 6,383	4,954 4,961 4,969 4,976	40,000 40,050 40,050 40,100 40,100 40,150 40,150 40,200	7,153 7,166 7,180 7,193	5,404 5,411 5,419 5,426	43,000 43,050 43,050 43,100 43,100 43,150 43,150 43,200	7,963 7,976 7,990 8,003	5,854 5,861 5,869 5,876
34,200 34,250 34,250 34,300 34,300 34,350 34,350 34,400	5,600 4 5,614 4	1,534 1,541 1,549 1,556	37,200 37,250 37,250 37,300 37,300 37,350 37,350 37,400	6,397 6,410 6,424 6,437	4,984 4,991 4,999 5,006	40,200 40,250 40,250 40,300 40,300 40,350 40,350 40,400	7,207 7,220 7,234 7,247	5,434 5,441 5,449 5,456	43,200 43,250 43,250 43,300 43,300 43,350 43,350 43,400	8,017 8,030 8,044 8,057	5,884 5,891 5,899 5,906
34,400 34,450 34,450 34,500 34,500 34,550 34,550 34,600	5,654 4 5,668 4	1,564 1,571 1,579 1,586	37,400 37,450 37,450 37,500 37,500 37,550 37,550 37,600	6,451 6,464 6,478 6,491	5,014 5,021 5,029 5,036	40,400 40,450 40,450 40,500 40,500 40,550 40,550 40,600	7,261 7,274 7,288 7,301	5,464 5,471 5,479 5,486	43,400 43,450 43,450 43,500 43,500 43,550 43,550 43,600	8,071 8,084 8,098 8,111	5,914 5,921 5,929 5,936
34,600 34,650 34,650 34,700 34,700 34,750 34,750 34,800	5,708 4 5,722 4 5,735 4	I,594 I,601 I,609 I,616	37,600 37,650 37,650 37,700 37,700 37,750 37,750 37,800	6,505 6,518 6,532 6,545	5,044 5,051 5,059 5,066	40,600 40,650 40,650 40,700 40,700 40,750 40,750 40,800	7,315 7,328 7,342 7,355	5,494 5,501 5,509 5,516	43,600 43,650 43,650 43,700 43,700 43,750 43,750 43,800	8,125 8,138 8,152 8,165	5,944 5,951 5,959 5,966
34,800 34,850 34,850 34,900 34,900 34,950 34,950 35,000	5,762 4 5,776 4	1,624 1,631 1,639 1,646	37,800 37,850 37,850 37,900 37,900 37,950 37,950 38,000	6,559 6,572 6,586 6,599	5,074 5,081 5,089 5,096	40,800 40,850 40,850 40,900 40,900 40,950 40,950 41,000	7,369 7,382 7,396 7,409	5,524 5,531 5,539 5,546	43,800 43,850 43,850 43,900 43,900 43,950 43,950 44,000	8,179 8,192 8,206 8,219	5,974 5,981 5,989 5,996
35,000			38,000			41,000			44,000		
35,000 35,050 35,050 35,100 35,100 35,150 35,150 35,200	5,816 4 5,830 4	1,654 1,661 1,669 1,676	38,000 38,050 38,050 38,100 38,100 38,150 38,150 38,200	6,613 6,626 6,640 6,653	5,104 5,111 5,119 5,126	41,000 41,050 41,050 41,100 41,100 41,150 41,150 41,200	7,423 7,436 7,450 7,463	5,554 5,561 5,569 5,576	44,000 44,050 44,050 44,100 44,100 44,150 44,150 44,200	8,233 8,246 8,260 8,273	6,004 6,011 6,019 6,026
35,200 35,250 35,250 35,300 35,300 35,350 35,350 35,400	5,870 4 5,884 4 5,897 4	I,684 I,691 I,699 I,706	38,200 38,250 38,250 38,300 38,300 38,350 38,350 38,400	6,667 6,680 6,694 6,707	5,134 5,141 5,149 5,156	41,200 41,250 41,250 41,300 41,300 41,350 41,350 41,400	7,477 7,490 7,504 7,517	5,584 5,591 5,599 5,606	44,200 44,250 44,250 44,300 44,300 44,350 44,350 44,400	8,287 8,300 8,314 8,327	6,034 6,041 6,049 6,056
35,400 35,450 35,450 35,500 35,500 35,550 35,550 35,600	5,924 4 5,938 4 5,951 4	I,714 I,721 I,729 I,736	38,400 38,450 38,450 38,500 38,500 38,550 38,550 38,600	6,721 6,734 6,748 6,761	5,164 5,171 5,179 5,186	41,400 41,450 41,450 41,500 41,500 41,550 41,550 41,600	7,531 7,544 7,558 7,571	5,614 5,621 5,629 5,636	44,400 44,450 44,450 44,500 44,500 44,550 44,550 44,600	8,341 8,354 8,368 8,381	6,064 6,071 6,079 6,086
35,600 35,650 35,650 35,700 35,700 35,750 35,750 35,800	5,978 4 5,992 4 6,005 4	1,744 1,751 1,759 1,766	38,600 38,650 38,650 38,700 38,700 38,750 38,750 38,800	6,775 6,788 6,802 6,815	5,194 5,201 5,209 5,216	41,600 41,650 41,650 41,700 41,700 41,750 41,750 41,800	7,585 7,598 7,612 7,625	5,644 5,651 5,659 5,666	44,600 44,650 44,650 44,700 44,700 44,750 44,750 44,800	8,395 8,408 8,422 8,435	6,094 6,101 6,109 6,116
35,800 35,850 35,850 35,900 35,900 35,950 35,950 36,000	6,032 4 6,046 4	1,774 1,781 1,789 1,796	38,800 38,850 38,850 38,900 38,900 38,950 38,950 39,000	6,829 6,842 6,856 6,869	5,224 5,231 5,239 5,246	41,800 41,850 41,850 41,900 41,900 41,950 41,950 42,000	7,639 7,652 7,666 7,679	5,674 5,681 5,689 5,696	44,800 44,850 44,850 44,900 44,900 44,950 44,950 45,000	8,449 8,462 8,476 8,489	6,124 6,131 6,139 6,146
									С	ontinued o	on page 29

If Form 1040EZ, line 6, is—	And you	ı are—	If Form 1040 line 6, is—	0EZ,	And yo	ou are—		
At But least less than	Single	Married filing jointly	least le	But ess han	Single	Married filing jointly		
	Your t	ax is—			Your t	ax is—		
45,000			48,000	0				
45,000 45,050 45,050 45,100 45,100 45,150 45,150 45,200	8,503 8,516 8,530 8,543	6,154 6,161 6,169 6,176	48,050 48, 48,100 48,	050 100 150 200	9,313 9,326 9,340 9,353	6,763 6,776 6,790 6,803		
45,200 45,250 45,250 45,300 45,300 45,350 45,350 45,400	8,557 8,570 8,584 8,597	6,184 6,191 6,199 6,206	48,250 48, 48,300 48,	250 300 350 400	9,367 9,380 9,394 9,407	6,817 6,830 6,844 6,857		
45,400 45,450 45,450 45,500 45,500 45,550 45,550 45,600	8,611 8,624 8,638 8,651	6,214 6,221 6,229 6,236	48,450 48, 48,500 48,	450 500 550 600	9,421 9,434 9,448 9,461	6,871 6,884 6,898 6,911		
45,600 45,650 45,650 45,700 45,700 45,750 45,750 45,800	8,665 8,678 8,692 8,705	6,244 6,251 6,259 6,266	48,650 48, 48,700 48, 48,750 48,	650 700 750 800	9,475 9,488 9,502 9,515	6,925 6,938 6,952 6,965		
45,800 45,850 45,850 45,900 45,900 45,950 45,950 46,000	8,719 8,732 8,746 8,759	6,274 6,281 6,289 6,296	48,850 48, 48,900 48,	850 900 950 000	9,529 9,542 9,556 9,569	6,979 6,992 7,006 7,019		
46,000			49,000	0				
46,000 46,050 46,050 46,100 46,100 46,150 46,150 46,200	8,773 8,786 8,800 8,813	6,304 6,311 6,319 6,326	49,050 49, 49,100 49,	050 100 150 200	9,583 9,596 9,610 9,623	7,033 7,046 7,060 7,073		
46,200 46,250 46,250 46,300 46,300 46,350 46,350 46,400	8,827 8,840 8,854 8,867	6,334 6,341 6,349 6,356	49,250 49, 49,300 49,	250 300 350 400	9,637 9,650 9,664 9,677	7,087 7,100 7,114 7,127		
46,400 46,450 46,450 46,500 46,500 46,550 46,550 46,600	8,881 8,894 8,908 8,921	6,364 6,371 6,379 6,386	49,450 49, 49,500 49, 49,550 49,	450 500 550 600	9,691 9,704 9,718 9,731	7,141 7,154 7,168 7,181		
46,600 46,650 46,650 46,700 46,700 46,750 46,750 46,800	8,935 8,948 8,962 8,975	6,394 6,401 6,412 6,425	49,650 49, 49,700 49, 49,750 49,	650 700 750 800	9,745 9,758 9,772 9,785	7,195 7,208 7,222 7,235		
46,800 46,850 46,850 46,900 46,900 46,950 46,950 47,000	8,989 9,002 9,016 9,029	6,439 6,452 6,466 6,479	49,850 49, 49,900 49,	850 900 950 000	9,799 9,812 9,826 9,839	7,249 7,262 7,276 7,289		
47,000								
47,000 47,050 47,050 47,100 47,100 47,150 47,150 47,200 47,200 47,250	9,043 9,056 9,070 9,083 9,097	6,493 6,506 6,520 6,533	,					
47,250 47,300 47,300 47,350 47,350 47,400	9,110 9,124 9,137 9,151	6,547 6,560 6,574 6,587	\$50,000 or over					
47,400 47,450 47,450 47,500 47,500 47,550 47,550 47,600	9,164 9,178 9,191	6,601 6,614 6,628 6,641	or over— use Form 1040					
47,600 47,650 47,650 47,700 47,700 47,750 47,750 47,800	9,205 9,218 9,232 9,245	6,655 6,668 6,682 6,695						
47,800 47,850 47,850 47,900 47,900 47,950 47,950 48,000	9,259 9,272 9,286 9,299	6,709 6,722 6,736 6,749						

Index to Instructions	M
A	Married Persons 13
Address Change 14, 23 Addresses of Internal Revenue Service Centers Back Cover	N Name and Address 14 Name Change 10, 14
Alaska Permanent Fund Dividends Allocated Tip Income 15 Amended Return 23 Amount You Owe 22	Nonresident Alien 11, 13, 14 P Payments and Tax 16
C Common Mistakes, How To Avoid 23	Amount You Owe 22 What if You Cannot Pay 22 Penalty—
Customer Service Standards 6 D	Late Filing 11 Late Payment 11
Death of Spouse 10 Death of Taxpayer 10 Debt, Gift To Reduce the Public 23 Dependent Care Benefits 15 Direct Deposit of Refund 21 Disclosure, Privacy Act, and Paperwork	Underpayment of Tax 22 Preparer, Tax Return 23 Presidential Election—\$3 Check-Off 14 Private Delivery Services 11 Public Debt, Gift To Reduce the 23 Publications, How To Get 7
Reduction Act Notice 24	Q Qualified State Tuition Program Earnings 10
E Earned Income Credit 10, 17–19 Earned Income Credit Table 20 Education Credit 12 Educator Expense Deduction 10 Electronic Filing (e-file) 3–5 Employer-Provided Adoption Benefits 15 Everyday Tax Solutions 24 Extensions of Time To File 11, 21	R Railroad Retirement Benefits Treated as Social Security 14 Recordkeeping 23 Refund 21 Refunds of State and Local Income Taxes 14 Retirement Savings Contributions Credit 10 Rights of Taxpayers 23 Rounding Off to Whole Dollars 14
F	S
Filing Instructions— When To File 11 Where To File Back Cover Filing Requirements 11 Filing Status 13 Form W-2 15 Forms W-2 and 1099, Where To Report Certain Items From 13	Salaries 15 Scholarship and Fellowship Grants 15 Sign Your Return 23 Single Person 13 Social Security Benefits 14 Social Security Number 10, 14 State and Local Income Taxes, Refunds of 14 Student Loan Interest Deduction 10
Forms, How To Get 7	T
H Health Insurance Credit for Eligible Recipients 10, 11 Help (free) 7–8, 24 Help With Unresolved Tax Issues 6 Household Employment Taxes 13	Tax Assistance 7, 8, 24 Tax-Exempt Interest 16 Tax Figured by the IRS 21 Tax Table 25–29 Taxpayer Advocate, Office of 6 Telephone Assistance—Federal Tax Information 7–8
I Income Tax Withheld (Federal) 16 Injured Spouse Claim 21 Innocent Spouse Relief 23 Installment Payments 22	TeleTax 7, 8–9 Third Party Designee 22 Tip Income 15 Tuition and Fees Deduction 10
Interest Income— Taxable 10, 15 Tax Exempt 16	U Unemployment Compensation 16
Tax-Exempt 16 Interest—Late Payment of Tax 11	W
K	Wages 15 When To File 11
Kidnapped Child, Parent of 10	Where To File Back Cover
L Line Instructions 14–23	Who Can Use Form 1040EZ 12 Who Must File 11–12 Who Should File 11 Withholding and Estimated Tax Payments for 2003 23



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.

	THEN use this address if you:				
IF you live in	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 39901-0014	Internal Revenue Service Center Atlanta, GA 39901-0114			
New York (New York City and counties of Nassau, Rockland, Suffolk, and Westchester)	Internal Revenue Service Center Holtsville, NY 00501-0014	Internal Revenue Service Center Holtsville, NY 00501-0114			
New York (all other counties), Maine, Massachusetts, Michigan, New Hampshire, Rhode Island, Vermont	Internal Revenue Service Center Andover, MA 05501-0014	Internal Revenue Service Center Andover, MA 05501-0114			
Illinois, Indiana, Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota, Utah, Wisconsin	Internal Revenue Service Center Kansas City, MO 64999-0014	Internal Revenue Service Center Kansas City, MO 64999-0114			
Connecticut, Delaware, District of Columbia, Maryland, New Jersey, Pennsylvania	Internal Revenue Service Center Philadelphia, PA 19255-0014	Internal Revenue Service Center Philadelphia, PA 19255-0114			
Colorado, Kentucky, Louisiana, Montana, New Mexico, Oklahoma, Texas, Wyoming	Internal Revenue Service Center Austin, TX 73301-0014	Internal Revenue Service Center Austin, TX 73301-0114			
Alaska, Arizona, California, Hawaii, Idaho, Nevada, Oregon, Washington	Internal Revenue Service Center Fresno, CA 93888-0014	Internal Revenue Service Center Fresno, CA 93888-0114			
Alabama, Arkansas, Ohio, Tennessee, Virginia	Internal Revenue Service Center Memphis, TN 37501-0014	Internal Revenue Service Center Memphis, TN 37501-0114			
All APO and FPO addresses, American Samoa, nonpermanent residents of Guam or the Virgin Islands*, Puerto Rico (or if excluding income under Internal Revenue Code section 933), 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.

What's Inside?

When to file (page 11)
What's new for 2002 (page 10)
Index (page 30)
How to comment on forms (page 24)
How to avoid common mistakes (page 23)

Help with unresolved tax issues (page 6)
Free tax help (pages 7, 8, and 24)
How to get forms and publications (page 7)
Tax table (page 25)
How to make a gift to reduce the public debt (page 23)