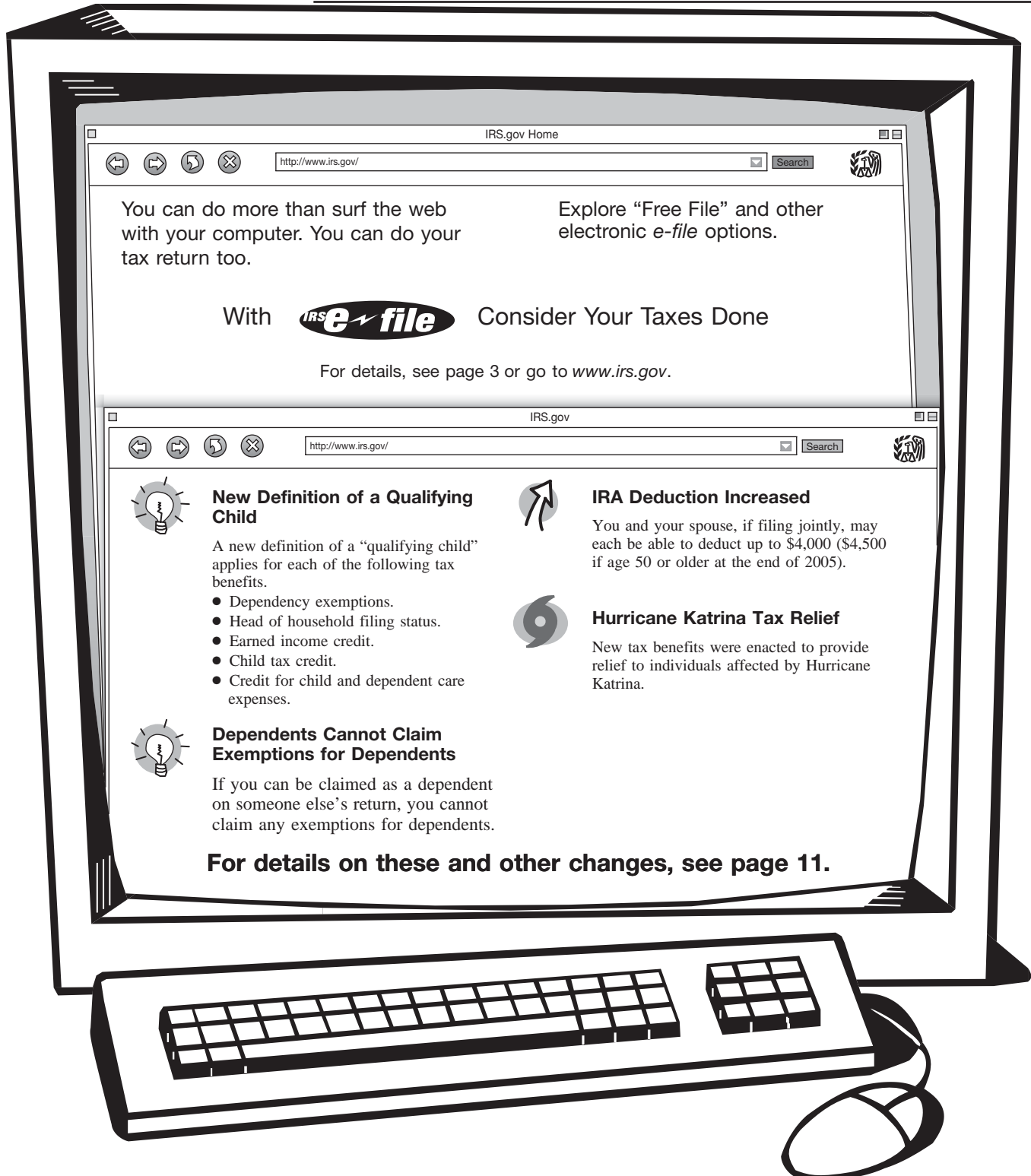


Note. This booklet does not contain any tax forms.



2005 1040A

Instructions



For details on these and other changes, see page 11.

A Message From the Commissioner

Dear Taxpayer,

American taxpayers made history in 2005. For the first time, over half of all individuals filed their tax returns electronically. More than 68 million people “*e-filed*.” *E-file* is fast, secure, and accurate. The software catches errors that may otherwise hold up the processing of a paper return. Refunds come a lot sooner. I encourage you to consider this option. Taxpayers who file electronically prefer it.

IRS.gov (www.irs.gov) was visited over 137 million times during last year’s filing season, making it one of the most used websites in America. IRS.gov provides ready access to all IRS forms and publications, answers to frequently asked questions, and interactive features, such as Where’s My Refund, the Withholding Calculator, and the EITC Assistant eligibility tool. In addition, Free File, also available through IRS.gov, provides free and convenient access to *e-file*. This free service was used by five million taxpayers last year.

The IRS also answered over 33 million toll-free calls from taxpayers last year. We achieved an all-time high for the accuracy of our answers. IRS-sponsored volunteer return preparation has almost doubled since 1999, helping more than two million people file returns.

As we improve services to taxpayers, the IRS continues to emphasize fair and balanced enforcement of the law. Americans have every right to be confident that when they pay their taxes, neighbors and competitors are doing the same.

I hope this tax booklet is useful to you. For further information, you may contact us online at www.irs.gov or call our toll-free numbers 1-800-829-1040 for individuals and 1-800-829-4933 for businesses.

Sincerely,



Mark W. Everson

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.



consider it done

What is IRS *e-file*?

It's the fastest, easiest, and most convenient way to file your income tax return electronically. So easy, over 68 million taxpayers preferred *e-file* over filing a paper income tax return last year. Visit the IRS website at www.irs.gov/efile for all the details and latest information.

What are the benefits?

Millions Eligible for Free File!

- Free File allows qualified taxpayers to prepare and *e-file* their own tax returns for free using commercially available online tax preparation software.
- Review online tax software provider offerings and determine if you are eligible by visiting the Free File page at www.irs.gov.

Fast! Easy! Convenient!

- Get your refund in half the time as paper filers do, even faster and safer with direct deposit. See page 53.
- Sign electronically and file a completely paperless return. See page 55.
- Receive an electronic proof of receipt within 48 hours after the IRS received your return.
- If you owe, you can *e-file* and authorize an electronic funds withdrawal or pay by credit card. If you *e-file* before April 17, 2006, you can schedule an electronic funds withdrawal from your checking or savings account as late as April 17, 2006. See page 54.
- Prepare and file your federal and state returns together and save time.

Accurate! Secure!

- IRS computers quickly and automatically check for errors or other missing information.
- The chance of being audited does not differ whether you *e-file* or file a paper income tax return.
- Your bank account information is safeguarded along with other tax return information. The IRS does not have access to credit card numbers.

Visit the IRS website at www.irs.gov/efile for details.

How to *e-file*?

Use an Authorized IRS *e-file* Provider



Many tax professionals electronically file tax returns for their clients. As a taxpayer, you have two options:

- You can prepare your return, take it to an Authorized IRS *e-file* Provider, and have the provider transmit it electronically to the IRS; or
- You can have a tax professional prepare your return and transmit it for you electronically.

Tax professionals can charge a fee for IRS *e-file*. Fees can vary depending on the professional and the specific services rendered.

Use a Personal Computer



You can file your income tax return in a fast, easy, convenient way using your personal computer. A computer with a modem or Internet access and tax preparation software are all you need. Best of all, you can *e-file* from the comfort of your home 24 hours a day, 7 days a week. Visit www.irs.gov for details.

IRS approved tax preparation software is available for online use on the Internet, for download from the Internet, and in retail stores. Visit www.irs.gov/efile for details.

If you do not qualify for Free File options, visit our Partners Page at www.irs.gov for partners that offer other free or low-cost filing options.

Tax Return Page References

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

Form **1040A** Department of the Treasury—Internal Revenue Service **U.S. Individual Income Tax Return** (99) **2005** IRS Use Only—Do not write or staple in this space.

Label
(See page 18.)

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

Presidential Election Campaign

| | |
|---|-----------|
| Your first name and initial | Last name |
| If a joint return, spouse's first name and initial | Last name |
| FOR REFERENCE ONLY—DO NOT FILE | |
| Home address (number and street). If you have a P.O. box, see page 18. | Apt. no. |
| City, town or post office, state, and ZIP code. If you have a foreign address, see page 18. | |

OMB No. 1545-0074

Your social security number (18)

Spouse's social security number (18)

▲ You must enter your SSN(s) above. ▲

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

Check here if you, or your spouse if filing jointly, want \$3 to go to this fund (see page 18). **You** **Spouse**

Filing status

Check only one box. (18)

- | | |
|---|--|
| <p>1 <input type="checkbox"/> Single</p> <p>2 <input type="checkbox"/> Married filing jointly (even if only one had income)</p> <p>3 <input type="checkbox"/> Married filing separately. Enter spouse's SSN above and full name here. ▶</p> | <p>4 <input type="checkbox"/> Head of household (with qualifying person). (See page 19.) If the qualifying person is a child but not your dependent, enter this child's name here. ▶</p> <p>5 <input type="checkbox"/> Qualifying widow(er) with dependent child (see page 19)</p> |
|---|--|

Exemptions

6a **Yourself.** If someone can claim you as a dependent, do not check box 6a.

(20) b **Spouse**

c **Dependents:**

If more than six dependents, see page 21. (21)

| (1) First name | Last name | (2) Dependent's social security number | (3) Dependent's relationship to you | (4) <input checked="" type="checkbox"/> if qualifying child for child tax credit (see page 21) |
|----------------|-----------|--|-------------------------------------|--|
| | | | | (23) <input type="checkbox"/> |
| | | | | <input type="checkbox"/> |
| | | | | <input type="checkbox"/> |
| | | | | <input type="checkbox"/> |
| | | | | <input type="checkbox"/> |

Boxes checked on 6a and 6b

No. of children on 6c who:

• lived with you

• did not live with you due to divorce or separation (see page 22)

Dependents on 6c not entered above

Add numbers on lines above ▶

d Total number of exemptions claimed.

Income

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

If you did not get a W-2, see page 24. (24)

Enclose, but do not attach, any payment. (54)

| | | |
|--|-----|------|
| 7 Wages, salaries, tips, etc. Attach Form(s) W-2. | 7 | (24) |
| 8a Taxable interest. Attach Schedule 1 if required. | 8a | (24) |
| b Tax-exempt interest. Do not include on line 8a. | 8b | (24) |
| 9a Ordinary dividends. Attach Schedule 1 if required. | 9a | (25) |
| b Qualified dividends (see page 25). | 9b | (25) |
| 10 Capital gain distributions (see page 25). | 10 | (25) |
| 11a IRA distributions. | 11a | (25) |
| 11b Taxable amount (see page 25). | 11b | (25) |
| 12a Pensions and annuities. | 12a | (26) |
| 12b Taxable amount (see page 26). | 12b | (26) |
| 13 Unemployment compensation and Alaska Permanent Fund dividends. | 13 | (28) |
| 14a Social security benefits. | 14a | (28) |
| 14b Taxable amount (see page 28). | 14b | (28) |
| 15 Add lines 7 through 14b (far right column). This is your total income . | 15 | |
| 16 Educator expenses (see page 28). | 16 | (28) |
| 17 IRA deduction (see page 28). | 17 | (28) |
| 18 Student loan interest deduction (see page 31). | 18 | (31) |
| 19 Tuition and fees deduction (see page 32). | 19 | (32) |
| 20 Add lines 16 through 19. These are your total adjustments . | 20 | |
| 21 Subtract line 20 from line 15. This is your adjusted gross income . | 21 | |

Adjusted gross income

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see page 58.

Cat. No. 11327A

Form **1040A** (2005)

Tax Return Page References

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

| | | |
|--|--|---|
| Tax, credits, and payments | 22 Enter the amount from line 21 (adjusted gross income). 22 | |
| | 23a Check <input type="checkbox"/> You were born before January 2, 1941, <input type="checkbox"/> Blind } Total boxes if: <input type="checkbox"/> Spouse was born before January 2, 1941, <input type="checkbox"/> Blind } checked ▶ 23a <input style="width: 40px; height: 20px;" type="text"/> | |
| | b If you are married filing separately and your spouse itemizes deductions, see page 32 and check here ▶ 23b <input type="checkbox"/> | |
| | 24 Enter your standard deduction (see left margin). 24 | (32) (33) |
| | 25 Subtract line 24 from line 22. If line 24 is more than line 22, enter -0-. 25 | |
| | 26 If line 22 is over \$109,475, or you provided housing to a person displaced by Hurricane Katrina, see page 33. Otherwise, multiply \$3,200 by the total number of exemptions claimed on line 6d. 26 | (33) |
| | 27 Subtract line 26 from line 25. If line 26 is more than line 25, enter -0-. This is your taxable income . ▶ 27 | |
| | 28 Tax, including any alternative minimum tax (see page 34). 28 | (34) |
| | 29 Credit for child and dependent care expenses. Attach Schedule 2. 29 | (36) |
| | 30 Credit for the elderly or the disabled. Attach Schedule 3. 30 | (36) |
| | 31 Education credits. Attach Form 8863. 31 | (36) |
| | 32 Retirement savings contributions credit. Attach Form 8880. 32 | (37) |
| | 33 Child tax credit (see page 38). Attach Form 8901 if required. 33 | (38) |
| | 34 Adoption credit. Attach Form 8839. 34 | (40) |
| | 35 Add lines 29 through 34. These are your total credits . 35 | |
| | 36 Subtract line 35 from line 28. If line 35 is more than line 28, enter -0-. 36 | |
| | 37 Advance earned income credit payments from Form(s) W-2. 37 | (40) |
| | 38 Add lines 36 and 37. This is your total tax . ▶ 38 | |
| | 39 Federal income tax withheld from Forms W-2 and 1099. 39 | (40) |
| | 40 2005 estimated tax payments and amount applied from 2004 return. 40 | (40) |
| | 41a Earned income credit (EIC) . 41a | (41) |
| | b Nontaxable combat pay election. 41b | (43) |
| | 42 Additional child tax credit. Attach Form 8812. 42 | (53) |
| | 43 Add lines 39, 40, 41a, and 42. These are your total payments . ▶ 43 | (53) |
| Refund | 44 If line 43 is more than line 38, subtract line 38 from line 43. This is the amount you overpaid . 44 | (53) |
| | 45a Amount of line 44 you want refunded to you . ▶ 45a | (53) |
| | b Routing number <input style="width: 100px; height: 20px;" type="text"/> ▶ c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings | |
| | d Account number <input style="width: 100px; height: 20px;" type="text"/> | |
| | 46 Amount of line 44 you want applied to your 2006 estimated tax . 46 | (54) |
| Amount you owe | 47 Amount you owe . Subtract line 43 from line 38. For details on how to pay, see page 54. ▶ 47 | (54) |
| | 48 Estimated tax penalty (see page 54). 48 | (54) |
| Third party designee | Do you want to allow another person to discuss this return with the IRS (see page 55)? <input type="checkbox"/> Yes . Complete the following. <input type="checkbox"/> No | |
| | Designee's name (55) | Phone no. () |
| | Personal identification number (PIN) <input style="width: 40px; height: 20px;" type="text"/> | |
| Sign here | Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and accurately list all amounts and sources of income I received during the tax year. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge. | |
| Joint return? See page 18. Keep a copy for your records. | Your signature (55) | Date |
| | Spouse's signature. If a joint return, both must sign. | Spouse's occupation |
| | | Daytime phone number () |
| Paid preparer's use only | Preparer's signature (55) | Preparer's SSN or PTIN |
| | Firm's name (or yours if self-employed), address, and ZIP code | Check if self-employed <input type="checkbox"/> |
| | EIN | Phone no. () |

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.
- 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, and
- 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 and supporting documentation (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.
- Visit the website at www.irs.gov/advocate.

Quick and Easy Access to Tax Help and Forms




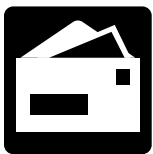
If you live outside the United States, see Pub. 54 to find out how to get help and forms.



Internet

You can access the IRS website 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 2005 refund;
- Download forms, instructions, and publications;
- Order IRS products online;
- Research your tax questions online;
- Search publications online by topic or keyword;
- Figure your withholding allowances using our W-4 calculator; and
- Sign up to receive local and national tax news by email.



Mail

You can order forms, instructions, and publications by completing the order blank on page 59. You should receive your order within 10 days after we receive your request.



Walk-In

You can pick up some of the most requested forms, instructions, and publications at many IRS offices, post offices, and libraries. Some grocery stores, copy centers, city and county government offices, credit unions, and office supply stores have a collection of reproducible tax forms available to photocopy or print from a CD-ROM.



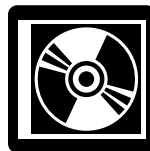
Phone

You can order forms and publications and receive automated information by phone.

Forms and publications. Call 1-800-TAX-FORM (1-800-829-3676) during the hours shown on page 10 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 24 hours a day, 7 days a week, to listen to pre-recorded messages covering about 150 tax topics. See pages 8 and 9 for a list of the topics.

Refund information. You can check the status of your 2005 refund 24 hours a day, 7 days a week. See page 8 for details.



CD-ROM

You can order Publication 1796, IRS Tax Products CD-ROM, and obtain:

- A CD that is released twice so you have the latest products. The first release ships in late December and the final release ships in late February.
- Current-year forms, instructions, and publications.
- Prior-year forms, instructions and publications.
- Tax Map: an electronic research tool and finding aid.
- Tax law frequently asked questions.
- Tax Topics from the IRS telephone response system.
- Fill-in, print, and save features for most tax forms.
- Internal Revenue Bulletins.
- Toll-free and email technical support.

Buy the CD-ROM from National Technical Information Service (NTIS) at www.irs.gov/cdorders for \$25 (no handling fee) or call **1-877-CDFORMS** (1-877-233-6767) toll-free to buy the CD-ROM for \$25 (plus a \$5 handling fee).

Other ways to get help. See page 57 for information.

Refund Information

You can check on the status of your 2005 refund if it has been at least 6 weeks from the date you filed your return (3 weeks if you filed electronically). But if you filed Form 8379 with your return, allow 14 weeks (11 weeks if you filed electronically).

Be sure to have a copy of your 2005 tax return available because you will need to know the filing status and the exact whole-dollar amount of your refund. Then, do one of the following.

- Go to www.irs.gov and click on *Where's My Refund*.
- Call 1-800-829-4477 24 hours a day, 7 days a week, for automated refund information.
- Call 1-800-829-1954 during the hours shown on page 10.



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

Do not send in a copy of your return unless asked to do so.

To get a refund, you generally must file your return within 3 years from the date the return was due (including extensions).

What Is TeleTax?

Recorded Tax Information

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

Topics by Internet

TeleTax topics are also available through the IRS website at www.irs.gov.

TeleTax Topics

All topics are available in Spanish.

| Topic No. | Subject |
|---------------------------|---|
| IRS Help Available | |
| 101 | IRS services—Volunteer tax assistance, toll-free telephone, walk-in assistance, and outreach programs |
| 102 | Tax assistance for individuals with disabilities and the hearing impaired |
| 103 | Tax help for small businesses and the self-employed |
| 104 | Taxpayer Advocate Service—Help for problem situations |
| 106 | Tax relief for victims of terrorist attacks |
| IRS Procedures | |
| 151 | Your appeal rights |
| 152 | Refunds—How long they should take |
| 153 | What to do if you haven't filed your tax return |
| 154 | 2005 Form W-2 and Form 1099-R—What to do if not received |
| 155 | Forms and publications—How to order |
| 156 | Copy of your tax return—How to get one |
| 157 | Change of address—How to notify IRS |
| 158 | Ensuring proper credit of payments |
| 159 | Prior year(s) Form W-2—How to get a copy of |
| Collection | |
| 201 | The collection process |
| 202 | What to do if you can't pay your tax |

| Topic No. | Subject |
|---|--|
| 203 | Failure to pay child support and federal nontax and state income tax obligations |
| 204 | Offers in compromise |
| 205 | Innocent spouse relief (and separation of liability and equitable relief) |
| Alternative Filing Methods | |
| 251 | Electronic signatures |
| 252 | Electronic filing |
| 253 | Substitute tax forms |
| 254 | How to choose a paid tax preparer |
| 256 | Filing business returns electronically |
| General Information | |
| 301 | When, where, and how to file |
| 302 | Highlights of tax changes |
| 303 | Checklist of common errors when preparing your tax return |
| 304 | Extensions of time to file your tax return |
| 305 | Recordkeeping |
| 306 | Penalty for underpayment of estimated tax |
| 307 | Backup withholding |
| 308 | Amended returns |
| 309 | Roth IRA contributions |
| 310 | Coverdell education savings accounts |
| 311 | Power of attorney information |
| 312 | Disclosure authorizations |
| 313 | Qualified tuition programs (QTPs) |
| Filing Requirements, Filing Status, and Exemptions | |
| 351 | Who must file? |
| 352 | Which form—1040, 1040A, or 1040EZ? |
| 353 | What is your filing status? |
| 354 | Dependents |
| 355 | Estimated tax |

| Topic No. | Subject |
|------------------------|---|
| 356 | Decedents |
| 357 | Tax information for parents of kidnapped children |
| Types of Income | |
| 401 | Wages and salaries |
| 402 | Tips |
| 403 | Interest received |
| 404 | Dividends |
| 405 | Refunds of state and local taxes |
| 406 | Alimony received |
| 407 | Business income |
| 408 | Sole proprietorship |
| 409 | Capital gains and losses |
| 410 | Pensions and annuities |
| 411 | Pensions—The general rule and the simplified method |
| 412 | Lump-sum distributions |
| 413 | Rollovers from retirement plans |
| 414 | Rental income and expenses |
| 415 | Renting residential and vacation property |
| 416 | Farming and fishing income |
| 417 | Earnings for clergy |
| 418 | Unemployment compensation |
| 419 | Gambling income and expenses |
| 420 | Bartering income |
| 421 | Scholarship and fellowship grants |
| 422 | Nontaxable income |
| 423 | Social security and equivalent railroad retirement benefits |
| 424 | 401(k) plans |
| 425 | Passive activities—Losses and credits |
| 426 | Other income |
| 427 | Stock options |
| 428 | Roth IRA distributions |
| 429 | Traders in securities (information for Form 1040 filers) |
| 430 | Exchange of policyholder interest for stock |

TeleTax Topics*(Continued)*

| Topic No. | Subject |
|------------------------------|---|
| Adjustments to Income | |
| 451 | Individual retirement arrangements (IRAs) |
| 452 | Alimony paid |
| 453 | Bad debt deduction |
| 455 | Moving expenses |
| 456 | Student loan interest deduction |
| 457 | Tuition and fees deduction |
| 458 | Educator expense deduction |
| Itemized Deductions | |
| 501 | Should I itemize? |
| 502 | Medical and dental expenses |
| 503 | Deductible taxes |
| 504 | Home mortgage points |
| 505 | Interest expense |
| 506 | Contributions |
| 507 | Casualty and theft losses |
| 508 | Miscellaneous expenses |
| 509 | Business use of home |
| 510 | Business use of car |
| 511 | Business travel expenses |
| 512 | Business entertainment expenses |
| 513 | Educational expenses |
| 514 | Employee business expenses |
| 515 | Casualty, disaster, and theft losses |
| Tax Computation | |
| 551 | Standard deduction |
| 552 | Tax and credits figured by the IRS |
| 553 | Tax on a child's investment income |
| 554 | Self-employment tax |
| 555 | Ten-year tax option for lump-sum distributions |
| 556 | Alternative minimum tax |
| 557 | Tax on early distributions from traditional and Roth IRAs |
| 558 | Tax on early distributions from retirement plans |

| Topic No. | Subject |
|--|--|
| Tax Credits | |
| 601 | Earned income credit (EIC) |
| 602 | Child and dependent care credit |
| 603 | Credit for the elderly or the disabled |
| 604 | Advance earned income credit |
| 605 | Education credits |
| 606 | Child tax credits |
| 607 | Adoption credit |
| 608 | Excess social security and RRTA tax withheld |
| 610 | Retirement savings contributions credit |
| IRS Notices | |
| 651 | Notices—What to do |
| 652 | Notice of underreported income—CP 2000 |
| 653 | IRS notices and bills, penalties, and interest charges |
| Basis of Assets, Depreciation, and Sale of Assets | |
| 701 | Sale of your home |
| 703 | Basis of assets |
| 704 | Depreciation |
| 705 | Installment sales |
| Employer Tax Information | |
| 751 | Social security and Medicare withholding rates |
| 752 | Form W-2—Where, when, and how to file |
| 753 | Form W-4—Employee's Withholding Allowance Certificate |
| 754 | Form W-5—Advance earned income credit |
| 755 | Employer identification number (EIN)—How to apply |
| 756 | Employment taxes for household employees |
| 757 | Form 941—Deposit requirements |
| 758 | Form 941—Employer's Quarterly Federal Tax Return |
| 759 | Form 940 and 940-EZ—Deposit requirements |

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

Topic numbers are effective January 1, 2006.

Calling the IRS

If you cannot find the answer to your question 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 toll-free calls. Our normal hours of operation are Monday through Friday from 8:00 a.m. to 8:00 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. These hours are subject to change. If you call when assistance is not available, you will receive a message giving the updated hours of operation.



If you want to check the status of your 2005 refund, see Refund Information on page 8.

Before You Call

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

- The tax form, schedule, or notice to which your question relates.
- The facts about your particular situation. The answer to the same question often varies from one taxpayer to another because of differences in their age, income, whether they can be claimed as a dependent, etc.
- The name of any IRS publication or other source of information that you used to look for the answer.

To maintain your account security, you may be asked for the following information, which you should also have available.

- Your social security number.
- The amount of refund and filing status shown on your tax return.
- The “Caller ID Number” shown at the top of any notice you received.
- Your personal identification number (PIN) if you have one.
- Your date of birth.
- The numbers in your street address.
- Your ZIP code.

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

Evaluation of services provided. The IRS uses several methods to evaluate our telephone service. One method is to record telephone calls for quality purposes only. A random sample of recorded calls is selected for review through the quality assurance process. Other methods include listening to live calls in progress and random selection of customers for participation in a customer satisfaction survey.

Making the Call

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

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

Before You Hang Up

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

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

Before You Fill In Form 1040A

See *How to avoid common mistakes* on page 56.



For details on these and other changes for 2005 and 2006, see Pub. 553. Pending legislation may eliminate one or more of the last three changes listed under What's New for 2006.

What's New for 2005

Qualifying child—New definition. A new definition of a qualifying child applies for each of the following tax benefits.

- Dependency exemption (line 6c).
- Child tax credits (lines 33 and 42).
- Head of household filing status (line 4).
- Credit for child and dependent care expenses (line 29).
- Earned income credit (EIC) (lines 41a and 41b).

See the instructions for each of these benefits for details.

Foster child—New rules. New rules apply to determine who is a foster child and when a foster child can be used to claim certain tax benefits. To claim a foster child as a qualifying child for any of the tax benefits listed above, the child must be placed with you by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction. A foster child no longer qualifies you to use qualifying widow(er) filing status.

Dependents cannot claim exemptions for dependents. If you can be claimed as a dependent on someone else's return, you cannot claim any exemptions for dependents.

Hurricane Katrina Tax Relief



At the time these instructions went to print, Congress was considering legislation that would provide additional tax relief for individuals affected by Hurricanes Katrina, Rita, and Wilma. For more details, and to find out if this legislation was enacted, see Pub. 4492.

Emergency tax relief was enacted as a result of Hurricane Katrina. The tax benefits provided by this relief include the following.

- Suspended limits for certain personal casualty losses and cash contributions.
- An additional exemption amount if you provided housing for a person displaced by Hurricane Katrina.
- Election to use your 2004 earned income to figure your 2005 EIC and additional child tax credit.
- Increased charitable standard mileage rate for using your vehicle for volunteer work related to Hurricane Katrina.
- Special rules for time and support tests for people who were temporarily relocated because of Hurricane Katrina.
- Special rules for withdrawals and loans from IRAs and other qualified retirement plans.

For more details on these and other tax benefits related to Hurricane Katrina, see Pub. 4492.

Domestic production activities deduction. You may be able to deduct up to 3% of your qualified production activities income from certain business activities. However, you must use Form 1040 to take the deduction.

IRA deduction expanded. You and your spouse, if filing jointly, may each be able to deduct up to \$4,000 (\$4,500 if age 50 or older at

the end of 2005). You may be able to take an IRA deduction if you were covered by a retirement plan and your modified adjusted gross income (AGI) is less than \$60,000 (\$80,000 if married filing jointly or qualifying widow(er)). See the instructions for line 17 on page 28.

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

- A child lived with you and you earned less than \$35,263 (\$37,263 if married filing jointly), or
- A child did not live with you and you earned less than \$11,750 (\$13,750 if married filing jointly).

See the instructions for lines 41a and 41b that begin on page 41.

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

What's New for 2006

Personal exemption and itemized deduction phaseouts reduced. The phaseouts of the personal exemptions and itemized deductions will be reduced by $\frac{1}{3}$.

IRA deduction expanded for certain people. You, and your spouse if filing jointly, may each be able to deduct up to \$5,000 if age 50 or older at the end of 2006. You may be able to take an IRA deduction if you were covered by a retirement plan and your 2006 modified AGI is less than \$85,000 if married filing jointly or qualifying widow(er).

Residential energy credit—New. You may be able to take a residential energy credit for expenses paid in 2006 to have qualified energy saving items installed in your main home. However, you must use Form 1040 to take the credit.

Alternative motor vehicles. You may be able to take a credit if you place an energy efficient motor vehicle or alternative fuel vehicle refueling property in service in 2006. However, you must use Form 1040 to take the credit.

Certain credits no longer allowed against alternative minimum tax (AMT). The credit for child and dependent care expenses, credit for the elderly or the disabled, and education credits are no longer allowed against AMT and a new tax liability limit applies. For most people, this limit is your regular tax minus any tentative minimum tax.

AMT exemption amount decreased. The AMT exemption amount will decrease to \$33,750 (\$45,000 if married filing jointly or a qualifying widow(er); \$22,500 if married filing separately).

Educator expense deduction expires. The deduction from AGI for educator expenses will expire. To deduct educator expenses, you must itemize your deductions.

Tuition and fees deduction expires. You cannot take a deduction for qualified tuition and fees paid in 2006. But you still may be able to take a credit for these expenses.

Filing Requirements

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



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

Do You Have To File?

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



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

Exception for children under age 14. If you are planning to file a return for your child who was under age 14 at the end of 2005, 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, 1992, is considered to be age 14 at the end of 2005. Do not use Form 8814 for such a child.

Resident aliens. These rules also apply if you were a resident alien. Also, you may qualify for certain tax treaty benefits. See Pub. 519 for details.

Nonresident aliens and dual-status aliens. These rules also apply if you were a nonresident alien or dual-status alien and both of the following apply.

- You were married to a U.S. citizen or resident at the end of 2005.
 - You elected to be taxed as a resident alien.
- See Pub. 519 for details.

When Should You File?

Not later than **April 17, 2006**. If you file after this date, you may have to pay interest and penalties. See page 57.



If you were serving in, or in support of, the U.S. Armed Forces in a designated combat zone, qualified hazardous duty area, or a contingency operation (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 6-month extension if, no later than April 17, 2006, you file Form 4868. For details, see Form 4868.

However, even if you get an extension, the tax you owe is still due April 17, 2006. If you make a payment with your extension request, see the instructions for line 43 on page 53.

Where Do You File?

See the back cover for filing instructions and addresses.

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

- DHL Express (DHL): DHL Same Day Service, DHL Next Day 10:30 am, DHL Next Day 12:00 pm, DHL Next Day 3:00 pm, and DHL 2nd Day Service.
- Federal Express (FedEx): FedEx Priority Overnight, FedEx Standard Overnight, FedEx 2Day, FedEx International Priority, and FedEx International First.
- United Parcel Service (UPS): UPS Next Day Air, UPS Next Day Air Saver, UPS 2nd Day Air, UPS 2nd Day Air A.M., UPS Worldwide Express Plus, and UPS Worldwide Express.

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



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

Chart A—For Most People

| IF your filing status is . . . | AND at the end of 2005 you were* . . . | THEN file a return if your gross income** was at least . . . |
|--|--|--|
| Single | under 65 | \$8,200 |
| | 65 or older | 9,450 |
| Married filing jointly*** | under 65 (both spouses) | \$16,400 |
| | 65 or older (one spouse) | 17,400 |
| | 65 or older (both spouses) | 18,400 |
| Married filing separately | any age | \$3,200 |
| Head of household (see page 19) | under 65 | \$10,500 |
| | 65 or older | 11,750 |
| Qualifying widow(er) with dependent child (see page 19) | under 65 | \$13,200 |
| | 65 or older | 14,200 |

* If you were born on January 1, 1941, you are considered to be age 65 at the end of 2005.

** **Gross income** means all income you received in the form of money, goods, property, and services that is not exempt from tax, including any income from sources outside the United States (even if you may exclude part or all of it). **Do not** include social security benefits unless you are married filing a separate return and you lived with your spouse at any time in 2005.

*** If you did not live with your spouse at the end of 2005 (or on the date your spouse died) and your gross income was at least \$3,200, you must file a return regardless of your age.

Chart B—For Children and Other Dependents

See the instructions for line 6c that begin on page 21 to find out if someone can claim you as a dependent.

If someone 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.

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

- No.** You must file a return if **any** of the following apply.
- Your **unearned income** was over \$800.
 - Your **earned income** was over \$5,000.
 - Your **gross income** was more than the **larger** of—
 - \$800, or
 - Your earned income (up to \$4,750) plus \$250.
- Yes.** You must file a return if **any** of the following apply.
- Your unearned income was over \$2,050 (\$3,300 if 65 or older **and** blind).
 - Your earned income was over \$6,250 (\$7,500 if 65 or older **and** blind).
 - Your gross income was more than—

| The larger of: | Plus | This amount: |
|---|------|---|
| <ul style="list-style-type: none"> • \$800, or • Your earned income (up to \$4,750) plus \$250. | } | \$1,250 (\$2,500 if 65 or older and blind) |

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

- No.** You must file a return if **any** of the following apply.
- Your unearned income was over \$800.
 - Your earned income was over \$5,000.
 - Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
 - Your gross income was more than the **larger** of—
 - \$800, or
 - Your earned income (up to \$4,750) plus \$250.
- Yes.** You must file a return if **any** of the following apply.
- Your unearned income was over \$1,800 (\$2,800 if 65 or older **and** blind).
 - Your earned income was over \$6,000 (\$7,000 if 65 or older **and** blind).
 - Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
 - Your gross income was more than—

| The larger of: | Plus | This amount: |
|---|------|---|
| <ul style="list-style-type: none"> • \$800, or • Your earned income (up to \$4,750) plus \$250. | } | \$1,000 (\$2,000 if 65 or older and blind) |

Chart C—Other Situations When You Must File

You must file a return if **either** of the following applies for 2005.

- You received any advance earned income credit (EIC) payments from your employer. These payments are shown in Form W-2, box 9.
- You owe tax from the recapture of an education credit or the alternative minimum tax. See the instructions for line 28 that begin on page 34.

You must file a return using Form 1040 if **any** of the following apply for 2005.

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

Would It Help You To Itemize Deductions on Form 1040?

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

| Your filing status is: | AND | Your itemized deductions are more than: |
|---|-----|---|
| Single | | |
| • Under 65 | | • \$5,000 |
| • 65 or older or blind | | • 6,250 |
| • 65 or older and blind | | • 7,500 |
| Married filing jointly | | |
| • Under 65 (both spouses) | | • \$10,000 |
| • 65 or older or blind (one spouse) | | • 11,000 |
| • 65 or older or blind (both spouses) | | • 12,000 |
| • 65 or older and blind (one spouse) | | • 12,000 |
| • 65 or older or blind (one spouse) and 65 or older and blind (other spouse) | | • 13,000 |
| • 65 or older and blind (both spouses) | | • 14,000 |
| Married filing separately* | | |
| • Your spouse itemizes deductions | | • \$0 |
| • Under 65 | | • 5,000 |
| • 65 or older or blind | | • 6,000 |
| • 65 or older and blind | | • 7,000 |
| Head of household | | |
| • Under 65 | | • \$7,300 |
| • 65 or older or blind | | • 8,550 |
| • 65 or older and blind | | • 9,800 |
| Qualifying widow(er) with dependent child | | |
| • Under 65 | | • \$10,000 |
| • 65 or older or blind | | • 11,000 |
| • 65 or older and blind | | • 12,000 |

* If you can take an exemption for your spouse, see *Standard Deduction Chart for People Born Before January 2, 1941, or Who Were Blind on page 33 for the amount that applies to you.*

If someone can claim you as a dependent, it would benefit you to itemize deductions if they total more than your standard deduction figured on the Standard Deduction Worksheet for Dependents on page 33.

Where To Report Certain Items From 2005 Forms W-2, 1098, and 1099



IRS e-file takes the guesswork out of preparing your return. You may also be eligible to use free online commercial tax preparation software to file your federal income tax return. Visit www.irs.gov/efile for details.

If any **federal income tax withheld** is shown on these forms, include the tax withheld on Form 1040A, line 39.

| Form | Item and Box in Which It Should Appear | Where To Report on Form 1040A |
|-----------|---|---|
| W-2 | Wages, tips, other compensation (box 1) Allocated tips (box 8) Advance EIC payment (box 9) Dependent care benefits (box 10) Adoption benefits (box 12, code T) Employer contributions to an Archer MSA (box 12, code R) Employer contributions to a health savings account (box 12, code W) | Line 7 See <i>Tip income</i> on page 24 Line 37 Schedule 2, line 12 Form 8839, line 22 Must file Form 1040 Must file Form 1040 if required to file Form 8889 (see the instructions for Form 8889) |
| W-2G | Gambling winnings (box 1) | Must file Form 1040 |
| 1098 | Mortgage interest (box 1) Points (box 2) Refund of overpaid interest (box 3) | } Must file Form 1040 to deduct See the instructions on Form 1098 |
| 1098-E | Student loan interest (box 1) | |
| 1098-T | Qualified tuition and related expenses (box 1) | See the instructions for line 19 on page 32 or line 31 that begin on page 36, but first see the instructions on Form 1098-T |
| 1099-A | Acquisition or abandonment of secured property | See Pub. 544 |
| 1099-B | Stocks, bonds, etc. (box 2) Bartering (box 3) | } Must file Form 1040 |
| 1099-C | Canceled debt (box 2) | |
| 1099-DIV | Total ordinary dividends (box 1a) Qualified dividends (box 1b) Total capital gain distributions (box 2a) Nondividend distributions (box 3) Foreign tax paid (box 6) | Line 9a See the instructions for line 9b on page 25 See the instructions for line 10 on page 25 Must file Form 1040 if required to report as capital gains (see the instructions on Form 1099-DIV) Must file Form 1040 to deduct or take a credit for the tax |
| 1099-G | Unemployment compensation (box 1) State or local income tax refund (box 2) | Line 13. But if you repaid any unemployment compensation in 2005, see the instructions for line 13 on page 28 See the instructions on page 24 |
| 1099-H | HCTC advance payments (box 1) | Must file Form 1040 to take a credit |
| 1099-INT | Interest income (box 1) Early withdrawal penalty (box 2) Interest on U.S. savings bonds and Treasury obligations (box 3) Foreign tax paid (box 6) | See the instructions for line 8a on page 24 Must file Form 1040 to deduct See the instructions for line 8a on page 24 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-OID | Original issue discount (box 1) Other periodic interest (box 2) Early withdrawal penalty (box 3) Origin issue discount on U.S. Treasury obligations (box 6) Investment expenses (box 7) | } See the instructions on Form 1099-OID Must file Form 1040 to deduct See the instructions on Form 1099-OID Must file Form 1040 to deduct |
| 1099-PATR | Patronage dividends and other distributions from a cooperative (boxes 1, 2, 3, and 5) Domestic production activities deduction (box 6) | |
| 1099-Q | Qualified education program payments | Must file Form 1040 |

| Form | Item and Box in Which It Should Appear | Where To Report on Form 1040A |
|---------|--|---|
| 1099-R | Distributions from IRAs* Distributions from pensions, annuities, etc. Capital gain (box 3) | See the instructions for lines 11a and 11b that begin on page 25 See the instructions for lines 12a and 12b that begin on page 26 See the instructions on Form 1099-R |
| 1099-S | Gross proceeds from real estate transactions (box 2) Buyer's part of real estate tax (box 5) | Must file Form 1040 if required to report the sale (see Pub. 523) Must file Form 1040 |
| 1099-SA | Distributions from HSAs and MSAs** | Must file Form 1040 |

*This includes distributions from Roth, SEP, and SIMPLE IRAs.
**This includes distributions from Archer and Medicare Advantage MSAs.

Who Can Use Form 1040A?

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

1. You only had income from the following sources:
 - a. Wages, salaries, tips.
 - b. Interest and ordinary dividends.
 - c. Capital gain distributions.
 - d. Taxable scholarship and fellowship grants.
 - e. Pensions, annuities, and IRAs.
 - f. Unemployment compensation.
 - g. Taxable social security and railroad retirement benefits.
 - h. Alaska Permanent Fund dividends.
2. The only adjustments to income you can claim are:
 - a. Educator expenses.
 - b. IRA deduction.
 - c. Student loan interest deduction.
 - d. Tuition and fees deduction.
3. You do not itemize deductions.

4. Your taxable income (line 27) is less than \$100,000.
5. The only tax credits you can claim are:
 - a. Child tax credit.
 - b. Additional child tax credit.
 - c. Education credits.
 - d. Earned income credit.
 - e. Credit for child and dependent care expenses.
 - f. Credit for the elderly or the disabled.
 - g. Adoption credit.
 - h. Retirement savings contributions credit.
6. You did not have an alternative minimum tax adjustment on stock you acquired from the exercise of an incentive stock option (see Pub. 525).

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

When Must You Use Form 1040?

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

1. You received any of the following types of income:
 - a. Income from self-employment (business or farm income).
 - b. Certain tips you did not report to your employer. See the instructions for Form 1040A, line 7, on page 24.
 - c. Nondividend distributions (Form 1099-DIV, box 3) required to be reported as capital gains.
 - d. Income received as a partner in a partnership, shareholder in an S corporation, or a beneficiary of an estate or trust.
 - e. Tax-exempt interest from private activity bonds issued after August 7, 1986.
2. You received or paid interest on securities transferred between interest payment dates.
3. You can exclude either of the following types of income:
 - a. Foreign earned income you received as a U.S. citizen or resident alien.
 - b. Certain income received from sources in a U.S. possession if you were a bona fide resident of American Samoa for all of 2005.

4. You have an alternative minimum tax adjustment on stock you acquired from the exercise of an incentive stock option (see Pub. 525).
5. You had a financial account in a foreign country, such as a bank account or securities account. **Exception.** If the combined value of the accounts was \$10,000 or less during all of 2005 or if the accounts were with a U.S. military banking facility operated by a U.S. financial institution, you may file Form 1040A.
6. You received a distribution from a foreign trust.
7. You owe the excise tax on insider stock compensation from an expatriated corporation.
8. You are reporting original issue discount (OID) in an amount more or less than the amount shown on Form 1099-OID.
9. You owe household employment taxes. See Schedule H (Form 1040) and its instructions to find out if you owe these taxes.
10. You are eligible for the health coverage tax credit. See Form 8885 for details.
11. Your Form W-2 shows an amount in box 12 with a code Z.

Line Instructions for Form 1040A



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

Name and Address

Use the Peel-Off Label

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

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

Name change. If you changed your name because of marriage, divorce, etc., be sure to report the change to your local Social Security Administration office before you file your return. This prevents delays in processing your return and issuing refunds. It also safeguards your future social security benefits. See page 56 for more details. If you received a peel-off label, cross out your former name and print your new name.

What if you do not have a label? Print or type the information in the spaces provided. If you are married filing a separate return, enter your husband's or wife's name on line 3 instead of below your name.



If you filed a joint return for 2004 and you are filing a joint return for 2005 with the same spouse, be sure to enter your names and SSNs in the same order as on your 2004 return.

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

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

What if a taxpayer died? See *Death of a taxpayer* on page 57.

Social Security Number (SSN)

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

Check that your SSN on your Forms W-2 and 1099 agrees with your social security card. If not, see page 56 for more details.

IRS individual taxpayer identification numbers (ITINs) for aliens. If you are a nonresident or resident alien and you do not have and are not eligible to get an SSN, you must apply for an ITIN. For details on how to do so, see Form W-7 and its instructions. It usually takes about 4-6 weeks to get an ITIN.

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



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

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

Presidential Election Campaign Fund

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

Filing Status

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

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



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

Line 1

Single

You can check the box on line 1 if any of the following was true on December 31, 2005.

- 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, 2005, and did not remarry in 2005. But, if you have a dependent child, you may be able to use the qualifying widow(er) filing status. See the instructions for line 5 beginning on page 19.

Line 2

Married Filing Jointly

You can check the box on line 2 if any of the following apply.

- You were married as of December 31, 2005, even if you did not live with your spouse at the end of 2005.
- Your spouse died in 2005 and you did not remarry in 2005.
- You were married as of December 31, 2005, and your spouse died in 2006 before filing a 2005 return.

For federal tax purposes, a marriage means only a legal union between a man and a woman as husband and wife. A husband and wife can file a joint return even if only one had income or if they did not live together all year. However, both persons must sign the

return. Once you file a joint return, you cannot choose to file separate returns for that year after the due date of the return.

Joint and several tax liability. If you file a joint return, both you and your spouse are generally responsible for the tax and any interest or penalties due on the return. This means that if one spouse does not pay the tax due, the other may have to. However, see *Innocent spouse relief* on page 56.

Nonresident aliens and dual-status aliens. Generally a husband and wife cannot file a joint return if either spouse is a nonresident alien at any time during the year. However, if you were a nonresident alien or a dual-status alien and were married to a U.S. citizen or resident alien at the end of 2005, you may elect to be treated as a resident alien and file a joint return. See Pub. 519 for details.

Line 3

Married Filing Separately

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

Generally, you report only your own income, exemptions, deductions, and credits. Different rules apply to people in community property states. See page 24.



You may be able to file as head of household if you had a child living with you and you lived apart from your spouse during the last 6 months of 2005. See Married persons who live apart on this page.

Line 4

Head of Household



Special rules may apply for people who had to relocate because of Hurricane Katrina. For details, see Pub. 4492.

This filing status is for unmarried individuals who provide a home for certain other persons. (Some married persons who live apart are considered unmarried. See *Married persons who live apart* on this page.) You can check the box on line 4 only if you were unmarried or legally separated (according to your state law) under a decree of divorce or separate maintenance at the end of 2005 and either 1 or 2 below applies.

1. You paid over half the cost of keeping up a home that was the main home for all of 2005 of your parent whom you can claim as a dependent, except under a multiple support agreement (see page 23). Your parent did not have to live with you.

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

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

- i. Your qualifying child (as defined in Step 1 on page 21) whom you claim as your dependent based on the rules for *Children of divorced or separated parents* on page 22,
- ii. Any person who is your dependent only because he or she lived with you for all of 2005, or
- iii. Any person you claimed as a dependent under a multiple support agreement (see page 23).

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

c. Your married qualifying child who is not your dependent only because you can be claimed as a dependent on someone else's 2005 return.

d. Your child who is neither your dependent nor your qualifying child because of the rules for *Children of divorced or separated parents* on page 22.

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

Dependent. To find out if someone is your dependent, see the instructions for line 6c that begin on page 21.

Exception to time lived with you. Temporary absences for special circumstances, such as for school, vacation, medical care, military service, and detention in a juvenile facility, count as time lived in the home. If the person for whom you kept up a home was born or died in 2005, you can still file as head of household as long as the home was that person's main home for the part of the year he or she was alive. Also see *Kidnapped child* on page 23, if applicable.

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

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

Married persons who live apart. Even if you were not divorced or legally separated at the end of 2005, you are considered unmarried if all of the following apply.

- You lived apart from your spouse for the last 6 months of 2005. Temporary absences for special circumstances, such as for business, medical care, school, or military service, count as time lived in the home.
- You file a separate return from your spouse.
- You paid over half the cost of keeping up your home for 2005.
- Your home was the main home of your child, stepchild, or foster child for more than half of 2005 (if half or less, see *Exception to time lived with you* on this page).
- You claim this child as your dependent or the child's other parent claims him or her under the rules for *Children of divorced or separated parents* on page 22.

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

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

Line 5

Qualifying Widow(er) With Dependent Child



Special rules may apply for people who had to relocate because of Hurricane Katrina. For details, see Pub. 4492.

You can check the box on line 5 and use joint return tax rates for 2005 if all of the following apply.

- Your spouse died in 2003 or 2004 and you did not remarry in 2005.
- You have a child or stepchild whom you claim as a dependent. This does not include a foster child.

• This child lived in your home for all of 2005. If the child did not live with you for the required time, see *Exception to time lived with you* below.

- You paid over half the cost of keeping up your home.
- You could have filed a joint return with your spouse the year he or she died, even if you did not actually do so.

If your spouse died in 2005, you cannot file as qualifying widow(er) with dependent child. Instead, see the instructions for line 2 beginning on page 18.

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

Dependent. To find out if someone is your dependent, see the instructions for line 6c that begin on page 21.

Exception to time lived with you. Temporary absences for special circumstances, such as for school, vacation, medical care, military service, and detention in a juvenile facility, count as time lived in the home. A child is considered to have lived with you for all of 2005 if the child was born or died in 2005 and your home was the child's home for the entire time he or she was alive. Also see *Kidnapped child* on page 23, if applicable.

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

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

amount on line 26 if you provided housing to a person displaced by Hurricane Katrina.

Line 6b

Spouse

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

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

2. You were married at the end of 2005, your filing status is married filing separately or head of household, and both of the following apply.

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

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

If your filing status is head of household and you check the box on line 6b, enter the name of your spouse on the line next to line 6b. Also, enter your spouse's social security number in the space provided at the top of your return. If you were divorced or legally separated at the end of 2005, you cannot take an exemption for your former spouse. If, at the end of 2005, your divorce was not final (an interlocutory decree), you are considered married for the whole year.

Death of your spouse. If your spouse died in 2005 and you did not remarry by the end of 2005, check the box on line 6b if you could have taken an exemption for your spouse on the date of death. For other filing instructions, see *Death of a taxpayer* on page 57.

Exemptions

You usually can deduct \$3,200 on line 26 for each exemption you can take. You may also be able to take an additional exemption

Line 6c—Dependents

Dependents and Qualifying Child for Child Tax Credit

Follow the steps below to find out if a person qualifies as your dependent, qualifies you to take the child tax credit, or both. If you have more than six dependents, attach a statement to your return with the required information.



Special rules may apply for people who had to relocate because of Hurricane Katrina. For details, see Pub. 4492.

Step 1 Do You Have a Qualifying Child?

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

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

AND

was ...

Under age 19 at the end of 2005

or

Under age 24 at the end of 2005 and a student (see page 23)

or

Any age and permanently and totally disabled (see page 23)

AND

who...

Did not provide over half of his or her own support for 2005 (see Pub. 501)

AND

who...

Lived with you for more than half of 2005. If the child did not live with you for the required time, see *Exception to time lived with you* on page 23.



If the child meets the conditions to be a qualifying child of any other person (other than your spouse if filing jointly) for 2005, see Qualifying child of more than one person on page 23.

- Do you have a child who meets the conditions to be your qualifying child?

Yes. Go to Step 2. **No.** Go to Step 4 on page 22.

Step 2 Is Your Qualifying Child Your Dependent?

- Was the child a U.S. citizen, U.S. national, or a resident of the United States, Canada, or Mexico? If the child was adopted, see *Exception to citizen test* on page 23.

Yes. Continue **No.** Go to Form 1040A, line 7.

- Was the child married?

Yes. See *Married person* on page 23. **No.** Continue

- Could you, or your spouse if filing jointly, be claimed as a dependent on someone else's 2005 tax return? See Steps 1, 2, and 4.

Yes. You cannot claim any dependents. Go to Step 3. **No.** You can claim this child as a dependent. Complete Form 1040A, line 6c, columns (1) through (3) for this child. Then, go to Step 3.

Step 3 Does Your Qualifying Child Qualify You for the Child Tax Credit?

- Was the child under age 17 at the end of 2005?

Yes. Continue **No.** Go to Form 1040A, line 7.

- Was the child a U.S. citizen, U.S. national, or a resident of the United States? If the child was adopted, see *Exception to citizen test* on page 23.

Yes. This child is a qualifying child for the child tax credit. If this child is your dependent, check the box on Form 1040A, line 6c, column (4). Otherwise, you must complete and attach Form 8901. **No.** Go to Form 1040A, line 7.

Step 4 **Is Your Qualifying Relative Your Dependent?**

A qualifying relative is a person who is your...

Son, daughter, stepchild, foster child, or a descendant of any of them (for example, your grandchild)

or

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

or

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

or

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

or

Any other person (other than your spouse) who lived with you all year as a member of your household if your relationship does not violate local law. If the person did not live with you for the required time, see *Exception to time lived with you* on page 23

AND

who was not...

A qualifying child (see Step 1) of any person for 2005

AND

who...

Had gross income of less than \$3,200 in 2005. If the person was permanently and totally disabled, see *Exception to gross income test* on page 23

AND

For whom you provided...

Over half of his or her support in 2005. But see the exceptions for *Children of divorced or separated parents* on this page and *Multiple support agreements* and *Kidnapped child* on page 23.

1. Does any person meet the conditions to be your qualifying relative?
 - Yes.** Continue
 - No.** Go to Form 1040A, line 7.

2. Was your qualifying relative a U.S. citizen, U.S. national, or a resident of the United States, Canada, or Mexico? If your qualifying relative was adopted, see *Exception to citizen test* on page 23.
 - Yes.** Continue
 - No.** Go to Form 1040A, line 7.

3. Was your qualifying relative married?
 - Yes.** See *Married person* on page 23.
 - No.** Continue

4. Could you, or your spouse if filing jointly, be claimed as a dependent on someone else's 2005 tax return? See Steps 1, 2, and 4.
 - Yes.** You cannot claim any dependents. Go to Form 1040A, line 7.
 - No.** You can claim this person as a dependent. Complete Form 1040A, line 6c, columns (1) through (3). Do not check the box on Form 1040A, line 6c, column (4).

Definitions and Special Rules

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

Adoption taxpayer identification numbers (ATINs). If you have a dependent who was placed with you for legal adoption and you do not know his or her SSN, you must get an ATIN for the dependent from the IRS. See Form W-7A for details.

Children of divorced or separated parents. A child will be treated as being the qualifying child or qualifying relative of his or her noncustodial parent (the parent with whom the child lived for the lesser part of 2005) if all of the following apply.

1. The parents are divorced, legally separated, separated under a written separation agreement, or lived apart at all times during the last 6 months of 2005.
2. The child received over half of his or her support for 2005 from the parents (without regard to the rules on *Multiple support agreements* on page 23).
3. The child is in custody of one or both of the parents for more than half of 2005.
4. Either of the following applies.
 - a. The custodial parent signs Form 8332 or a substantially similar statement that he or she will not claim the child as a dependent for 2005.
 - b. A decree of divorce or separate maintenance or written separation agreement between the parents that applies to 2005 provides that the noncustodial parent can claim the child as a dependent. If your decree or agreement went into effect before 1985, the noncustodial parent must provide at least \$600 for support of the child during 2005.

If the rules above apply and this child would otherwise be the qualifying child of more than one person:

- Only the noncustodial parent can claim the child for purposes of the dependency exemption (line 6c) and the child tax credits (lines 33 and 42).

- For head of household filing status (line 4), the credit for child and dependent care expenses (line 29), and the earned income credit (EIC) (lines 41a and 41b), only one person can claim these three benefits. No other person can claim any of these three benefits unless he or she has a different qualifying child. If you and any other person claim the child as a qualifying child, the IRS will apply the rules shown under *Qualifying child of more than one person* on this page. If you will not be taking the EIC with a qualifying child because of these rules, put “No” on the line next to line 41a.

See Pub. 501 for more details.

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

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

Exception to time lived with you. A person is considered to have lived with you for all of 2005 if the person was born or died in 2005 and your home was this person’s home for the entire time he or she was alive. Temporary absences for special circumstances, such as for school, vacation, medical care, military service, or detention in a juvenile facility, count as time lived with you. Also see *Children of divorced or separated parents* on page 22 or *Kidnapped child* below.

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

Kidnapped child. If your child is presumed by law enforcement authorities to have been kidnapped by someone who is not a family member, you may be able to take the child into account in determining your eligibility for head of household or qualifying widow(er) filing status, the 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).

Married person. If the person is married, you cannot claim that person as your dependent if he or she files a joint return. But this rule does not apply if the return is filed only as a claim for refund and no tax liability would exist for either spouse if they had filed separate returns. If the person meets this exception, go to Step 2, question 3, on page 21 (for a qualifying child) or Step 4, question 4, on page 22 (for a qualifying relative). If the person does not meet this exception, go to Step 3 on page 21 (for a qualifying child) or Form 1040A, line 7 (for a qualifying relative).

Multiple support agreements. If no one person contributed over half of the support of your relative (including a person who lived with you all year as a member of your household) but you and another person(s) provided more than half of your relative’s support, special rules may apply that would treat you as having provided over half of the support. For details, see Pub. 501.

Permanently and totally disabled. A person who, at any time in 2005, cannot engage in any substantial gainful activity because of a physical or mental condition and a doctor has determined that this condition (a) has lasted or can be expected to last continuously for at least a year, or (b) can be expected to lead to death.

Qualifying child of more than one person. If the child is the qualifying child of more than one person, only one person can claim the child as a qualifying child for all of the following tax benefits, unless the rules for *Children of divorced or separated parents* on page 22 apply.

1. Dependency exemption (line 6c).
2. Child tax credits (lines 33 and 42).
3. Head of household filing status (line 4).
4. Credit for child and dependent care expenses (line 29).
5. Earned income credit (lines 41a and 41b).

No other person can take any of the five tax benefits listed above unless he or she has a different qualifying child. If you and any other person claim the child as a qualifying child, the IRS will apply the following rules.

- If only one of the persons is the child’s parent, the child will be treated as the qualifying child of the parent.
- If two of the persons are the child’s parents, the child will be treated as the qualifying child of the parent with whom the child lived for the longer period of time in 2005. If the child lived with each parent for the same amount of time, the child will be treated as the qualifying child of the parent who had the higher adjusted gross income (AGI) for 2005.
- If none of the persons is the child’s parent, the child will be treated as the qualifying child of the person who had the highest AGI for 2005.

Example. Your daughter meets the conditions to be a qualifying child for both you and your mother. If you and your mother both claim tax benefits based on the child, the rules above apply. Under these rules, you are entitled to treat your daughter as a qualifying child for any of the five tax benefits listed above for which you otherwise qualify. Your mother would not be entitled to take any of the five tax benefits listed above unless she has a different qualifying child.

If you will be claiming the child as a qualifying child, go to Step 2 on page 21. Otherwise, stop; you cannot claim any benefits based on this child. Go to Form 1040A, line 7.

Social security number. You must enter each dependent’s social security number (SSN). Be sure the name and SSN entered agree with the dependent’s social security card. Otherwise, at the time we process your return, we may disallow the exemption claimed for the dependent and reduce or disallow any other tax benefits (such as the child tax credit) based on that dependent. If the name or SSN on the dependent’s social security card is not correct, call the Social Security Administration at 1-800-772-1213. For details on how your dependent can get an SSN, see page 18. If your dependent will not have a number by April 17, 2006, see *What If You Cannot File on Time?* on page 12.

If your dependent child was born and died in 2005 and you do not have an SSN for the child, you can attach a copy of the child’s birth certificate instead and enter “Died” in column (2).

Student. A child who during any part of 5 calendar months of 2005 was enrolled as a full-time student at a school, or took a full-time, on-farm training course given by a school or a state, county, or local government agency. A school includes a technical, trade, or mechanical school. It does not include an on-the-job training course, correspondence school, or Internet school.

Income

Rounding Off to Whole Dollars

You may round off cents to whole dollars on your return and schedules. If you do round to whole dollars, you must round all amounts. To round, drop amounts under 50 cents and increase amounts from 50 to 99 cents to the next dollar. For example, \$1.39 becomes \$1 and \$2.50 becomes \$3.

If you have to add two or more amounts to figure the amount to enter on a line, include cents when adding the amounts and round off only the total.

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

Refunds of State or Local Income Taxes

If you received a refund, credit, or offset of state or local income taxes in 2005, you may receive a Form 1099-G.

For the year the tax was paid to the state or other taxing authority, did you itemize deductions?

- No.** None of your refund is taxable.
- Yes.** You may have to report part or all of the refund as income on Form 1040 for 2005. Use TeleTax topic 405 (see page 8) or see Pub. 525 for details.

Community Property States

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

Foreign Retirement Plans

If you were a beneficiary of a foreign retirement plan, you may have to report the undistributed income earned in your plan. However, if you were the beneficiary of a Canadian registered retirement plan, see Form 8891 to find out if you can elect to defer tax on the undistributed income.

Report distributions from foreign pension plans on lines 12a and 12b.

Line 7

Wages, Salaries, Tips, etc.

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

Wages received as a household employee. Wages received as a household employee for which you did not receive a Form W-2 because your employer paid you less than \$1,400 in 2005 must be included in the total on line 7. Also, enter "HSH" and the amount not reported on a Form W-2 in the space to the left of line 7.

Tip income. Tip income you did not report to your employer must be included in the total on line 7. But you must use Form 1040 and Form 4137 if you received tips of \$20 or more in any month and did not report the full amount to your employer, or your Form(s) W-2

shows allocated tips that you must report as income. You must report the allocated tips shown on your Form(s) W-2 unless you can prove that you received less. Allocated tips should be shown in Form(s) W-2, box 8. They are not included as income in box 1. See Pub. 531 for more details.

Dependent care benefits. Dependent care benefits, which should be shown in Form(s) W-2, box 10 must be included in the total on line 7. But first complete Schedule 2 to see if you may exclude part or all of the benefits.

Employer-provided adoption benefits. Employer-provided adoption benefits, which should be shown in Form(s) W-2, box 12, with code T, must be included in the total on line 7. But see the Instructions for Form 8839 to find out if you can exclude part or all of the benefits. You also may be able to exclude amounts if you adopted a child with special needs and the adoption became final in 2005.

Scholarship and fellowship grants. Scholarship and fellowship grants not reported on Form W-2 must be included in the total on line 7. Also, enter "SCH" and the amount in the space to the left of line 7. However, if you were a degree candidate, include on line 7 only the amounts you used for expenses other than tuition and course-related expenses. For example, amounts used for room, board, and travel must be reported on line 7.

Disability pensions. Disability pensions shown on Form 1099-R if you have not reached the minimum retirement age set by your employer must be included in the total on line 7. Disability pensions received after you reach that age and other payments shown on Form 1099-R (other than payments from an IRA*) are reported on lines 12a and 12b of Form 1040A. Payments from an IRA are reported on lines 11a and 11b.

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

Missing or incorrect Form W-2? Your employer is required to provide or send Form W-2 to you no later than January 31, 2006. If you do not receive it by early February, use TeleTax topic 154 (see page 8) to find out what to do. Even if you do not get a Form W-2, you must still report your earnings on line 7. If you lose your Form W-2 or it is incorrect, ask your employer for a new one.

Line 8a

Taxable Interest

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

Include taxable interest from seller-financed mortgages, banks, savings and loan associations, money market certificates, credit unions, savings bonds, etc. Interest credited in 2005 on deposits that you could not withdraw because of the bankruptcy or insolvency of the financial institution may not have to be included in your 2005 income. For details, see Pub. 550.



If you get a 2005 Form 1099-INT for U.S. savings bond interest that includes amounts you reported before 2005, see Pub. 550.

Line 8b

Tax-Exempt Interest

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

If you received tax-exempt interest from private activity bonds issued after August 7, 1986, you must use Form 1040.

Line 9a

Ordinary Dividends

Each payer should send you a Form 1099-DIV. Enter your total ordinary dividends on line 9a. This amount should be shown in Form(s) 1099-DIV, box 1a. But you must fill in and attach Schedule 1, Part II, if the total is over \$1,500 or you received, as a nominee, ordinary dividends that actually belong to someone else. You must use Form 1040 if you received nondividend distributions (Form 1099-DIV, box 3) required to be reported as capital gains.

For more details, see Pub. 550.

Line 9b

Qualified Dividends

Enter your total qualified dividends on line 9b. Qualified dividends are eligible for a lower tax rate than other ordinary income. Generally, these dividends are shown in Form(s) 1099-DIV, box 1b. See Pub. 550 for the definition of qualified dividends if you received dividends not reported on Form 1099-DIV.

Exception. Some dividends may be reported as qualified dividends in box 1b of Form 1099-DIV but are not qualified dividends. These include:

- Dividends you received as a nominee. See the instructions for Schedule 1.
- Dividends you received on any share of stock that you held for less than 61 days during the 121-day period that began 60 days before the ex-dividend date. The ex-dividend date is the first date following the declaration of a dividend on which the purchaser of a stock is not entitled to receive the next dividend payment. When counting the number of days you held the stock, include the day you disposed of the stock but not the day you acquired it. See the examples below. Also, when counting the number of days you held the stock, you cannot count certain days during which your risk of loss was diminished. See Pub. 550 for more details.
- Dividends attributable to periods totaling more than 366 days that you received on any share of preferred stock held for less than 91 days during the 181-day period that began 90 days before the ex-dividend date. When counting the number of days you held the stock, you cannot count certain days during which your risk of loss was diminished. See Pub. 550 for more details. Preferred dividends attributable to periods totaling less than 367 days are subject to the 61-day holding period rule above.
- Dividends on any share of stock to the extent that you are under an obligation (including a short sale) to make related payments with respect to positions in substantially similar or related property.
- Payments in lieu of dividends, but only if you know or have reason to know that the payments are not qualified dividends.

Example 1. You bought 5,000 shares of XYZ Corp. common stock on November 30, 2005. XYZ Corp. paid a cash dividend of 10 cents per share. The ex-dividend date was December 8, 2005. Your Form 1099-DIV from XYZ Corp. shows \$500 in box 1a (ordinary dividends) and in box 1b (qualified dividends). However, you sold the 5,000 shares on January 3, 2006. You held your shares of XYZ Corp. for only 34 days (from December 1, 2005, through January 3, 2006) of the 121-day period. The 121-day period began on October 9, 2005 (60 days before the ex-dividend date) and ended on February 6, 2006. You have no qualified dividends from XYZ Corp. because you held the XYZ stock for less than 61 days.

Example 2. Assume the same facts as in Example 1 except that you bought the stock on December 7, 2005 (the day before the

ex-dividend date), and you sold the stock on February 8, 2006. You held the stock for 63 days (from December 8, 2005, through February 8, 2006). The \$500 of qualified dividends shown in box 1b of your Form 1099-DIV are all qualified dividends because you held the stock for 61 days of the 121-day period (from October 9, 2005, through February 6, 2006).

Example 3. You bought 10,000 shares of ABC Mutual Fund common stock on November 30, 2005. ABC Mutual Fund paid a cash dividend of 10 cents a share. The ex-dividend date was December 8, 2005. The ABC Mutual Fund advises you that the portion of the dividend eligible to be treated as qualified dividends equals 2 cents per share. Your Form 1099-DIV from ABC Mutual Fund shows total ordinary dividends of \$1,000, and qualified dividends of \$200. However, you sold the 10,000 shares on January 3, 2006. You have no qualified dividends from ABC Mutual Fund because you held the ABC Mutual Fund stock for less than 61 days.



Be sure you use the Qualified Dividends and Capital Gain Tax Worksheet on page 36 to figure your tax. Your tax may be less if you use this worksheet.

Line 10

Capital Gain Distributions

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

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

If you received capital gain distributions as a nominee (that is, they were paid to you but actually belong to someone else), report on line 10 only the amount that belongs to you. Attach a statement showing the full amount you received and the amount you received as a nominee. See the Schedule 1 instructions for filing requirements for Forms 1099-DIV and 1096.

Lines 11a and 11b

IRA Distributions



Special rules may apply if you received a distribution from your individual retirement arrangement (IRA) after August 24, 2005, and your main home was in the Hurricane Katrina disaster area. Special rules may also apply if you received a distribution after February 28, 2005, and before August 29, 2005, to buy or construct a main home in the Hurricane Katrina disaster area, but that home was not bought or constructed because of Hurricane Katrina. See Form 8915 and its instructions for details.

You should receive a Form 1099-R showing the amount of any distribution from your IRA. Unless otherwise noted in the line 11a and 11b instructions, an IRA includes a traditional IRA, Roth IRA, simplified employee pension (SEP) IRA, and a savings incentive match plan for employees (SIMPLE) IRA. Except as provided on page 26, leave line 11a blank and enter the total distribution on line 11b.

(Continued on page 26)

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

Also, put “Rollover” next to line 11b. If the total distribution was rolled over in a qualified rollover, enter -0- on line 11b. If the total distribution was not rolled over in a qualified rollover, enter the part not rolled over on line 11b unless *Exception 2* below applies to the part not rolled over. Generally, a qualified rollover must be made within 60 days after the day you received the distribution. For more details on rollovers, see Pub. 590.

If you rolled over the distribution into a qualified plan other than an IRA or you made the rollover in 2006, attach a statement explaining what you did.

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

1. You received a distribution from an IRA (other than a Roth IRA) and you made nondeductible contributions to any of your traditional or SEP IRAs for 2005 or an earlier year. If you made nondeductible contributions to these IRAs for 2005, also see Pub. 590.

2. You received a distribution from a Roth IRA. But if either (a) or (b) below applies, enter -0- on line 11b; you do not have to see Form 8606 or its instructions.

a. Distribution code T is shown in Form 1099-R, box 7, and you made a contribution (including a conversion) to a Roth IRA for 2000 or an earlier year.

b. Distribution code Q is shown in Form 1099-R, box 7.

3. You converted part or all of a traditional, SEP, or SIMPLE IRA to a Roth IRA in 2005.

4. You had a 2004 or 2005 IRA contribution returned to you, with the related earnings or less any loss, by the due date (including extensions) of your tax return for that year.

5. You made excess contributions to your IRA for an earlier year and had them returned to you in 2005.

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

Note. If you (or your spouse if filing jointly) received more than one distribution, figure the taxable amount of each distribution and enter the total of the taxable amounts on line 11b. Enter the total amount of those distributions on line 11a.



You may have to pay an additional tax if (a) you received an early distribution from your IRA and the total was not rolled over, or (b) you were born before July 1, 1934, and received less than the minimum required distribution from your traditional, SEP, and SIMPLE IRAs. To find out if you owe this tax, see Pub. 590. If you do owe this tax, you must use Form 1040.

Lines 12a and 12b

Pensions and Annuities



Special rules may apply if you received a distribution from a profit-sharing or retirement plan after August 24, 2005, and your main home was in the Hurricane Katrina disaster area. Special rules may also apply if you received a distribution after February 28, 2005, and before August 29, 2005, to buy or construct a main home in the Hurricane Katrina disaster area, but that home was not bought or constructed because of Hurricane Katrina. See Form 8915 and its instructions for details.

You should receive a Form 1099-R showing the amount of your pension and annuity payments. See page 27 for details on rollovers and lump-sum distributions.

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



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

Fully taxable pensions and annuities. If your pension or annuity is fully taxable, enter it on line 12b; do not make an entry on line 12a. Your payments are fully taxable if (a) you did not contribute to the cost (see page 27) of your pension or annuity, or (b) you got back your entire cost tax free before 2005.

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

Partially taxable pensions and annuities. Enter the total pension or annuity payments you received in 2005 on line 12a. If your Form 1099-R does not show the taxable amount, you must use the General Rule explained in Pub. 939 to figure the taxable part to enter on line 12b. But if your annuity starting date (defined below) was after July 1, 1986, see below to find out if you must use the Simplified Method to figure the taxable part.

You can ask the IRS to figure the taxable part for you for a \$95 fee. For details, see Pub. 939.

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

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

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

1. Your annuity starting date (defined above) was after July 1, 1986, and you used this method last year to figure the taxable part.

2. Your annuity starting date was after November 18, 1996, and both of the following apply.

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

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

If you must use the Simplified Method, complete the worksheet on page 27 to figure the taxable part of your pension or annuity. For more details on the Simplified Method, see Pub. 575 or Pub. 721 for U.S. Civil Service retirement benefits.



If you received U.S. Civil Service retirement benefits and you chose the alternative annuity option, see Pub. 721 to figure the taxable part of your annuity. Do not use the worksheet on page 27.

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

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

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

Rollovers. Generally, a qualified rollover is a tax-free distribution of cash or other assets from one retirement plan that is contributed to another plan within 60 days of receiving the distribution. Use lines 12a and 12b to report a qualified rollover, including a direct rollover, from one qualified employer's plan to another or to an IRA or SEP.

Enter on line 12a the total distribution before income tax or other deductions were withheld. This amount should be shown in Form 1099-R, box 1. From the total on line 12a, subtract any contributions (usually shown in box 5) that were taxable to you when made. From that result, subtract the amount of the qualified rollover. Enter

the remaining amount, even if zero, on line 12b. Also, enter "Rollover" next to line 12b.

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

Lump-sum distributions. If you received a lump-sum distribution from a profit-sharing or retirement plan, your Form 1099-R should have the "Total distribution" box in box 2b checked. You must use Form 1040 if you owe additional tax because you received an early distribution from a qualified retirement plan and the total amount was not rolled over in a qualified rollover. See Pub. 575 to find out if you owe this tax.

(Continued on page 28)

Simplified Method Worksheet—Lines 12a and 12b

Keep for Your Records



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

Note. If you had more than one partially taxable pension or annuity, figure the taxable part of each separately. Enter the total of the taxable parts on Form 1040A, line 12b. Enter the total pension or annuity payments received in 2005 on Form 1040A, line 12a.

| | | |
|---|----|--|
| 1. Enter the total pension or annuity payments received in 2005. Also, enter this amount on Form 1040A, line 12a | 1. | |
| 2. Enter your cost in the plan at the annuity starting date | 2. | |
| 3. Enter the appropriate number from Table 1 below. But if your annuity starting date was after 1997 and the payments are for your life and that of your beneficiary, enter the appropriate number from Table 2 below | 3. | |
| 4. Divide line 2 by the number on line 3 | 4. | |
| 5. Multiply line 4 by the number of months for which this year's payments were made. If your annuity starting date was before 1987, skip lines 6 and 7 and enter this amount on line 8. Otherwise, go to line 6 | 5. | |
| 6. Enter the amount, if any, recovered tax free in years after 1986 | 6. | |
| 7. Subtract line 6 from line 2 | 7. | |
| 8. Enter the smaller of line 5 or line 7 | 8. | |
| 9. Taxable amount. Subtract line 8 from line 1. Enter the result, but not less than zero. Also, enter this amount on Form 1040A, line 12b. If your Form 1099-R shows a larger amount, use the amount on this line instead of the amount from Form 1099-R | 9. | |

Table 1 for Line 3 Above

| IF the age at annuity starting date (see page 26) was . . . | AND your annuity starting date was— | |
|---|---|--|
| | before November 19, 1996, enter on line 3 . . . | after November 18, 1996, enter on line 3 . . . |
| 55 or under | 300 | 360 |
| 56–60 | 260 | 310 |
| 61–65 | 240 | 260 |
| 66–70 | 170 | 210 |
| 71 or older | 120 | 160 |

Table 2 for Line 3 Above

| IF the combined ages at annuity starting date (see page 26) were . . . | THEN enter on line 3 . . . |
|--|----------------------------|
| 110 or under | 410 |
| 111–120 | 360 |
| 121–130 | 310 |
| 131–140 | 260 |
| 141 or older | 210 |

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



You may be able to pay less tax on the distribution if you were born before January 2, 1936, or you are the beneficiary of a deceased employee who was born before January 2, 1936. But you must use Form 1040 to do so. For details, see Form 4972.

Line 13

Unemployment Compensation and Alaska Permanent Fund Dividends

Unemployment compensation. You should receive a Form 1099-G showing the total unemployment compensation paid to you in 2005.

If you received an overpayment of unemployment compensation in 2005 and you repaid any of it in 2005, subtract the amount you repaid from the total amount you received. Include the result in the total on line 13. Also, enter "Repaid" and the amount you repaid in the space to the left of line 13. If you repaid unemployment compensation in 2005 that you included in gross income in an earlier year, you can deduct the amount repaid. But you must use Form 1040 to do so. See Pub. 525 for details.

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

Lines 14a and 14b

Social Security Benefits

You should receive a Form SSA-1099 showing in box 3 the total social security benefits paid to you. Box 4 will show the amount of any benefits you repaid in 2005. If you received railroad retirement benefits treated as social security, you should receive a Form RRB-1099.

Use the worksheet on page 29 to see if any of your benefits are taxable.

Exception. Do not use the worksheet on page 29 if any of the following apply.

- You made contributions to a traditional IRA for 2005 and you or your spouse were covered by a retirement plan at work. Instead, use the worksheets in Pub. 590 to see if any of your social security benefits are taxable and to figure your IRA deduction.
- You repaid any benefits in 2005 and your total repayments (box 4) were more than your total benefits for 2005 (box 3). None of your benefits are taxable for 2005. Also, you may be able to take an itemized deduction or a credit for part of the excess repayments if they were for benefits you included in gross income in an earlier year. But you must use Form 1040 to do so. See Pub. 915.
- You file Form 8815 or you exclude employer-provided adoption benefits. Instead, use the worksheet in Pub. 915.

Adjusted Gross Income

Line 16

Educator Expenses

If you were an eligible educator in 2005, you can deduct up to \$250 of qualified expenses you paid in 2005. If you and your spouse are filing jointly and both of you were eligible educators, the maximum deduction is \$500. However, neither spouse can deduct more than \$250 of his or her qualified expenses. An eligible educator is a kindergarten through grade 12 teacher, instructor, counselor, principal, or aide in a school for at least 900 hours during a school year.

Qualified expenses include ordinary and necessary expenses paid in connection with books, supplies, equipment (including com-

puter equipment, software, and services), and other materials used in the classroom. An ordinary expense is one that is common and accepted in your educational field. A necessary expense is one that is helpful and appropriate for your profession as an educator. An expense does not have to be required to be considered necessary.

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

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

For more details, use TeleTax topic 458 (see page 8).

Line 17

IRA Deduction



If you made any nondeductible contributions to a traditional individual retirement arrangement (IRA) for 2005, you must report them on Form 8606.

If you made contributions to a traditional IRA for 2005, you may be able to take an IRA deduction. But you, or your spouse if filing a joint return, must have had earned income to do so. A statement should be sent to you by May 31, 2006, that shows all contributions to your traditional IRA for 2005.

Use the worksheet on page 30 to figure the amount, if any, of your IRA deduction. But read the following list before you fill in the worksheet.

- If you were age 70½ or older at the end of 2005, you cannot deduct any contributions made to your traditional IRA for 2005 or treat them as nondeductible contributions.
- You cannot deduct contributions to a Roth IRA. But you may be able to take the retirement savings contributions credit. See the instructions for line 32 on page 37.



If you made contributions to both a traditional IRA and a Roth IRA for 2005, do not use the worksheet on page 30. Instead, see Pub. 590 to figure the amount, if any, of your IRA deduction.

- You cannot deduct elective deferrals to a 401(k) plan, section 457 plan, SIMPLE plan, or the federal Thrift Savings Plan. These amounts are not included as income in your Form W-2, box 1. But you may be able to take the retirement savings contributions credit. See the instructions for line 32 on page 37.
- If you made contributions to your IRA in 2005 that you deducted for 2004, do not include them in the worksheet.
- If you received a distribution from a nonqualified deferred compensation plan or nongovernmental section 457 plan that is included in Form W-2, box 1, do not include that distribution on line 8 of the worksheet. The distribution should be shown in Form W-2, box 11. If it is not, contact your employer for the amount of the distribution.
- You must file a joint return to deduct contributions to your spouse's IRA. Enter the total IRA deduction for you and your spouse on line 17.
- Do not include qualified rollover contributions in figuring your deduction. Instead, see the instructions for lines 11a and 11b that begin on page 25.

(Continued on page 30)

Social Security Benefits Worksheet—Lines 14a and 14b

Keep for Your Records



- Before you begin:**
- ✓ Complete Form 1040A, lines 16 and 17, if they apply to you.
 - ✓ If you are married filing separately and you **lived apart** from your spouse for all of 2005, enter “D” to the right of the word “benefits” on line 14a.
 - ✓ Be sure you have read the **Exception** on page 28 to see if you can use this worksheet instead of a publication to find out if any of your benefits are taxable.

| | | |
|--|---|---|
| <p>1. Enter the total amount from box 5 of all your Forms SSA-1099 and Forms RRB-1099 1. _____</p> <p>2. Enter one-half of line 1 2. _____</p> <p>3. Enter the total of the amounts from Form 1040A, lines 7, 8a, 9a, 10, 11b, 12b, and 13 3. _____</p> <p>4. Enter the amount, if any, from Form 1040A, line 8b 4. _____</p> <p>5. Add lines 2, 3, and 4 5. _____</p> <p>6. Enter the total of the amounts from Form 1040A, lines 16 and 17 6. _____</p> <p>7. Is the amount on line 6 less than the amount on line 5?</p> <p><input type="checkbox"/> No. None of your social security benefits are taxable.</p> <p><input type="checkbox"/> Yes. Subtract line 6 from line 5 7. _____</p> <p>8. If you are:</p> <ul style="list-style-type: none"> • Married filing jointly, enter \$32,000. • Single, head of household, qualifying widow(er), or married filing separately and you lived apart from your spouse for all of 2005, enter \$25,000. • Married filing separately and you lived with your spouse at any time in 2005, skip lines 8 through 15; multiply line 7 by 85% (.85) and enter the result on line 16. Then go to line 17. | <p>1.</p> <p>2.</p> <p>3.</p> <p>4.</p> <p>5.</p> <p>6.</p> <p>7.</p> <p>8.</p> <p>9.</p> <p>10.</p> <p>11.</p> <p>12.</p> <p>13.</p> <p>14.</p> <p>15.</p> <p>16.</p> <p>17.</p> <p>18.</p> | <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> |
| <p>9. Is the amount on line 8 less than the amount on line 7?</p> <p><input type="checkbox"/> No. None of your social security benefits are taxable. You do not have to enter any amount on line 14a or 14b of Form 1040A. But if you are married filing separately and you lived apart from your spouse for all of 2005, enter -0- on line 14b. Be sure you entered “D” to the right of the word “benefits” on line 14a.</p> <p><input type="checkbox"/> Yes. Subtract line 8 from line 7 9. _____</p> <p>10. Enter: \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying widow(er), or married filing separately and you lived apart from your spouse for all of 2005 10. _____</p> <p>11. Subtract line 10 from line 9. If zero or less, enter -0- 11. _____</p> <p>12. Enter the smaller of line 9 or line 10 12. _____</p> <p>13. Enter one-half of line 12 13. _____</p> <p>14. Enter the smaller of line 2 or line 13 14. _____</p> <p>15. Multiply line 11 by 85% (.85). If line 11 is zero, enter -0- 15. _____</p> <p>16. Add lines 14 and 15 16. _____</p> <p>17. Multiply line 1 by 85% (.85) 17. _____</p> <p>18. Taxable social security benefits. Enter the smaller of line 16 or line 17 18. _____</p> <ul style="list-style-type: none"> • Enter the amount from line 1 above on Form 1040A, line 14a. • Enter the amount from line 18 above on Form 1040A, line 14b. | <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> | |

TIP If any of your benefits are taxable for 2005 **and** they include a lump-sum benefit payment that was for an earlier year, you may be able to reduce the taxable amount. See Pub. 915 for details.

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

• If the total of your IRA deduction on line 17 plus any nondeductible contribution to your traditional IRAs shown on Form 8606 is less than your total traditional IRA contributions for 2005, see Pub. 590 for special rules.



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

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

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

IRA Deduction Worksheet—Line 17

Keep for Your Records

Before you begin: ✓ Be sure you have read the list that begins on page 28.

| | <u>Your IRA</u> | <u>Spouse's IRA</u> |
|--|--|--|
| 1a. Were you covered by a retirement plan (see page 31)? | 1a. <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| b. If married filing jointly, was your spouse covered by a retirement plan? | | 1b. <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <p>Next. If you checked "No" on line 1a (and "No" on line 1b if married filing jointly), skip lines 2 through 6, enter \$4,000 (\$4,500 if age 50 or older at the end of 2005) on line 7a (and 7b if applicable), and go to line 8. Otherwise, go to line 2.</p> | | |
| 2. Enter the amount shown below that applies to you. | 2a. _____ | 2b. _____ |
| <ul style="list-style-type: none"> • Single, head of household, or married filing separately and you lived apart from your spouse for all of 2005, enter \$60,000 • Qualifying widow(er), enter \$80,000 • Married filing jointly, enter \$80,000 in both columns. But if you checked "No" on either line 1a or 1b, enter \$160,000 for the person who was not covered by a plan • Married filing separately and you lived with your spouse at any time in 2005, enter \$10,000 | } | |
| 3. Enter the amount from Form 1040A, line 15 | 3. _____ | |
| 4. Enter the amount, if any, from Form 1040A, line 16 | 4. _____ | |
| 5. Subtract line 4 from line 3. Enter the result in both columns | 5a. _____ | 5b. _____ |
| 6. Is the amount on line 5 less than the amount on line 2? | | |
| <input type="checkbox"/> No. None of your IRA contributions are deductible. For details on nondeductible IRA contributions, see Form 8606. | | |
| <input type="checkbox"/> Yes. Subtract line 5 from line 2 in each column. If the result is \$10,000 or more, enter \$4,000 (\$4,500 if age 50 or older at the end of 2005) on line 7 for that column and go to line 8. Otherwise, go to line 7 | 6a. _____ | 6b. _____ |
| 7. Multiply lines 6a and 6b by 40% (.40) (or by 45% (.45) in the column for the IRA of a person who is age 50 or older at the end of 2005). If the result is not a multiple of \$10, increase it to the next multiple of \$10 (for example, increase \$490.30 to \$500). If the result is \$200 or more, enter the result. But if it is less than \$200, enter \$200 | 7a. _____ | 7b. _____ |
| 8. Enter the amount from Form 1040A, line 7 | 8. _____ | |
| If married filing jointly and line 8 is less than \$8,000 (\$8,500 if one spouse is age 50 or older at the end of 2005; \$9,000 if both spouses are age 50 or older at the end of 2005), stop here and see Pub. 590 to figure your IRA deduction. | | |
| 9. Enter traditional IRA contributions made, or that will be made by April 17, 2006, for 2005 to your IRA on line 9a and to your spouse's IRA on line 9b | 9a. _____ | 9b. _____ |
| 10. On line 10a, enter the smallest of line 7a, 8, or 9a. On line 10b, enter the smallest of line 7b, 8, or 9b. This is the most you can deduct. Add the amounts on lines 10a and 10b and enter the total on Form 1040A, line 17. Or, if you want, you may deduct a smaller amount and treat the rest as a nondeductible contribution (see Form 8606) | 10a. _____ | 10b. _____ |
| You may also be able to take the retirement savings contributions credit. See the instructions for line 32 on page 37. | | |

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

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

Married persons filing separately. If you were not covered by a retirement plan but your spouse was, you are considered covered by a plan unless you lived apart from your spouse for all of 2005.

Line 18

Student Loan Interest Deduction

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

- You paid interest in 2005 on a qualified student loan (see below).
- Your filing status is any status except married filing separately.
- Your modified adjusted gross income (AGI) is less than: \$65,000 if single, head of household, or qualifying widow(er); \$135,000 if married filing jointly. Use lines 2 through 4 of the worksheet below to figure your modified AGI.
- You, or your spouse if filing jointly, are not claimed as a dependent on someone's (such as your parent's) 2005 tax return.

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

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

- Yourself and your spouse.
- Any person who was your dependent when the loan was taken out.
- Any person you could have claimed as a dependent on your return when the loan was taken out if that person had no gross income or had not filed a joint return.

- Any person you could have claimed as a dependent on your return for the prior year when the loan was taken out except that you, or your spouse if filing jointly, could be claimed as a dependent on someone else's return.

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

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

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

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

Eligible student. An eligible student is a person who:

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

Student Loan Interest Deduction Worksheet—Line 18

Keep for Your Records



Before you begin: ✓ See the instructions for line 18 above.

| | | | |
|----|---|----|----------------------|
| 1. | Enter the total interest you paid in 2005 on qualified student loans (see above). Do not enter more than \$2,500 | 1. | <input type="text"/> |
| 2. | Enter the amount from Form 1040A, line 15 | 2. | <input type="text"/> |
| 3. | Enter the total of the amounts from Form 1040A, lines 16 and 17 | 3. | <input type="text"/> |
| 4. | Subtract line 3 from line 2 | 4. | <input type="text"/> |
| 5. | Enter the amount shown below for your filing status. • Single, head of household, or qualifying widow(er)—\$50,000 • Married filing jointly—\$105,000 } | 5. | <input type="text"/> |
| 6. | Is the amount on line 4 more than the amount on line 5? <input type="checkbox"/> No. Skip lines 6 and 7, enter -0- on line 8, and go to line 9. <input type="checkbox"/> Yes. Subtract line 5 from line 4 | 6. | <input type="text"/> |
| 7. | Divide line 6 by \$15,000 (\$30,000 if married filing jointly). Enter the result as a decimal (rounded to at least three places). If the result is 1.000 or more, enter 1.000 | 7. | <input type="text"/> |
| 8. | Multiply line 1 by line 7 | 8. | <input type="text"/> |
| 9. | Student loan interest deduction. Subtract line 8 from line 1. Enter the result here and on Form 1040A, line 18 | 9. | <input type="text"/> |

Line 19

Tuition and Fees Deduction



You may be able to take a credit for your educational expenses instead of a deduction. See the instructions for line 31 on page 36 for details.

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

- You paid qualified tuition and fees (see below) in 2005 for yourself, your spouse, or your dependent(s).
- Your filing status is any status except married filing separately.
- Your modified adjusted gross income (AGI) is not more than: \$80,000 if single, head of household, or qualifying widow(er); \$160,000 if married filing jointly. Use lines 1 through 3 of the worksheet below to figure your modified AGI.
- You, or your spouse if filing jointly, cannot be claimed as a dependent on someone's (such as your parent's) 2005 tax return.
- You are not claiming an education credit for the same student. See the instructions for line 31 on page 36.
- You were a U.S. citizen or resident alien for all of 2005, or you were a nonresident alien for any part of 2005 and you are filing a joint return.

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

Qualified tuition and fees. Qualified tuition and fees are amounts paid in 2005 for tuition and fees required for the student's enrollment or attendance at an eligible educational institution during 2005. Tuition and fees paid in 2005 for an academic period that begins in the first 3 months of 2006 can also be used in figuring your deduction. Amounts paid include those paid by credit card or with borrowed funds. An eligible educational institution includes most colleges, universities, and certain vocational schools.

Qualified tuition and fees do not include amounts paid for the following amounts.

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

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

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

For more details, use TeleTax topic 457 (see page 8) or see Pub. 970.

Tax, Credits, and Payments

Line 23a

If you were born before January 2, 1941, or were blind at the end of 2005, check the appropriate boxes on line 23a. If you were married and checked the box on Form 1040A, line 6b, and your spouse was born before January 2, 1941, or was blind at the end of 2005, also check the appropriate boxes for your spouse. Be sure to enter the total number of boxes checked in the box provided on line 23a.

Blindness. If you were partially blind as of December 31, 2005, you must get a statement certified by your eye doctor or registered optometrist that:

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

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

You must keep the statement for your records.


Line 23b

If you are married filing a separate return and your spouse itemizes deductions on Form 1040, check the box on line 23b. You cannot take the standard deduction even if you were born before January 2, 1941, or were blind (that is, you completed line 23a). Enter -0- on line 24 and go to line 25.

Tuition and Fees Deduction Worksheet—Line 19

Keep for Your Records 

Before you begin: ✓ See the instructions for line 19 above.

| | | |
|--|----|--|
| 1. Enter the amount from Form 1040A, line 15 | 1. | |
| 2. Enter the total of the amounts from Form 1040A, lines 16 through 18 | 2. | |
| 3. Subtract line 2 from line 1. If the result is more than \$80,000 (\$160,000 if married filing jointly),  . You cannot take the deduction for tuition and fees. | 3. | |
| 4. Tuition and fees deduction. Is the amount on line 3 more than \$65,000 (\$130,000 if married filing jointly)? | | |
| <input type="checkbox"/> Yes. Enter the total qualified tuition and fees (defined above) you paid in 2005. Do not enter more than \$2,000. Also, enter this amount on Form 1040A, line 19. | | |
| <input type="checkbox"/> No. Enter the total qualified tuition and fees (defined above) you paid in 2005. Do not enter more than \$4,000. Also, enter this amount on Form 1040A, line 19. | 4. | |



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

Line 24

Standard Deduction

Most people can find their standard deduction by looking at the amounts listed under “All others” to the left of Form 1040A, line 24. But if you, or your spouse if filing jointly, can be claimed as a dependent on someone’s 2005 return or you checked any box on line 23a, use the chart or worksheet below that applies to you to figure your standard deduction. Also, if you checked the box on line 23b, you cannot take the standard deduction even if you were born before January 2, 1941, or were blind.

Line 26

Exemptions

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

- The person displaced lived in your main home for at least 60 consecutive days in 2005.
- You did not receive any rent or other amount from any source for providing the housing.

(Continued on page 34)

Standard Deduction Worksheet for Dependents—Line 24

Keep for Your Records

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

| | | |
|---|----------------|----------------|
| 1. Is your earned income more than \$550? <input type="checkbox"/> Yes. Add \$250 to your earned income. Enter the total <input type="checkbox"/> No. Enter \$800 | } 1. | |
| 2. Enter the amount shown below for your filing status. • Single or married filing separately—\$5,000 • Married filing jointly or qualifying widow(er)—\$10,000 • Head of household—\$7,300 | | } 2. |
| 3. Standard deduction. a. Enter the smaller of line 1 or line 2. If born after January 1, 1941, and not blind, stop here and enter this amount on Form 1040A, line 24. Otherwise, go to line 3b 3a. | | |
| b. If born before January 2, 1941, or blind, multiply the number on Form 1040A, line 23a, by \$1,000 (\$1,250 if single or head of household) 3b. | | |
| c. Add lines 3a and 3b. Enter the total here and on Form 1040A, line 24 3c. | | |

Standard Deduction Chart for People Who Were Born Before January 2, 1941, or Who Were Blind—Line 24

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

Enter the number from the box on line 23a of Form 1040A Do not use the number of exemptions from line 6d.

| IF your filing status is . . . | AND the number in the box above is . . . | THEN your standard deduction is . . . |
|--|--|---------------------------------------|
| Single | 1 | \$6,250 |
| | 2 | 7,500 |
| Married filing jointly or Qualifying widow(er) | 1 | \$11,000 |
| | 2 | 12,000 |
| | 3 | 13,000 |
| | 4 | 14,000 |
| Married filing separately | 1 | \$6,000 |
| | 2 | 7,000 |
| | 3 | 8,000 |
| | 4 | 9,000 |
| Head of household | 1 | \$8,550 |
| | 2 | 9,800 |

- The main home of the person displaced was, on August 28, 2005, in the Hurricane Katrina disaster area.
 - The person displaced was not your spouse or dependent.
- For details, see Form 8914.

Adjusted gross income (line 22) over \$109,475. Use the Deduction for Exemptions Worksheet below to figure your deduction for exemptions unless you are filing Form 8914.

Line 28

Tax

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

- Yes.** See Pub. 967 for details, including who is eligible and what to do. If you have paid too much, we will send you a refund. If you did not pay enough, we will send you a bill.
- No.** Use the Tax Table on pages 61–72 to figure your tax unless you are required to use Form 8615 (see this page) or the Qualified Dividends and Capital Gain Tax Worksheet (see page 36). Also include in the total on line 28 any of the following taxes.

Tax from recapture of education credits. You may owe this tax if (a) you claimed an education credit in an earlier year, and (b) either tax-free educational assistance or a refund of qualified expenses was received in 2005 for the student. See Form 8863 for more details. If you owe this tax, enter the amount and “ECR” to the left of the entry space for line 28.

Alternative minimum tax. If both 1 and 2 next apply to you, use the worksheet on page 35 to see if you owe this tax and, if you do, the amount to include on line 28.

1. The amount on Form 1040A, line 26, is: \$19,200 or more if single; \$16,000 or more if married filing jointly, or qualifying widow(er); \$9,600 or more if head of household; \$6,400 or more if married filing separately.
2. The amount on Form 1040A, line 22, is more than: \$40,250 if single or head of household; \$58,000 if married filing jointly or qualifying widow(er); \$29,000 if married filing separately.



If filing for a child who was under age 14 at the end of 2005, and the amount on Form 1040A, line 22, is more than the total of \$5,850 plus the amount on Form 1040A, line 7, do not file this form. Instead, file Form 1040 for the child. Use Form 6251 to see if the child owes this tax.

Form 8615

Form 8615 must generally be used to figure the tax if this return is for a child who was under age 14 at the end of 2005, and who had more than \$1,600 of investment income, such as taxable interest, ordinary dividends, or capital gain distributions. But if neither of the child’s parents was alive at the end of 2005, do not use Form 8615 to figure the child’s tax.

A child born on January 1, 1992, is considered to be age 14 at the end of 2005. Do not use Form 8615 for such a child.

(Continued on page 36)

Deduction for Exemptions Worksheet—Line 26

Keep for Your Records



| | | | |
|----|--|----|----------------------|
| 1. | Is the amount on Form 1040A, line 22, more than the amount shown on line 4 below for your filing status? | | |
| | <input type="checkbox"/> No. Multiply \$3,200 by the total number of exemptions claimed on Form 1040A, line 6d, and enter the result on Form 1040A, line 26. | | |
| | <input type="checkbox"/> Yes. <i>Continue</i> | | |
| 2. | Multiply \$3,200 by the total number of exemptions claimed on Form 1040A, line 6d | 2. | <input type="text"/> |
| 3. | Enter the amount from Form 1040A, line 22 | 3. | <input type="text"/> |
| 4. | Enter the amount shown below for your filing status. | | |
| | <ul style="list-style-type: none"> • Single—\$145,950 • Married filing jointly or qualifying widow(er)—\$218,950 • Married filing separately—\$109,475 • Head of household—\$182,450 | 4. | <input type="text"/> |
| 5. | Subtract line 4 from line 3. If the result is more than \$122,500 (\$61,250 if married filing separately), You cannot take a deduction for exemptions | 5. | <input type="text"/> |
| 6. | Divide line 5 by \$2,500 (\$1,250 if married filing separately). If the result is not a whole number, increase it to the next higher whole number (for example, increase 0.0004 to 1) | 6. | <input type="text"/> |
| 7. | Multiply line 6 by 2% (.02) and enter the result as a decimal | 7. | <input type="text"/> |
| 8. | Multiply line 2 by line 7 | 8. | <input type="text"/> |
| 9. | Deduction for exemptions. Subtract line 8 from line 2. Enter the result here and on Form 1040A, line 26 | 9. | <input type="text"/> |



Alternative Minimum Tax Worksheet—Line 28

Keep for Your Records

| | |
|--|-----------------------|
| Before you begin: ✓ Figure the tax you would enter on Form 1040A, line 28, if you do not owe this tax. | |
| 1. Enter the amount from Form 1040A, line 22 | 1. _____ |
| 2. Enter the amount from Form 8914, line 2 | 2. _____ |
| 3. Subtract line 2 from line 1 | 3. _____ |
| 4. Enter the amount shown below for your filing status. | |
| • Single or head of household—\$40,250 | } 4. _____ |
| • Married filing jointly or qualifying widow(er)—\$58,000 | |
| • Married filing separately—\$29,000 | |
| 5. Subtract line 4 from line 3. If zero or less, stop here ; you do not owe this tax . . | 5. _____ |
| 6. Enter the amount shown below for your filing status. | |
| • Single or head of household—\$112,500 | } 6. _____ |
| • Married filing jointly or qualifying widow(er)—\$150,000 | |
| • Married filing separately—\$75,000 | |
| 7. Subtract line 6 from line 3. If zero or less, enter -0- here and on line 8, and go to line 9. | 7. _____ |
| 8. Multiply line 7 by 25% (.25) | 8. _____ |
| 9. Add lines 5 and 8 | 9. _____ |
| 10. If line 9 is \$175,000 or less (\$87,500 or less if married filing separately), multiply line 9 by 26% (.26). Otherwise, multiply line 9 by 28% (.28) and subtract \$3,500 (\$1,750 if married filing separately) from the result | 10. _____ |
| 11. Did you use the Qualified Dividends and Capital Gain Tax Worksheet on page 36 to figure the tax on the amount on Form 1040A, line 27? | |
| <input type="checkbox"/> No. Skip lines 11 through 22; enter the amount from line 10 on line 23 and go to line 24. | |
| <input type="checkbox"/> Yes. Enter the amount from line 4 of that worksheet | 11. _____ |
| 12. Enter the smaller of line 9 or line 11 | 12. _____ |
| 13. Subtract line 12 from line 9 | 13. _____ |
| 14. If line 13 is \$175,000 or less (\$87,500 or less if married filing separately), multiply line 13 by 26% (.26). Otherwise, multiply line 13 by 28% (.28) and subtract \$3,500 (\$1,750 if married filing separately) from the result | 14. _____ |
| 15. Enter: | |
| • \$59,400 if married filing jointly or qualifying widow(er), | } 15. _____ |
| • \$29,700 if single or married filing separately, or | |
| • \$39,800 if head of household | |
| 16. Enter the amount from line 5 of the Qualified Dividends and Capital Gain Tax Worksheet on page 36. | 16. _____ |
| 17. Subtract line 16 from line 15. If zero or less, enter -0- | 17. _____ |
| 18. Enter the smaller of line 12 or line 17 | 18. _____ |
| 19. Multiply line 18 by 5% (.05) | 19. _____ |
| 20. Subtract line 18 from line 12 | 20. _____ |
| 21. Multiply line 20 by 15% (.15) | 21. _____ |
| 22. Add lines 14, 19, and 21 | 22. _____ |
| 23. Enter the smaller of line 10 or line 22 | 23. _____ |
| 24. Enter the amount you would enter on Form 1040A, line 28, if you do not owe this tax | 24. _____ |
| 25. Alternative minimum tax. Is the amount on line 23 more than the amount on line 24? | |
| <input type="checkbox"/> No. You do not owe this tax. | |
| <input type="checkbox"/> Yes. Subtract line 24 from line 23. Also include this amount in the total on Form 1040A, line 28. Enter "AMT" and show the amount in the space to the left of line 28 | 25. _____ |

Qualified Dividends and Capital Gain Tax Worksheet

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

Line 29

Credit for Child and Dependent Care Expenses

You may be able to take this credit if you paid someone to care for:

- Your qualifying child under age 13 whom you claim as your dependent.
- Your disabled spouse who could not care for himself or herself.
- Any disabled person not able to care for himself or herself whom you claim as a dependent (or could have claimed as a dependent except that person received \$3,200 or more of gross income or filed a joint return).
- Any disabled person not able to care for himself or herself whom you could have claimed as a dependent except that you, or your spouse if filing jointly, could be claimed as a dependent on someone else's 2005 return.
- Your child whom you could not claim as a dependent because of the rules for *Children of divorced or separated parents* that begin on page 22.

For details, use TeleTax topic 602 (see page 8) or see the Instructions for Schedule 2 (Form 1040A).

Line 30

Credit for the Elderly or the Disabled

You may be able to take this credit if by the end of 2005 (a) you were age 65 or older, or (b) you retired on permanent and total disability and you had taxable disability income. But you usually cannot take the credit if the amount on Form 1040A, line 22, is \$17,500 or more (\$20,000 or more if married filing jointly and only one spouse is eligible for the credit; \$25,000 or more if married filing jointly and both spouses are eligible; \$12,500 or more if married filing separately). See Schedule 3 and its instructions for details.

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

Line 31

Education Credits

If you (or your dependent) paid qualified expenses in 2005 for yourself, your spouse, or your dependent to enroll in or attend an eligible educational institution, you may be able to take an education credit. See Form 8863 for details. However, you cannot take an education credit if any of the following apply.

- You, or your spouse if filing jointly, are claimed as a dependent on someone's (such as your parent's) 2005 tax return.

Qualified Dividends and Capital Gain Tax Worksheet—Line 28

Keep for Your Records 

Before you begin: ✓ Be sure you do not have to file Form 1040 (see the instructions for Form 1040A, line 10, on page 25).

| | | | |
|--|-----|-----|--|
| 1. Enter the amount from Form 1040A, line 27 | 1. | | |
| 2. Enter the amount from Form 1040A, line 9b | 2. | | |
| 3. Enter the amount from Form 1040A, line 10 | 3. | | |
| 4. Add lines 2 and 3 | 4. | | |
| 5. Subtract line 4 from line 1. If zero or less, enter -0- | 5. | | |
| 6. Enter the smaller of: | | | |
| • The amount on line 1, or | } | | |
| • \$29,700 if single or married filing separately, | | | |
| \$59,400 if married filing jointly or qualifying widow(er), or \$39,800 if head of household. | | 6. | |
| 7. Is the amount on line 5 equal to or more than the amount on line 6? | | | |
| <input type="checkbox"/> Yes. Skip lines 7 through 9; go to line 10 and check the "No" box. | | | |
| <input type="checkbox"/> No. Enter the amount from line 5 | 7. | | |
| 8. Subtract line 7 from line 6 | 8. | | |
| 9. Multiply line 8 by 5% (.05) | | 9. | |
| 10. Are the amounts on lines 4 and 8 the same? | | | |
| <input type="checkbox"/> Yes. Skip lines 10 through 13; go to line 14. | | | |
| <input type="checkbox"/> No. Enter the smaller of line 1 or line 4 | 10. | | |
| 11. Enter the amount from line 8 (if line 8 is blank, enter -0-) | 11. | | |
| 12. Subtract line 11 from line 10 | 12. | | |
| 13. Multiply line 12 by 15% (.15) | | 13. | |
| 14. Figure the tax on the amount on line 5. Use the Tax Table on pages 61–72. Enter tax here | | 14. | |
| 15. Add lines 9, 13, and 14 | | 15. | |
| 16. Figure the tax on the amount on line 1. Use the Tax Table on pages 61–72. Enter tax here | | 16. | |
| 17. Tax on all taxable income. Enter the smaller of line 15 or line 16 here and on Form 1040A, line 28 | | 17. | |

- Your filing status is married filing separately.
- The amount on Form 1040A, line 22, is \$53,000 or more (\$107,000 or more if married filing jointly).
- You are taking a deduction for tuition and fees on Form 1040A, line 19, for the same student.
- You (or your spouse) were a nonresident alien for any part of 2005 unless your filing status is married filing jointly.

Line 32

Retirement Savings Contributions Credit

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

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

1. The amount on Form 1040A, line 22, is more than \$25,000 (\$37,500 if head of household; \$50,000 if married filing jointly).
2. The person(s) who made the qualified contribution or elective deferral (a) was born after January 1, 1988, (b) is claimed as a dependent on someone else's 2005 tax return, or (c) was a student (defined below).

You were a student if during any part of 5 calendar months of 2005 you:

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

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

For more details, use TeleTax topic 610 (see page 8) or see Form 8880.

Line 33—Child Tax Credit

Three Steps To Take the Child Tax Credit!



- Step 1. Make sure you have a qualifying child for the child tax credit (see the instructions for line 6c).
- Step 2. Make sure that for each qualifying child you either checked the box on Form 1040A, line 6c, column (4), or completed Form 8901 (if the child is not your dependent).
- Step 3. Answer the questions on this page to see if you may use the worksheet on page 39 to figure your credit or if you must use Pub. 972, Child Tax Credit. If you need Pub. 972, see page 7.

Questions


Who Must Use Pub. 972



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

Yes.  **No.** Continue 

You must use Pub. 972 to figure your credit.
- Are you claiming the adoption credit on Form 8839 (see the instructions for Form 1040A, line 34, on page 40)?

Yes.  **No.** Use the worksheet on page 39 to figure your child tax credit.

You must use Pub. 972 to figure your child tax credit. You will also need Form 8839.

Child Tax Credit Worksheet—Line 33

Keep for Your Records



- To be a qualifying child for the child tax credit, the child must be **under age 17** at the end of 2005 and meet the other requirements listed on page 21.
- **Do not** use this worksheet if you answered “Yes” to question 1 or 2 on page 38. Instead, use Pub. 972.

1. Number of qualifying children: _____ × \$1,000. Enter the result.

| | |
|----------|--|
| 1 | |
|----------|--|

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

| | |
|----------|--|
| 2 | |
|----------|--|

3. Add the amounts from Form 1040A:

Line 29 _____

Line 30 + _____

Line 31 + _____

Line 32 + _____ Enter the total.

| | |
|----------|--|
| 3 | |
|----------|--|

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

Yes.

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

No. Subtract line 3 from line 2.

| | |
|----------|--|
| 4 | |
|----------|--|

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

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

This is your child tax credit.

No. Enter the amount from line 1.

| | |
|----------|--|
| 5 | |
|----------|--|

Enter this amount on Form 1040A, line 33.



You may be able to take the **additional child tax credit** on Form 1040A, line 42, if you answered “Yes” on line 4 or line 5 above.

- First, complete your Form 1040A through line 41a.
- Then, use Form 8812 to figure any additional child tax credit.



Line 34

Adoption Credit

You may be able to take this credit if either of the following applies.

- You paid expenses to adopt a child.
- You adopted a child with special needs and the adoption became final in 2005.

See the Instructions for Form 8839 for details.

Line 37

Advance Earned Income Credit Payments

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

Line 39

Federal Income Tax Withheld

Add the amounts shown as federal income tax withheld on your Forms W-2 and 1099-R. Enter the total on line 39. The amount of federal income tax withheld should be shown in Form W-2, box 2, and in Form 1099-R, box 4. Attach Form(s) 1099-R to the front of your return if federal income tax was withheld.

If you received a 2005 Form 1099 showing federal income tax withheld on dividends, interest income, unemployment compensa-

tion, or social security benefits, include the amount withheld in the total on line 39. This should be shown in Form 1099, box 4, or Form SSA-1099, box 6. If federal income tax was withheld from your Alaska Permanent Fund dividends, include the tax withheld in the total on line 39.

Line 40

2005 Estimated Tax Payments

Enter any estimated federal income tax payments you made for 2005. Include any overpayment from your 2004 return that you applied to your 2005 estimated tax.

If you and your spouse paid joint estimated tax but are now filing separate income tax returns, you can divide the amount paid in any way you choose as long as you both agree. If you cannot agree, you must divide the payments in proportion to each spouse's individual tax as shown on your separate returns for 2005. For an example of how to do this, see Pub. 505. Be sure to show both social security numbers (SSNs) in the space provided on the separate returns. If you or your spouse paid separate estimated tax but you are now filing a joint return, add the amounts you each paid. Follow these instructions even if your spouse died in 2005 or in 2006 before filing a 2005 return. Also, see Pub. 505 if either of the following apply.

- You got divorced in 2005 and you made joint estimated tax payments with your former spouse.
- You changed your name and you made estimated tax payments using your former name.

Lines 41a and 41b— 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.



You may be able to elect to use your 2004 earned income to figure your EIC if (a) your 2004 earned income is more than your 2005 earned income, and (b) your main home was in the Hurricane Katrina disaster area on August 25, 2005. Also, special rules may apply for people who had to relocate because of Hurricane Katrina. For details, see Pub. 4492.

To Take the EIC:

- Follow the steps below.
- Complete the worksheet on page 45 or let the IRS figure the credit for you.
- If you have a qualifying child, complete and attach Schedule EIC.

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



If you take the EIC even though you are not eligible and it is determined that your error is due to reckless or intentional disregard of the EIC rules, you will not be allowed to take the credit for 2 years even if you are otherwise eligible to do so. If you fraudulently take the EIC, you will not be allowed to take the credit for 10 years. See Form 8862, who must file, that begins on page 44. You may also have to pay penalties.

Step 1 All Filers

- If, in 2005:
 - 2 children lived with you, is the amount on Form 1040A, line 22, less than \$35,263 (\$37,263 if married filing jointly)?
 - 1 child lived with you, is the amount on Form 1040A, line 22, less than \$31,030 (\$33,030 if married filing jointly)?
 - No children lived with you, is the amount on Form 1040A, line 22, less than \$11,750 (\$13,750 if married filing jointly)?

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

- Do you, and your spouse if filing a joint return, have a social security number that allows you to work or is valid for EIC purposes (see page 44)?

Yes. Continue **No.** You cannot take the credit. Put “No” to the left of the entry space for line 41a.

- Is your filing status married filing separately?

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

- Were you a nonresident alien for any part of 2005?

Yes. See *Nonresident aliens* on page 44. **No.** Go to Step 2.

Step 2 Investment Income

- Add the amounts from Form 1040A:

Line 8a _____
Line 8b + _____
Line 9a + _____
Line 10 + _____

Investment Income =

- Is your investment income more than \$2,700?

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

- Did a child live with you in 2005?

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

Continued from page 41

Step 3 Qualifying Child

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

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

AND

was ...

Under age 19 at the end of 2005

or

Under age 24 at the end of 2005 and a student (see page 44)

or

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

AND

who...

Lived with you in the United States for more than half of 2005.

If the child did not live with you for the required time, see *Exception to time lived with you* beginning on page 43.



If the child meets the conditions to be a qualifying child of any other person (other than your spouse if filing a joint return) for 2005, or the child was married, see page 44.

1. Could you, or your spouse if filing a joint return, be a qualifying child of another person in 2005?

Yes. **No.** Continue

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

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

Yes. The child must have a valid social security number as defined on page 44 unless the child was born and died in 2005. Skip Step 4; go to Step 5 on page 43.

No. Go to Step 4, question 2, if the amount on Form 1040A, line 22, is less than \$11,750 (\$13,750 if married filing jointly).

Step 4 Filers Without a Qualifying Child

1. Could you, or your spouse if filing a joint return, be a qualifying child of another person in 2005? See Step 3.

Yes. **No.** Continue

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

2. Can you, or your spouse if filing a joint return, be claimed as a dependent on someone else's 2005 tax return?

Yes. **No.** Continue

You cannot take the credit.

3. Were you, or your spouse if filing a joint return, at least age 25 but under age 65 at the end of 2005?

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

4. Was your home, and your spouse's if filing a joint return, in the United States for more than half of 2005? Members of the military stationed outside the United States, see page 44 before you answer.

Yes. Go to Step 5 on page 43. **No.** You cannot take the credit. Put "No" to the left of the entry space for line 41a.

Continued from page 42

Step 5 Earned Income

1. Figure earned income:

Form 1040A, line 7 _____

Subtract, if included on line 7, any:

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

Add all of your nontaxable combat pay if you elect to include it in earned income. Also enter this amount on Form 1040A, line 41b. See *Combat pay, nontaxable* on this page.

+ _____



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

Earned Income* =

*You may be able to elect to use your 2004 earned income to figure your EIC if (a) your 2004 earned income is more than your 2005 earned income, and (b) your main home was in the Hurricane Katrina disaster area on August 25, 2005. For details, see Pub. 4492.



Electing to use your 2004 earned income may increase or decrease your EIC. Figure the credit using your 2005 earned income. Then figure the credit using your 2004 earned income. Compare the two amounts before making the election.

2. If you have:
- 2 or more qualifying children, is your earned income* less than \$35,263 (\$37,263 if married filing jointly)?
 - 1 qualifying child, is your earned income* less than \$31,030 (\$33,030 if married filing jointly)?
 - No qualifying children, is your earned income* less than \$11,750 (\$13,750 if married filing jointly)?
- Yes.** Go to Step 6. **No.** You cannot take the credit.

Step 6 How To Figure the Credit

1. Do you want the IRS to figure the credit for you?
- Yes.** See *Credit figured by the IRS* on this page. **No.** Go to the worksheet on page 45.

Definitions and Special Rules

(listed in alphabetical order)

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

Combat pay, nontaxable. If you were a member of the U.S. Armed Forces who served in a combat zone, certain pay is excluded from your income. See *Combat Zone Exclusion* in Pub. 3. You can elect to include this pay in your earned income when figuring the EIC. The amount of your nontaxable combat pay should be shown in Form(s) W-2, box 12, with code Q. If you are filing a joint return and both you and your spouse received nontaxable combat pay, you can each make your own election.

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

1. Put "EIC" to the left of the entry space for Form 1040A, line 41a.
2. Be sure you enter the nontaxable combat pay you elect to include in earned income on Form 1040A, line 41b. See *Combat pay, nontaxable* above.
3. If you have a qualifying child, complete and attach Schedule EIC. If your EIC for a year after 1996 was reduced or disallowed, see *Form 8862, who must file* on page 44.

Exception to time lived with you. A child is considered to have lived with you for all of 2005 if the child was born or died in 2005 and your home was this child's home for the entire time he or she was alive in 2005. Temporary absences for special circumstances, such as for school, vacation, medical care, military service, or

detention in a juvenile facility, count as time lived at home. Also see *Kidnapped child* on page 23 or *Members of the military* 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 you do not have to file Form 8862 if either of the following applies.

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

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

- 2 years after the most recent tax year for which there was a final determination that your EIC was reduced or disallowed due to reckless or intentional disregard of the EIC rules, or
- 10 years after the most recent tax year for which there was a final determination that your EIC was reduced or disallowed due to fraud.

Foster child. A foster child is any child placed with you by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction. For more details on authorized placement agencies, see Pub. 596.

Married child. A child who was married at the end of 2005 is a qualifying child only if (a) you can claim him or her as your dependent on Form 1040A, line 6c, or (b) you could have claimed him or her as your dependent except for the rules under *Children of divorced or separated parents* that begin on page 22.

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

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

Permanently and totally disabled. A person who, at any time in 2005, cannot engage in any substantial gainful activity because of a physical or mental condition and a doctor has determined that this condition (a) has lasted or can be expected to last continuously for at least a year, or (b) can lead to death.

Qualifying child of more than one person. If the child is the qualifying child of more than one person, only one person can claim the child as a qualifying child for all of the following tax benefits, unless the rules for *Children of divorced or separated parents* on page 22 apply.

1. Dependency exemption (line 6c).
2. Child tax credits (lines 33 and 42).
3. Head of household filing status (line 4).

4. Credit for child and dependent care expenses (line 29).
5. Earned income credit (lines 41a and 41b).

No other person can take any of the five tax benefits listed above unless he or she has a different qualifying child. If you and any other person claim the child as a qualifying child, the IRS will apply the following rules.

- If only one of the persons is the child's parent, the child will be treated as the qualifying child of the parent.
- If two of the persons are the child's parents, the child will be treated as the qualifying child of the parent with whom the child lived for the longer period of time during 2005. If the child lived with each parent for the same amount of time, the child will be treated as the qualifying child of the parent who had the higher adjusted gross income (AGI) for 2005.
- If none of the persons is the child's parent, the child will be treated as the qualifying child of the person who had the highest AGI for 2005.

Example. Your daughter meets the conditions to be a qualifying child for both you and your mother. If you and your mother both claim tax benefits based on the child, the rules above apply. Under these rules, you are entitled to treat your daughter as a qualifying child for any of the five tax benefits listed above for which you otherwise qualify. Your mother would not be entitled to take any of the five tax benefits listed above unless she has a different qualifying child.

If you will not be taking the EIC with a qualifying child, put "No" to the left of the entry space for line 41a. Otherwise, go to Step 3, question 1, on page 42.

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

To find out how to get an SSN, see page 18. If you will not have an SSN by April 17, 2006, see *What If You Cannot File on Time?* on page 12.

Student. A child who during any part of 5 calendar months of 2005 was enrolled as a full-time student at a school, or took a full-time, on-farm training course given by a school or a state, county, or local government agency. A school includes a technical, trade, or mechanical school. It does not include an on-the-job training course, correspondence school, or Internet school.

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

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

Earned Income Credit (EIC) Worksheet—Lines 41a and 41b

Keep for Your Records



Part 1

All Filers

1. Enter your earned income from Step 5 on page 43. But if you elect to use your 2004 earned income (see page 43), enter that amount instead. 1

2. Look up the amount on line 1 above in the EIC Table on pages 46–52 to find the credit. Be sure you use the correct column for your filing status and the number of children you have. Enter the credit here. 2

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

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

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

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

No. Go to line 5.

Part 2

Filers Who Answered “No” on Line 4

5. If you have:

- No qualifying children, is the amount on line 3 less than \$6,550 (\$8,550 if married filing jointly)?
- 1 or more qualifying children, is the amount on line 3 less than \$14,400 (\$16,400 if married filing jointly)?

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

No. Look up the amount on line 3 in the EIC Table on pages 46–52 to find the credit. Be sure you use the correct column for your filing status and the number of children you have. Enter the credit here. 5

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

Part 3

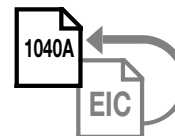
Your Earned Income Credit

6. **This is your earned income credit.** If you elect to use your 2004 earned income (see page 43), enter “PYEI” and the amount of your earned income on the line next to line 41a. 6

Enter this amount on Form 1040A, line 41a.

Reminder—

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



If your EIC for a year after 1996 was reduced or disallowed, see page 44 to find out if you must file Form 8862 to take the credit for 2005.

2005 Earned Income Credit (EIC) Table—Continued (Caution. This is not a tax table.)

| If the amount you are looking up from the worksheet is— | | And your filing status is— | | | | | | If the amount you are looking up from the worksheet is— | | And your filing status is— | | | | | |
|---|---------------|--|-----------|--------------|--------------------------------------|-----------|--------------|---|---------------|--|-----------|--------------|--------------------------------------|-----------|--------------|
| | | Single, head of household, or qualifying widow(er) and you have— | | | Married filing jointly and you have— | | | | | Single, head of household, or qualifying widow(er) and you have— | | | Married filing jointly and you have— | | |
| | | No children | One child | Two children | No children | One child | Two children | | | No children | One child | Two children | No children | One child | Two children |
| At least | But less than | Your credit is— | | | Your credit is— | | | At least | But less than | Your credit is— | | | Your credit is— | | |
| 18,100 | 18,150 | 0 | 2,062 | 3,609 | 0 | 2,382 | 4,030 | 21,100 | 21,150 | 0 | 1,583 | 2,977 | 0 | 1,902 | 3,399 |
| 18,150 | 18,200 | 0 | 2,054 | 3,599 | 0 | 2,374 | 4,020 | 21,150 | 21,200 | 0 | 1,575 | 2,967 | 0 | 1,894 | 3,388 |
| 18,200 | 18,250 | 0 | 2,046 | 3,588 | 0 | 2,366 | 4,009 | 21,200 | 21,250 | 0 | 1,567 | 2,956 | 0 | 1,886 | 3,378 |
| 18,250 | 18,300 | 0 | 2,038 | 3,578 | 0 | 2,358 | 3,999 | 21,250 | 21,300 | 0 | 1,559 | 2,946 | 0 | 1,878 | 3,367 |
| 18,300 | 18,350 | 0 | 2,030 | 3,567 | 0 | 2,350 | 3,988 | 21,300 | 21,350 | 0 | 1,551 | 2,935 | 0 | 1,870 | 3,356 |
| 18,350 | 18,400 | 0 | 2,022 | 3,557 | 0 | 2,342 | 3,978 | 21,350 | 21,400 | 0 | 1,543 | 2,925 | 0 | 1,862 | 3,346 |
| 18,400 | 18,450 | 0 | 2,014 | 3,546 | 0 | 2,334 | 3,967 | 21,400 | 21,450 | 0 | 1,535 | 2,914 | 0 | 1,854 | 3,335 |
| 18,450 | 18,500 | 0 | 2,006 | 3,535 | 0 | 2,326 | 3,957 | 21,450 | 21,500 | 0 | 1,527 | 2,904 | 0 | 1,846 | 3,325 |
| 18,500 | 18,550 | 0 | 1,998 | 3,525 | 0 | 2,318 | 3,946 | 21,500 | 21,550 | 0 | 1,519 | 2,893 | 0 | 1,838 | 3,314 |
| 18,550 | 18,600 | 0 | 1,990 | 3,514 | 0 | 2,310 | 3,936 | 21,550 | 21,600 | 0 | 1,511 | 2,883 | 0 | 1,830 | 3,304 |
| 18,600 | 18,650 | 0 | 1,982 | 3,504 | 0 | 2,302 | 3,925 | 21,600 | 21,650 | 0 | 1,503 | 2,872 | 0 | 1,822 | 3,293 |
| 18,650 | 18,700 | 0 | 1,974 | 3,493 | 0 | 2,294 | 3,915 | 21,650 | 21,700 | 0 | 1,495 | 2,862 | 0 | 1,814 | 3,283 |
| 18,700 | 18,750 | 0 | 1,966 | 3,483 | 0 | 2,286 | 3,904 | 21,700 | 21,750 | 0 | 1,487 | 2,851 | 0 | 1,806 | 3,272 |
| 18,750 | 18,800 | 0 | 1,958 | 3,472 | 0 | 2,278 | 3,894 | 21,750 | 21,800 | 0 | 1,479 | 2,841 | 0 | 1,798 | 3,262 |
| 18,800 | 18,850 | 0 | 1,950 | 3,462 | 0 | 2,270 | 3,883 | 21,800 | 21,850 | 0 | 1,471 | 2,830 | 0 | 1,790 | 3,251 |
| 18,850 | 18,900 | 0 | 1,942 | 3,451 | 0 | 2,262 | 3,872 | 21,850 | 21,900 | 0 | 1,463 | 2,819 | 0 | 1,783 | 3,241 |
| 18,900 | 18,950 | 0 | 1,934 | 3,441 | 0 | 2,254 | 3,862 | 21,900 | 21,950 | 0 | 1,455 | 2,809 | 0 | 1,775 | 3,230 |
| 18,950 | 19,000 | 0 | 1,926 | 3,430 | 0 | 2,246 | 3,851 | 21,950 | 22,000 | 0 | 1,447 | 2,798 | 0 | 1,767 | 3,220 |
| 19,000 | 19,050 | 0 | 1,918 | 3,420 | 0 | 2,238 | 3,841 | 22,000 | 22,050 | 0 | 1,439 | 2,788 | 0 | 1,759 | 3,209 |
| 19,050 | 19,100 | 0 | 1,910 | 3,409 | 0 | 2,230 | 3,830 | 22,050 | 22,100 | 0 | 1,431 | 2,777 | 0 | 1,751 | 3,199 |
| 19,100 | 19,150 | 0 | 1,902 | 3,399 | 0 | 2,222 | 3,820 | 22,100 | 22,150 | 0 | 1,423 | 2,767 | 0 | 1,743 | 3,188 |
| 19,150 | 19,200 | 0 | 1,894 | 3,388 | 0 | 2,214 | 3,809 | 22,150 | 22,200 | 0 | 1,415 | 2,756 | 0 | 1,735 | 3,177 |
| 19,200 | 19,250 | 0 | 1,886 | 3,378 | 0 | 2,206 | 3,799 | 22,200 | 22,250 | 0 | 1,407 | 2,746 | 0 | 1,727 | 3,167 |
| 19,250 | 19,300 | 0 | 1,878 | 3,367 | 0 | 2,198 | 3,788 | 22,250 | 22,300 | 0 | 1,399 | 2,735 | 0 | 1,719 | 3,156 |
| 19,300 | 19,350 | 0 | 1,870 | 3,356 | 0 | 2,190 | 3,778 | 22,300 | 22,350 | 0 | 1,391 | 2,725 | 0 | 1,711 | 3,146 |
| 19,350 | 19,400 | 0 | 1,862 | 3,346 | 0 | 2,182 | 3,767 | 22,350 | 22,400 | 0 | 1,383 | 2,714 | 0 | 1,703 | 3,135 |
| 19,400 | 19,450 | 0 | 1,854 | 3,335 | 0 | 2,174 | 3,757 | 22,400 | 22,450 | 0 | 1,375 | 2,704 | 0 | 1,695 | 3,125 |
| 19,450 | 19,500 | 0 | 1,846 | 3,325 | 0 | 2,166 | 3,746 | 22,450 | 22,500 | 0 | 1,367 | 2,693 | 0 | 1,687 | 3,114 |
| 19,500 | 19,550 | 0 | 1,838 | 3,314 | 0 | 2,158 | 3,736 | 22,500 | 22,550 | 0 | 1,359 | 2,683 | 0 | 1,679 | 3,104 |
| 19,550 | 19,600 | 0 | 1,830 | 3,304 | 0 | 2,150 | 3,725 | 22,550 | 22,600 | 0 | 1,351 | 2,672 | 0 | 1,671 | 3,093 |
| 19,600 | 19,650 | 0 | 1,822 | 3,293 | 0 | 2,142 | 3,714 | 22,600 | 22,650 | 0 | 1,343 | 2,661 | 0 | 1,663 | 3,083 |
| 19,650 | 19,700 | 0 | 1,814 | 3,283 | 0 | 2,134 | 3,704 | 22,650 | 22,700 | 0 | 1,335 | 2,651 | 0 | 1,655 | 3,072 |
| 19,700 | 19,750 | 0 | 1,806 | 3,272 | 0 | 2,126 | 3,693 | 22,700 | 22,750 | 0 | 1,327 | 2,640 | 0 | 1,647 | 3,062 |
| 19,750 | 19,800 | 0 | 1,798 | 3,262 | 0 | 2,118 | 3,683 | 22,750 | 22,800 | 0 | 1,319 | 2,630 | 0 | 1,639 | 3,051 |
| 19,800 | 19,850 | 0 | 1,790 | 3,251 | 0 | 2,110 | 3,672 | 22,800 | 22,850 | 0 | 1,311 | 2,619 | 0 | 1,631 | 3,041 |
| 19,850 | 19,900 | 0 | 1,783 | 3,241 | 0 | 2,102 | 3,662 | 22,850 | 22,900 | 0 | 1,303 | 2,609 | 0 | 1,623 | 3,030 |
| 19,900 | 19,950 | 0 | 1,775 | 3,230 | 0 | 2,094 | 3,651 | 22,900 | 22,950 | 0 | 1,295 | 2,598 | 0 | 1,615 | 3,020 |
| 19,950 | 20,000 | 0 | 1,767 | 3,220 | 0 | 2,086 | 3,641 | 22,950 | 23,000 | 0 | 1,287 | 2,588 | 0 | 1,607 | 3,009 |
| 20,000 | 20,050 | 0 | 1,759 | 3,209 | 0 | 2,078 | 3,630 | 23,000 | 23,050 | 0 | 1,279 | 2,577 | 0 | 1,599 | 2,998 |
| 20,050 | 20,100 | 0 | 1,751 | 3,199 | 0 | 2,070 | 3,620 | 23,050 | 23,100 | 0 | 1,271 | 2,567 | 0 | 1,591 | 2,988 |
| 20,100 | 20,150 | 0 | 1,743 | 3,188 | 0 | 2,062 | 3,609 | 23,100 | 23,150 | 0 | 1,263 | 2,556 | 0 | 1,583 | 2,977 |
| 20,150 | 20,200 | 0 | 1,735 | 3,177 | 0 | 2,054 | 3,599 | 23,150 | 23,200 | 0 | 1,255 | 2,546 | 0 | 1,575 | 2,967 |
| 20,200 | 20,250 | 0 | 1,727 | 3,167 | 0 | 2,046 | 3,588 | 23,200 | 23,250 | 0 | 1,247 | 2,535 | 0 | 1,567 | 2,956 |
| 20,250 | 20,300 | 0 | 1,719 | 3,156 | 0 | 2,038 | 3,578 | 23,250 | 23,300 | 0 | 1,239 | 2,525 | 0 | 1,559 | 2,946 |
| 20,300 | 20,350 | 0 | 1,711 | 3,146 | 0 | 2,030 | 3,567 | 23,300 | 23,350 | 0 | 1,231 | 2,514 | 0 | 1,551 | 2,935 |
| 20,350 | 20,400 | 0 | 1,703 | 3,135 | 0 | 2,022 | 3,557 | 23,350 | 23,400 | 0 | 1,223 | 2,504 | 0 | 1,543 | 2,925 |
| 20,400 | 20,450 | 0 | 1,695 | 3,125 | 0 | 2,014 | 3,546 | 23,400 | 23,450 | 0 | 1,215 | 2,493 | 0 | 1,535 | 2,914 |
| 20,450 | 20,500 | 0 | 1,687 | 3,114 | 0 | 2,006 | 3,535 | 23,450 | 23,500 | 0 | 1,207 | 2,482 | 0 | 1,527 | 2,904 |
| 20,500 | 20,550 | 0 | 1,679 | 3,104 | 0 | 1,998 | 3,525 | 23,500 | 23,550 | 0 | 1,199 | 2,472 | 0 | 1,519 | 2,893 |
| 20,550 | 20,600 | 0 | 1,671 | 3,093 | 0 | 1,990 | 3,514 | 23,550 | 23,600 | 0 | 1,191 | 2,461 | 0 | 1,511 | 2,883 |
| 20,600 | 20,650 | 0 | 1,663 | 3,083 | 0 | 1,982 | 3,504 | 23,600 | 23,650 | 0 | 1,183 | 2,451 | 0 | 1,503 | 2,872 |
| 20,650 | 20,700 | 0 | 1,655 | 3,072 | 0 | 1,974 | 3,493 | 23,650 | 23,700 | 0 | 1,175 | 2,440 | 0 | 1,495 | 2,862 |
| 20,700 | 20,750 | 0 | 1,647 | 3,062 | 0 | 1,966 | 3,483 | 23,700 | 23,750 | 0 | 1,167 | 2,430 | 0 | 1,487 | 2,851 |
| 20,750 | 20,800 | 0 | 1,639 | 3,051 | 0 | 1,958 | 3,472 | 23,750 | 23,800 | 0 | 1,159 | 2,419 | 0 | 1,479 | 2,841 |
| 20,800 | 20,850 | 0 | 1,631 | 3,041 | 0 | 1,950 | 3,462 | 23,800 | 23,850 | 0 | 1,151 | 2,409 | 0 | 1,471 | 2,830 |
| 20,850 | 20,900 | 0 | 1,623 | 3,030 | 0 | 1,942 | 3,451 | 23,850 | 23,900 | 0 | 1,143 | 2,398 | 0 | 1,463 | 2,819 |
| 20,900 | 20,950 | 0 | 1,615 | 3,020 | 0 | 1,934 | 3,441 | 23,900 | 23,950 | 0 | 1,135 | 2,388 | 0 | 1,455 | 2,809 |
| 20,950 | 21,000 | 0 | 1,607 | 3,009 | 0 | 1,926 | 3,430 | 23,950 | 24,000 | 0 | 1,127 | 2,377 | 0 | 1,447 | 2,798 |
| 21,000 | 21,050 | 0 | 1,599 | 2,998 | 0 | 1,918 | 3,420 | 24,000 | 24,050 | 0 | 1,119 | 2,367 | 0 | 1,439 | 2,788 |
| 21,050 | 21,100 | 0 | 1,591 | 2,988 | 0 | 1,910 | 3,409 | 24,050 | 24,100 | 0 | 1,111 | 2,356 | 0 | 1,431 | 2,777 |

(Continued on page 50)

2005 Earned Income Credit (EIC) Table—Continued (Caution. This is not a tax table.)

| If the amount you are looking up from the worksheet is— | | And your filing status is— | | | | | | If the amount you are looking up from the worksheet is— | | And your filing status is— | | | | | |
|---|---------------|--|-----------|--------------|--------------------------------------|-----------|--------------|---|---------------|--|-----------|--------------|--------------------------------------|-----------|--------------|
| | | Single, head of household, or qualifying widow(er) and you have— | | | Married filing jointly and you have— | | | | | Single, head of household, or qualifying widow(er) and you have— | | | Married filing jointly and you have— | | |
| | | No children | One child | Two children | No children | One child | Two children | | | No children | One child | Two children | No children | One child | Two children |
| At least | But less than | Your credit is— | | | Your credit is— | | | At least | But less than | Your credit is— | | | Your credit is— | | |
| 24,100 | 24,150 | 0 | 1,103 | 2,346 | 0 | 1,423 | 2,767 | 27,100 | 27,150 | 0 | 624 | 1,714 | 0 | 944 | 2,135 |
| 24,150 | 24,200 | 0 | 1,095 | 2,335 | 0 | 1,415 | 2,756 | 27,150 | 27,200 | 0 | 616 | 1,703 | 0 | 936 | 2,124 |
| 24,200 | 24,250 | 0 | 1,087 | 2,325 | 0 | 1,407 | 2,746 | 27,200 | 27,250 | 0 | 608 | 1,693 | 0 | 928 | 2,114 |
| 24,250 | 24,300 | 0 | 1,079 | 2,314 | 0 | 1,399 | 2,735 | 27,250 | 27,300 | 0 | 600 | 1,682 | 0 | 920 | 2,103 |
| 24,300 | 24,350 | 0 | 1,071 | 2,303 | 0 | 1,391 | 2,725 | 27,300 | 27,350 | 0 | 592 | 1,672 | 0 | 912 | 2,093 |
| 24,350 | 24,400 | 0 | 1,063 | 2,293 | 0 | 1,383 | 2,714 | 27,350 | 27,400 | 0 | 584 | 1,661 | 0 | 904 | 2,082 |
| 24,400 | 24,450 | 0 | 1,055 | 2,282 | 0 | 1,375 | 2,704 | 27,400 | 27,450 | 0 | 576 | 1,651 | 0 | 896 | 2,072 |
| 24,450 | 24,500 | 0 | 1,047 | 2,272 | 0 | 1,367 | 2,693 | 27,450 | 27,500 | 0 | 568 | 1,640 | 0 | 888 | 2,061 |
| 24,500 | 24,550 | 0 | 1,039 | 2,261 | 0 | 1,359 | 2,683 | 27,500 | 27,550 | 0 | 560 | 1,630 | 0 | 880 | 2,051 |
| 24,550 | 24,600 | 0 | 1,031 | 2,251 | 0 | 1,351 | 2,672 | 27,550 | 27,600 | 0 | 552 | 1,619 | 0 | 872 | 2,040 |
| 24,600 | 24,650 | 0 | 1,023 | 2,240 | 0 | 1,343 | 2,661 | 27,600 | 27,650 | 0 | 544 | 1,608 | 0 | 864 | 2,030 |
| 24,650 | 24,700 | 0 | 1,015 | 2,230 | 0 | 1,335 | 2,651 | 27,650 | 27,700 | 0 | 536 | 1,598 | 0 | 856 | 2,019 |
| 24,700 | 24,750 | 0 | 1,007 | 2,219 | 0 | 1,327 | 2,640 | 27,700 | 27,750 | 0 | 528 | 1,587 | 0 | 848 | 2,009 |
| 24,750 | 24,800 | 0 | 999 | 2,209 | 0 | 1,319 | 2,630 | 27,750 | 27,800 | 0 | 520 | 1,577 | 0 | 840 | 1,998 |
| 24,800 | 24,850 | 0 | 991 | 2,198 | 0 | 1,311 | 2,619 | 27,800 | 27,850 | 0 | 512 | 1,566 | 0 | 832 | 1,988 |
| 24,850 | 24,900 | 0 | 984 | 2,188 | 0 | 1,303 | 2,609 | 27,850 | 27,900 | 0 | 504 | 1,556 | 0 | 824 | 1,977 |
| 24,900 | 24,950 | 0 | 976 | 2,177 | 0 | 1,295 | 2,598 | 27,900 | 27,950 | 0 | 496 | 1,545 | 0 | 816 | 1,967 |
| 24,950 | 25,000 | 0 | 968 | 2,167 | 0 | 1,287 | 2,588 | 27,950 | 28,000 | 0 | 488 | 1,535 | 0 | 808 | 1,956 |
| 25,000 | 25,050 | 0 | 960 | 2,156 | 0 | 1,279 | 2,577 | 28,000 | 28,050 | 0 | 480 | 1,524 | 0 | 800 | 1,945 |
| 25,050 | 25,100 | 0 | 952 | 2,146 | 0 | 1,271 | 2,567 | 28,050 | 28,100 | 0 | 472 | 1,514 | 0 | 792 | 1,935 |
| 25,100 | 25,150 | 0 | 944 | 2,135 | 0 | 1,263 | 2,556 | 28,100 | 28,150 | 0 | 464 | 1,503 | 0 | 784 | 1,924 |
| 25,150 | 25,200 | 0 | 936 | 2,124 | 0 | 1,255 | 2,546 | 28,150 | 28,200 | 0 | 456 | 1,493 | 0 | 776 | 1,914 |
| 25,200 | 25,250 | 0 | 928 | 2,114 | 0 | 1,247 | 2,535 | 28,200 | 28,250 | 0 | 448 | 1,482 | 0 | 768 | 1,903 |
| 25,250 | 25,300 | 0 | 920 | 2,103 | 0 | 1,239 | 2,525 | 28,250 | 28,300 | 0 | 440 | 1,472 | 0 | 760 | 1,893 |
| 25,300 | 25,350 | 0 | 912 | 2,093 | 0 | 1,231 | 2,514 | 28,300 | 28,350 | 0 | 432 | 1,461 | 0 | 752 | 1,882 |
| 25,350 | 25,400 | 0 | 904 | 2,082 | 0 | 1,223 | 2,504 | 28,350 | 28,400 | 0 | 424 | 1,451 | 0 | 744 | 1,872 |
| 25,400 | 25,450 | 0 | 896 | 2,072 | 0 | 1,215 | 2,493 | 28,400 | 28,450 | 0 | 416 | 1,440 | 0 | 736 | 1,861 |
| 25,450 | 25,500 | 0 | 888 | 2,061 | 0 | 1,207 | 2,482 | 28,450 | 28,500 | 0 | 408 | 1,429 | 0 | 728 | 1,851 |
| 25,500 | 25,550 | 0 | 880 | 2,051 | 0 | 1,199 | 2,472 | 28,500 | 28,550 | 0 | 400 | 1,419 | 0 | 720 | 1,840 |
| 25,550 | 25,600 | 0 | 872 | 2,040 | 0 | 1,191 | 2,461 | 28,550 | 28,600 | 0 | 392 | 1,408 | 0 | 712 | 1,830 |
| 25,600 | 25,650 | 0 | 864 | 2,030 | 0 | 1,183 | 2,451 | 28,600 | 28,650 | 0 | 384 | 1,398 | 0 | 704 | 1,819 |
| 25,650 | 25,700 | 0 | 856 | 2,019 | 0 | 1,175 | 2,440 | 28,650 | 28,700 | 0 | 376 | 1,387 | 0 | 696 | 1,809 |
| 25,700 | 25,750 | 0 | 848 | 2,009 | 0 | 1,167 | 2,430 | 28,700 | 28,750 | 0 | 368 | 1,377 | 0 | 688 | 1,798 |
| 25,750 | 25,800 | 0 | 840 | 1,998 | 0 | 1,159 | 2,419 | 28,750 | 28,800 | 0 | 360 | 1,366 | 0 | 680 | 1,788 |
| 25,800 | 25,850 | 0 | 832 | 1,988 | 0 | 1,151 | 2,409 | 28,800 | 28,850 | 0 | 352 | 1,356 | 0 | 672 | 1,777 |
| 25,850 | 25,900 | 0 | 824 | 1,977 | 0 | 1,143 | 2,398 | 28,850 | 28,900 | 0 | 344 | 1,345 | 0 | 664 | 1,766 |
| 25,900 | 25,950 | 0 | 816 | 1,967 | 0 | 1,135 | 2,388 | 28,900 | 28,950 | 0 | 336 | 1,335 | 0 | 656 | 1,756 |
| 25,950 | 26,000 | 0 | 808 | 1,956 | 0 | 1,127 | 2,377 | 28,950 | 29,000 | 0 | 328 | 1,324 | 0 | 648 | 1,745 |
| 26,000 | 26,050 | 0 | 800 | 1,945 | 0 | 1,119 | 2,367 | 29,000 | 29,050 | 0 | 320 | 1,314 | 0 | 640 | 1,735 |
| 26,050 | 26,100 | 0 | 792 | 1,935 | 0 | 1,111 | 2,356 | 29,050 | 29,100 | 0 | 312 | 1,303 | 0 | 632 | 1,724 |
| 26,100 | 26,150 | 0 | 784 | 1,924 | 0 | 1,103 | 2,346 | 29,100 | 29,150 | 0 | 304 | 1,293 | 0 | 624 | 1,714 |
| 26,150 | 26,200 | 0 | 776 | 1,914 | 0 | 1,095 | 2,335 | 29,150 | 29,200 | 0 | 296 | 1,282 | 0 | 616 | 1,703 |
| 26,200 | 26,250 | 0 | 768 | 1,903 | 0 | 1,087 | 2,325 | 29,200 | 29,250 | 0 | 288 | 1,272 | 0 | 608 | 1,693 |
| 26,250 | 26,300 | 0 | 760 | 1,893 | 0 | 1,079 | 2,314 | 29,250 | 29,300 | 0 | 280 | 1,261 | 0 | 600 | 1,682 |
| 26,300 | 26,350 | 0 | 752 | 1,882 | 0 | 1,071 | 2,303 | 29,300 | 29,350 | 0 | 272 | 1,250 | 0 | 592 | 1,672 |
| 26,350 | 26,400 | 0 | 744 | 1,872 | 0 | 1,063 | 2,293 | 29,350 | 29,400 | 0 | 264 | 1,240 | 0 | 584 | 1,661 |
| 26,400 | 26,450 | 0 | 736 | 1,861 | 0 | 1,055 | 2,282 | 29,400 | 29,450 | 0 | 256 | 1,229 | 0 | 576 | 1,651 |
| 26,450 | 26,500 | 0 | 728 | 1,851 | 0 | 1,047 | 2,272 | 29,450 | 29,500 | 0 | 248 | 1,219 | 0 | 568 | 1,640 |
| 26,500 | 26,550 | 0 | 720 | 1,840 | 0 | 1,039 | 2,261 | 29,500 | 29,550 | 0 | 240 | 1,208 | 0 | 560 | 1,630 |
| 26,550 | 26,600 | 0 | 712 | 1,830 | 0 | 1,031 | 2,251 | 29,550 | 29,600 | 0 | 232 | 1,198 | 0 | 552 | 1,619 |
| 26,600 | 26,650 | 0 | 704 | 1,819 | 0 | 1,023 | 2,240 | 29,600 | 29,650 | 0 | 224 | 1,187 | 0 | 544 | 1,608 |
| 26,650 | 26,700 | 0 | 696 | 1,809 | 0 | 1,015 | 2,230 | 29,650 | 29,700 | 0 | 216 | 1,177 | 0 | 536 | 1,598 |
| 26,700 | 26,750 | 0 | 688 | 1,798 | 0 | 1,007 | 2,219 | 29,700 | 29,750 | 0 | 208 | 1,166 | 0 | 528 | 1,587 |
| 26,750 | 26,800 | 0 | 680 | 1,788 | 0 | 999 | 2,209 | 29,750 | 29,800 | 0 | 200 | 1,156 | 0 | 520 | 1,577 |
| 26,800 | 26,850 | 0 | 672 | 1,777 | 0 | 991 | 2,198 | 29,800 | 29,850 | 0 | 192 | 1,145 | 0 | 512 | 1,566 |
| 26,850 | 26,900 | 0 | 664 | 1,766 | 0 | 984 | 2,188 | 29,850 | 29,900 | 0 | 185 | 1,135 | 0 | 504 | 1,556 |
| 26,900 | 26,950 | 0 | 656 | 1,756 | 0 | 976 | 2,177 | 29,900 | 29,950 | 0 | 177 | 1,124 | 0 | 496 | 1,545 |
| 26,950 | 27,000 | 0 | 648 | 1,745 | 0 | 968 | 2,167 | 29,950 | 30,000 | 0 | 169 | 1,114 | 0 | 488 | 1,535 |
| 27,000 | 27,050 | 0 | 640 | 1,735 | 0 | 960 | 2,156 | 30,000 | 30,050 | 0 | 161 | 1,103 | 0 | 480 | 1,524 |
| 27,050 | 27,100 | 0 | 632 | 1,724 | 0 | 952 | 2,146 | 30,050 | 30,100 | 0 | 153 | 1,093 | 0 | 472 | 1,514 |

(Continued on page 51)

2005 Earned Income Credit (EIC) Table—Continued (Caution. This is not a tax table.)

| If the amount you are looking up from the worksheet is— | | And your filing status is— | | | | | | If the amount you are looking up from the worksheet is— | | And your filing status is— | | | | | |
|---|---------------|--|-----------|--------------|--------------------------------------|-----------|--------------|---|---------------|--|-----------|--------------|--------------------------------------|-----------|--------------|
| | | Single, head of household, or qualifying widow(er) and you have— | | | Married filing jointly and you have— | | | | | Single, head of household, or qualifying widow(er) and you have— | | | Married filing jointly and you have— | | |
| | | No children | One child | Two children | No children | One child | Two children | | | No children | One child | Two children | No children | One child | Two children |
| At least | But less than | Your credit is— | | | Your credit is— | | | At least | But less than | Your credit is— | | | Your credit is— | | |
| 30,100 | 30,150 | 0 | 145 | 1,082 | 0 | 464 | 1,503 | 33,100 | 33,150 | 0 | 0 | 450 | 0 | 0 | 871 |
| 30,150 | 30,200 | 0 | 137 | 1,071 | 0 | 456 | 1,493 | 33,150 | 33,200 | 0 | 0 | 440 | 0 | 0 | 861 |
| 30,200 | 30,250 | 0 | 129 | 1,061 | 0 | 448 | 1,482 | 33,200 | 33,250 | 0 | 0 | 429 | 0 | 0 | 850 |
| 30,250 | 30,300 | 0 | 121 | 1,050 | 0 | 440 | 1,472 | 33,250 | 33,300 | 0 | 0 | 419 | 0 | 0 | 840 |
| 30,300 | 30,350 | 0 | 113 | 1,040 | 0 | 432 | 1,461 | 33,300 | 33,350 | 0 | 0 | 408 | 0 | 0 | 829 |
| 30,350 | 30,400 | 0 | 105 | 1,029 | 0 | 424 | 1,451 | 33,350 | 33,400 | 0 | 0 | 398 | 0 | 0 | 819 |
| 30,400 | 30,450 | 0 | 97 | 1,019 | 0 | 416 | 1,440 | 33,400 | 33,450 | 0 | 0 | 387 | 0 | 0 | 808 |
| 30,450 | 30,500 | 0 | 89 | 1,008 | 0 | 408 | 1,429 | 33,450 | 33,500 | 0 | 0 | 376 | 0 | 0 | 798 |
| 30,500 | 30,550 | 0 | 81 | 998 | 0 | 400 | 1,419 | 33,500 | 33,550 | 0 | 0 | 366 | 0 | 0 | 787 |
| 30,550 | 30,600 | 0 | 73 | 987 | 0 | 392 | 1,408 | 33,550 | 33,600 | 0 | 0 | 355 | 0 | 0 | 777 |
| 30,600 | 30,650 | 0 | 65 | 977 | 0 | 384 | 1,398 | 33,600 | 33,650 | 0 | 0 | 345 | 0 | 0 | 766 |
| 30,650 | 30,700 | 0 | 57 | 966 | 0 | 376 | 1,387 | 33,650 | 33,700 | 0 | 0 | 334 | 0 | 0 | 756 |
| 30,700 | 30,750 | 0 | 49 | 956 | 0 | 368 | 1,377 | 33,700 | 33,750 | 0 | 0 | 324 | 0 | 0 | 745 |
| 30,750 | 30,800 | 0 | 41 | 945 | 0 | 360 | 1,366 | 33,750 | 33,800 | 0 | 0 | 313 | 0 | 0 | 735 |
| 30,800 | 30,850 | 0 | 33 | 935 | 0 | 352 | 1,356 | 33,800 | 33,850 | 0 | 0 | 303 | 0 | 0 | 724 |
| 30,850 | 30,900 | 0 | 25 | 924 | 0 | 344 | 1,345 | 33,850 | 33,900 | 0 | 0 | 292 | 0 | 0 | 713 |
| 30,900 | 30,950 | 0 | 17 | 914 | 0 | 336 | 1,335 | 33,900 | 33,950 | 0 | 0 | 282 | 0 | 0 | 703 |
| 30,950 | 31,000 | 0 | 9 | 903 | 0 | 328 | 1,324 | 33,950 | 34,000 | 0 | 0 | 271 | 0 | 0 | 692 |
| 31,000 | 31,050 | 0 | * | 892 | 0 | 320 | 1,314 | 34,000 | 34,050 | 0 | 0 | 261 | 0 | 0 | 682 |
| 31,050 | 31,100 | 0 | 0 | 882 | 0 | 312 | 1,303 | 34,050 | 34,100 | 0 | 0 | 250 | 0 | 0 | 671 |
| 31,100 | 31,150 | 0 | 0 | 871 | 0 | 304 | 1,293 | 34,100 | 34,150 | 0 | 0 | 240 | 0 | 0 | 661 |
| 31,150 | 31,200 | 0 | 0 | 861 | 0 | 296 | 1,282 | 34,150 | 34,200 | 0 | 0 | 229 | 0 | 0 | 650 |
| 31,200 | 31,250 | 0 | 0 | 850 | 0 | 288 | 1,272 | 34,200 | 34,250 | 0 | 0 | 219 | 0 | 0 | 640 |
| 31,250 | 31,300 | 0 | 0 | 840 | 0 | 280 | 1,261 | 34,250 | 34,300 | 0 | 0 | 208 | 0 | 0 | 629 |
| 31,300 | 31,350 | 0 | 0 | 829 | 0 | 272 | 1,250 | 34,300 | 34,350 | 0 | 0 | 197 | 0 | 0 | 619 |
| 31,350 | 31,400 | 0 | 0 | 819 | 0 | 264 | 1,240 | 34,350 | 34,400 | 0 | 0 | 187 | 0 | 0 | 608 |
| 31,400 | 31,450 | 0 | 0 | 808 | 0 | 256 | 1,229 | 34,400 | 34,450 | 0 | 0 | 176 | 0 | 0 | 598 |
| 31,450 | 31,500 | 0 | 0 | 798 | 0 | 248 | 1,219 | 34,450 | 34,500 | 0 | 0 | 166 | 0 | 0 | 587 |
| 31,500 | 31,550 | 0 | 0 | 787 | 0 | 240 | 1,208 | 34,500 | 34,550 | 0 | 0 | 155 | 0 | 0 | 577 |
| 31,550 | 31,600 | 0 | 0 | 777 | 0 | 232 | 1,198 | 34,550 | 34,600 | 0 | 0 | 145 | 0 | 0 | 566 |
| 31,600 | 31,650 | 0 | 0 | 766 | 0 | 224 | 1,187 | 34,600 | 34,650 | 0 | 0 | 134 | 0 | 0 | 555 |
| 31,650 | 31,700 | 0 | 0 | 756 | 0 | 216 | 1,177 | 34,650 | 34,700 | 0 | 0 | 124 | 0 | 0 | 545 |
| 31,700 | 31,750 | 0 | 0 | 745 | 0 | 208 | 1,166 | 34,700 | 34,750 | 0 | 0 | 113 | 0 | 0 | 534 |
| 31,750 | 31,800 | 0 | 0 | 735 | 0 | 200 | 1,156 | 34,750 | 34,800 | 0 | 0 | 103 | 0 | 0 | 524 |
| 31,800 | 31,850 | 0 | 0 | 724 | 0 | 192 | 1,145 | 34,800 | 34,850 | 0 | 0 | 92 | 0 | 0 | 513 |
| 31,850 | 31,900 | 0 | 0 | 713 | 0 | 185 | 1,135 | 34,850 | 34,900 | 0 | 0 | 82 | 0 | 0 | 503 |
| 31,900 | 31,950 | 0 | 0 | 703 | 0 | 177 | 1,124 | 34,900 | 34,950 | 0 | 0 | 71 | 0 | 0 | 492 |
| 31,950 | 32,000 | 0 | 0 | 692 | 0 | 169 | 1,114 | 34,950 | 35,000 | 0 | 0 | 61 | 0 | 0 | 482 |
| 32,000 | 32,050 | 0 | 0 | 682 | 0 | 161 | 1,103 | 35,000 | 35,050 | 0 | 0 | 50 | 0 | 0 | 471 |
| 32,050 | 32,100 | 0 | 0 | 671 | 0 | 153 | 1,093 | 35,050 | 35,100 | 0 | 0 | 40 | 0 | 0 | 461 |
| 32,100 | 32,150 | 0 | 0 | 661 | 0 | 145 | 1,082 | 35,100 | 35,150 | 0 | 0 | 29 | 0 | 0 | 450 |
| 32,150 | 32,200 | 0 | 0 | 650 | 0 | 137 | 1,071 | 35,150 | 35,200 | 0 | 0 | 18 | 0 | 0 | 440 |
| 32,200 | 32,250 | 0 | 0 | 640 | 0 | 129 | 1,061 | 35,200 | 35,250 | 0 | 0 | 8 | 0 | 0 | 429 |
| 32,250 | 32,300 | 0 | 0 | 629 | 0 | 121 | 1,050 | 35,250 | 35,300 | 0 | 0 | ** | 0 | 0 | 419 |
| 32,300 | 32,350 | 0 | 0 | 619 | 0 | 113 | 1,040 | 35,300 | 35,350 | 0 | 0 | 0 | 0 | 0 | 408 |
| 32,350 | 32,400 | 0 | 0 | 608 | 0 | 105 | 1,029 | 35,350 | 35,400 | 0 | 0 | 0 | 0 | 0 | 398 |
| 32,400 | 32,450 | 0 | 0 | 598 | 0 | 97 | 1,019 | 35,400 | 35,450 | 0 | 0 | 0 | 0 | 0 | 387 |
| 32,450 | 32,500 | 0 | 0 | 587 | 0 | 89 | 1,008 | 35,450 | 35,500 | 0 | 0 | 0 | 0 | 0 | 376 |
| 32,500 | 32,550 | 0 | 0 | 577 | 0 | 81 | 998 | 35,500 | 35,550 | 0 | 0 | 0 | 0 | 0 | 366 |
| 32,550 | 32,600 | 0 | 0 | 566 | 0 | 73 | 987 | 35,550 | 35,600 | 0 | 0 | 0 | 0 | 0 | 355 |
| 32,600 | 32,650 | 0 | 0 | 555 | 0 | 65 | 977 | 35,600 | 35,650 | 0 | 0 | 0 | 0 | 0 | 345 |
| 32,650 | 32,700 | 0 | 0 | 545 | 0 | 57 | 966 | 35,650 | 35,700 | 0 | 0 | 0 | 0 | 0 | 334 |
| 32,700 | 32,750 | 0 | 0 | 534 | 0 | 49 | 956 | 35,700 | 35,750 | 0 | 0 | 0 | 0 | 0 | 324 |
| 32,750 | 32,800 | 0 | 0 | 524 | 0 | 41 | 945 | 35,750 | 35,800 | 0 | 0 | 0 | 0 | 0 | 313 |
| 32,800 | 32,850 | 0 | 0 | 513 | 0 | 33 | 935 | 35,800 | 35,850 | 0 | 0 | 0 | 0 | 0 | 303 |
| 32,850 | 32,900 | 0 | 0 | 503 | 0 | 25 | 924 | 35,850 | 35,900 | 0 | 0 | 0 | 0 | 0 | 292 |
| 32,900 | 32,950 | 0 | 0 | 492 | 0 | 17 | 914 | 35,900 | 35,950 | 0 | 0 | 0 | 0 | 0 | 282 |
| 32,950 | 33,000 | 0 | 0 | 482 | 0 | 9 | 903 | 35,950 | 36,000 | 0 | 0 | 0 | 0 | 0 | 271 |
| 33,000 | 33,050 | 0 | 0 | 471 | 0 | * | 892 | 36,000 | 36,050 | 0 | 0 | 0 | 0 | 0 | 261 |
| 33,050 | 33,100 | 0 | 0 | 461 | 0 | 0 | 882 | 36,050 | 36,100 | 0 | 0 | 0 | 0 | 0 | 250 |

*If the amount you are looking up from the worksheet is at least \$31,000 (\$33,000 if married filing jointly) but less than \$31,030 (\$33,030 if married filing jointly), your credit is \$2. Otherwise, you cannot take the credit.
 **If the amount you are looking up from the worksheet is at least \$35,250 but less than \$35,263, your credit is \$1. Otherwise, you cannot take the credit.

(Continued on page 52)

2005 Earned Income Credit (EIC) Table—Continued (Caution. This is not a tax table.)

| If the amount you are looking up from the worksheet is— | | And your filing status is— | | | | | | If the amount you are looking up from the worksheet is— | | And your filing status is— | | | | | |
|---|---------------|--|-----------|--------------|--------------------------------------|-----------|--------------|---|---------------|--|-----------|--------------|--------------------------------------|-----------|--------------|
| | | Single, head of household, or qualifying widow(er) and you have— | | | Married filing jointly and you have— | | | | | Single, head of household, or qualifying widow(er) and you have— | | | Married filing jointly and you have— | | |
| | | No children | One child | Two children | No children | One child | Two children | | | No children | One child | Two children | No children | One child | Two children |
| At least | But less than | Your credit is— | | | Your credit is— | | | At least | But less than | Your credit is— | | | Your credit is— | | |
| 36,100 | 36,150 | 0 | 0 | 0 | 0 | 0 | 240 | 36,850 | 36,900 | 0 | 0 | 0 | 0 | 0 | 82 |
| 36,150 | 36,200 | 0 | 0 | 0 | 0 | 0 | 229 | 36,900 | 36,950 | 0 | 0 | 0 | 0 | 0 | 71 |
| 36,200 | 36,250 | 0 | 0 | 0 | 0 | 0 | 219 | 36,950 | 37,000 | 0 | 0 | 0 | 0 | 0 | 61 |
| 36,250 | 36,300 | 0 | 0 | 0 | 0 | 0 | 208 | 37,000 | 37,050 | 0 | 0 | 0 | 0 | 0 | 50 |
| 36,300 | 36,350 | 0 | 0 | 0 | 0 | 0 | 197 | 37,050 | 37,100 | 0 | 0 | 0 | 0 | 0 | 40 |
| 36,350 | 36,400 | 0 | 0 | 0 | 0 | 0 | 187 | 37,100 | 37,150 | 0 | 0 | 0 | 0 | 0 | 29 |
| 36,400 | 36,450 | 0 | 0 | 0 | 0 | 0 | 176 | 37,150 | 37,200 | 0 | 0 | 0 | 0 | 0 | 18 |
| 36,450 | 36,500 | 0 | 0 | 0 | 0 | 0 | 166 | 37,200 | 37,250 | 0 | 0 | 0 | 0 | 0 | 8 |
| 36,500 | 36,550 | 0 | 0 | 0 | 0 | 0 | 155 | 37,250 | 37,263 | 0 | 0 | 0 | 0 | 0 | 1 |
| 36,550 | 36,600 | 0 | 0 | 0 | 0 | 0 | 145 | 37,263 or more | | 0 | 0 | 0 | 0 | 0 | 0 |
| 36,600 | 36,650 | 0 | 0 | 0 | 0 | 0 | 134 | | | | | | | | |
| 36,650 | 36,700 | 0 | 0 | 0 | 0 | 0 | 124 | | | | | | | | |
| 36,700 | 36,750 | 0 | 0 | 0 | 0 | 0 | 113 | | | | | | | | |
| 36,750 | 36,800 | 0 | 0 | 0 | 0 | 0 | 103 | | | | | | | | |
| 36,800 | 36,850 | 0 | 0 | 0 | 0 | 0 | 92 | | | | | | | | |

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

This credit is for certain people who have at least one qualifying child as defined in the instructions for line 6c, on page 21. The additional child tax credit may give you a refund even if you do not owe any tax.

Two Steps To Take the Additional Child Tax Credit!

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

Line 43

Include in the total on line 43 any amount paid with an extension of time to file. If you filed Form 4868 include any amount you paid with that form or by electronic funds withdrawal or credit card. If you paid by credit card, do not include on line 43 the convenience fee you were charged. To the left of the entry space for line 43, enter "Form 4868" and show the amount paid.

Excess social security and tier 1 railroad retirement (RRTA) tax withheld. If you, or your spouse if filing a joint return, had more than one employer for 2005 and total wages of more than \$90,000, too much social security or tier 1 RRRTA tax may have been withheld. For more details, including how to figure the amount to include on line 43, see Pub. 505.

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

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

If you want to check the status of your refund, please wait at least 6 weeks (3 weeks if you filed electronically) from the date you filed to do so. But if you filed Form 8379 with your return, allow 14 weeks (11 weeks if you filed electronically). See page 8 for details.



If the amount you overpaid is large, you may want to decrease the amount of income tax withheld from your pay by filing a new Form W-4. See Income tax withholding and estimated tax payments for 2006 on page 56.

Refund offset. If you owe past-due federal tax, state income tax, child support, spousal support, or certain federal nontax debts, such as student loans, all or part of the overpayment on line 44 may be used (offset) to pay the past-due amount. Offsets for federal taxes are made by the IRS. All other offsets are made by the Treasury Department's Financial Management Service (FMS). For federal tax offsets, you will receive a notice from the IRS. For all other offsets, you will receive a notice from FMS. To find out if you may have an offset or if you have a question about it, contact the agency to which you owe the debt.

Injured spouse claim. If you file a joint return and your spouse has not paid past-due federal tax, state income tax, child support, spousal support, or a federal nontax debt, such as a student loan, part or all of the overpayment on line 44 may be used (offset) to pay the past-due amount. But your part of the overpayment may be refunded to you if certain conditions apply and you complete Form 8379. For details, use TeleTax topic 203 (see page 8) or see Form 8379.

Lines 45b Through 45d**DIRECT DEPOSIT**

Simple. Safe. Secure.

Fast Refunds! Choose direct deposit—a fast, simple, safe, secure way to have your refund deposited automatically into your checking or savings account.

Why Use Direct Deposit?

- You get your refund fast—in half the time as paper filers 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.

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

Note. If you do not want your refund directly deposited into your account, draw a line through the boxes on lines 45b and 45d.



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

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

Line 45b. The routing number must be nine digits. The first two digits must be 01 through 12 or 21 through 32. Otherwise, the direct deposit will be rejected and a check sent instead. On the sample check on page 54, the routing number is 250250025.

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

Line 45d. The account number can be up to 17 characters (both numbers and letters). Include hyphens but omit spaces and special symbols. Enter the number from left to right and leave any unused boxes blank. On the sample check on page 54, the account number is 20202086. Do not include the check number.



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

Sample Check—Lines 45b Through 45d


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

Line 46**Amount Applied to Your 2006 Estimated Tax**

Enter on line 46 the amount, if any, of the overpayment on line 44 you want applied to your estimated tax for 2006. We will apply this amount to your account unless you attach a statement requesting us to apply it to your spouse's account. Include your spouse's social security number in the attached statement.



This election to apply part or all of the amount overpaid to your 2006 estimated tax cannot be changed later.

Amount You Owe

IRS *e-file* offers an additional payment option: Electronic funds withdrawal. This option allows you to file your return early and schedule your payment for withdrawal from your checking or savings account on a future date up to and including April 17, 2006. Visit www.irs.gov/efile for details.

Line 47**Amount You Owe**

Pay your taxes in full by April 17, 2006, to save interest and penalty. You do not have to pay if line 47 is under \$1.

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

You can pay by check, money order, or credit card. Do not include any estimated tax payment for 2006 in your check, money order, or amount you charge. Instead, make the estimated tax payment separately.

To pay by check or money order. Enclose in the envelope with your return a check or money order payable to the “**United States Treasury**” for the full amount due. Do not send cash. Do not attach the payment to your return. Write “2005 Form 1040A” and your name, address, daytime phone number, and social security number (SSN) on your payment. If you are filing a joint return, enter the SSN shown first on your tax return.

Need more information or forms? See page 7.

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 can use your American Express® Card, Discover® Card, MasterCard® card, or Visa® card. To pay by credit card, call toll-free or visit the website 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 website (shown below). If you pay by credit card before filing your return, please enter on page 1 of Form 1040A in the upper left corner the confirmation number you were given at the end of the transaction and the amount you charged (not including the convenience fee).

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

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



You may need to (a) increase the amount of income tax withheld from your pay by filing a new Form W-4, or (b) make estimated tax payments for 2006. See Income tax withholding and estimated tax payments for 2006 on page 56.

What If You Cannot Pay?

If you cannot pay the full amount shown on line 47 when you file, you can ask to make monthly installment payments for the full or a partial amount. 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 17, 2006, 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 or credit card payment.

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

Line 48**Estimated Tax Penalty**

You may owe this penalty if:

- Line 47 is at least \$1,000 and it is more than 10% of the tax shown on your return, or
- You did not pay enough estimated tax by any of the due dates. This is true even if you are due a refund.

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

Exception. You will not owe the penalty if your 2004 tax return was for a tax year of 12 full months and either of the following applies.

1. You had no tax shown on your 2004 return and you were a U.S. citizen or resident for all of 2004, or

2. The total of lines 39 and 40 on your 2005 return is at least 100% of the tax liability shown on your 2004 return (110% of that amount if you are not a farmer or fisherman and your adjusted gross income shown on that return is more than \$150,000, or, if married filing separately for 2005, more than \$75,000). Your estimated tax payments for 2005 must have been made on time and for the required amount.

Figuring the penalty. If the *Exception* that begins on page 54 does not apply and you choose to figure the penalty yourself, see Form 2210 to find out if you owe the penalty. If you do, you can use the form to figure the amount. Enter the penalty on Form 1040A, line 48. Add the penalty to any tax due and enter the total on line 47. If you are due a refund, subtract the penalty from the overpayment you show on line 44. Do not file Form 2210 with your return unless Form 2210 indicates that you must do so. Instead, keep it for your records.



Because Form 2210 is complicated, if you want to, you can leave line 48 blank and the IRS will figure the penalty and send you a bill. We will not charge you interest on the penalty if you pay by the date specified on the bill. If your income varied during the year, the annualized income installment method may lower the amount of your penalty. But you must file Form 2210 because the IRS cannot figure your penalty under this method. See the Instructions for Form 2210 for other situations in which you may be able to lower your penalty by filing Form 2210.

Third Party Designee

If you want to allow a friend, family member, or any other person you choose to discuss your 2005 tax return with the IRS, check the “Yes” box in the “Third party designee” area of your return. Also, enter the designee’s name, phone number, and any five digits the designee chooses as his or her personal identification number (PIN). 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),
- Receive copies of notices or transcripts related to your return, upon request, and
- Respond to certain IRS notices about math errors, offsets, and return preparation.

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

The authorization will automatically end no later than the due date (without regard to extensions) for filing your 2006 tax return. This is April 16, 2007, for most people. If you wish to revoke the authorization before it ends, see Pub. 947.

Sign Your Return

Form 1040A is not considered a valid return unless you sign it. If you are filing a joint return, your spouse must also sign. If your spouse cannot sign the return, see Pub. 501. Be sure to date your return and enter your occupation(s). If you are filing a joint return as a surviving spouse, see *Death of a taxpayer* on page 57.

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

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

Paid preparer must sign your return. Generally, anyone you pay to prepare your return must sign it in the space provided. The preparer must give you a copy of the return for your records. Someone who prepares your return but does not charge you should not sign your return.



Electronic Return Signatures!

Create your own personal identification number (PIN) and file a paperless return electronically or use a tax professional. If you are married filing jointly, you and your spouse will each need to create a PIN and enter these PINs as your electronic signatures.

A PIN is any combination of five digits you choose except five zeros. If you use a PIN, there is nothing to sign and nothing to mail—not even your Forms W-2. For more details, visit www.irs.gov/efile and click on “e-file for Individual Taxpayers.”

To verify your identity, you will be prompted to enter your adjusted gross income (AGI) from your originally filed 2004 federal income tax return, if applicable. Do not use your AGI from an amended return (Form 1040X), math error notice, or an IRS examination report. AGI is the amount shown on your 2004 Form 1040, line 37; Form 1040A, line 22; Form 1040EZ, line 4; and on the TeleFile Tax Record, line I. If you don’t have your 2004 income tax return, call the IRS at 1-800-829-1040 to get a free transcript of your return. You will also be prompted to enter your date of birth (DOB). Make sure your DOB is accurate and matches the information on record with the Social Security Administration by checking your annual social security statement.



You cannot sign your return electronically if you are a first-time filer under age 16 at the end of 2005.

If you use a paid preparer, ask to sign your return electronically!

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.

Attach Required Forms and Schedules

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



If you received a 2005 Form 1099-R showing federal income tax withheld, also attach the form to the front of Form 1040A.

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

General Information

How to avoid common mistakes. Mistakes may delay your refund or result in notices being sent to you.

- Be sure to enter your social security number (SSN) in the space provided on page 1 of Form 1040A. If you are married filing a joint or separate return, also enter your spouse's SSN. Be sure to enter your SSN in the space next to your name. Check that your name and SSN agree with your social security card.

- Make sure you entered the correct name and SSN for each person you claim as a dependent on line 6c. Check that each dependent's name and SSN agrees with his or her social security card. For each child under age 17 who is a qualifying child for the child tax credit, make sure you either checked the box in line 6c, column (4), or completed Form 8901.

- Check your math, especially for the earned income credit (EIC), child tax credit, taxable social security benefits, deduction for exemptions, taxable income, federal income tax withheld, total payments, and refund or amount you owe.

- If you think you can take the earned income credit, read the instructions for lines 41a and 41b that begin on page 41 to make sure you qualify. If you do, make sure you enter on Schedule EIC the correct SSN for each person you claim as a qualifying child. Also, be sure you used the correct column of the EIC Table for your filing status and the number of children you have.

- Remember to sign and date Form 1040A and enter your occupation(s).

- Be sure you use the correct method to figure your tax. See the instructions for line 28 that begin on page 34. Also, enter your total tax on line 38.

- Make sure you use the correct filing status. If you think you can file as head of household, read the instructions for line 4 on page 19 to make sure you qualify.

- Make sure your name and address are correct on the peel-off label. If not, enter the correct information.

- If you are married filing jointly and did not get a peel-off label, enter your and your spouse's name in the same order as shown on your last return.

- Enter your standard deduction on line 24. Also, if you check any box on line 23a or you (or your spouse if filing jointly) can be claimed as a dependent on someone's 2005 return, see page 33 to find the amount to enter on line 24.

- Attach your Form(s) W-2 and any other required forms and schedules.

- If you owe tax and are paying by check or money order, be sure to include all the required information on your payment. See the instructions for line 47 on page 54 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. Generally, both you and your spouse are each responsible for paying the full amount of tax, interest, and penalties on your joint return. However, you may qualify for relief from liability for tax on a joint return if (a) there is an understatement of tax because your spouse omitted income or claimed false deductions or credits, (b) you are divorced, separated, or no longer living with your spouse, or (c) given all the facts and circumstances, it would not be fair to hold you liable for the tax. To request relief, you must file Form 8857 no later than 2 years after the date on which the IRS first attempted to collect the tax from you. For more information, see Pub. 971 and Form 8857.

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

Income tax withholding and estimated tax payments for 2006. If the amount you owe or the amount you overpaid is large, you may want to file a new Form W-4 with your employer to change the amount of income tax withheld from your 2006 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 2006 tax return will show a tax refund or a tax balance due the IRS of less than \$1,000. If your total estimated tax (including any alternative minimum tax) for 2006 is \$1,000 or more, see Form 1040-ES. It has a worksheet you can use to see if you have to make estimated tax payments. See Pub. 505 for more details.

How do you amend your tax return? File Form 1040X to change a return you already filed. Generally, Form 1040X must be filed within 3 years after the date the original return was filed, or within 2 years after the date the tax was paid, whichever is later. But you may have more time to file Form 1040X if you live in a Presidentially declared disaster area or you are physically or mentally unable to manage your financial affairs. See Pub. 556 for details.

How do you make a gift to reduce debt held by the public? If you wish to do so, make a check payable to "Bureau of the Public Debt." You can send it to: Bureau of the Public Debt, Department G, P.O. Box 2188, Parkersburg, WV 26106-2188. Or you can enclose the check with your income tax return when you file. Do not add your gift to any tax you may owe. See page 54 for details on how to pay any tax you owe.



If you itemize your deductions for 2006, you may be able to deduct this gift.

Do both the name and social security number (SSN) on your tax forms agree with your social security card? If not, certain deductions and credits may be reduced or disallowed, your refund may be delayed, and you may not receive credit for your social security earnings. If your Form W-2, Form 1099, or other tax document shows an incorrect SSN or name, notify your employer or the form-issuing agent as soon as possible to make sure your earnings are credited to your social security record. If the name or SSN on your social security card is incorrect, call the Social Security Administration at 1-800-772-1213.

Identity theft. If you believe someone has assumed your identity to file federal income tax returns, or to commit other tax fraud, call 1-800-829-0433. Victims of identity theft who are having trouble filing their returns should call the Taxpayer Advocate at 1-877-777-4778.

The IRS does not request personal taxpayer information through email. If you receive this type of request, it may be an attempt by identity thieves to get your private tax information.

Need a copy of your tax return? If you do, use Form 4506. There is a \$39 fee for each return requested. If your main home, principal place of business, or tax records are located in a Presidentially declared disaster area, this fee will be waived. If you want a free transcript of your tax return or account, use Form 4506-T or call us. See page 10 for the number.

Death of a taxpayer. If a taxpayer died before filing a return for 2005, the taxpayer's spouse or personal representative may have to file and sign a return for that taxpayer. A personal representative can be an executor, administrator, or anyone who is in charge of the deceased taxpayer's property. If the deceased taxpayer did not have to file a return but had tax withheld, a return must be filed to get a refund. The person who files the return must enter "Deceased," the deceased taxpayer's name, and the date of death across the top of the return. If this information is not provided, it may delay the processing of the return.

If your spouse died in 2005 and you did not remarry in 2005, or if your spouse died in 2006 before filing a return for 2005, you can file a joint return. A joint return should show your spouse's 2005 income before death and your income for all of 2005. 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.

Other Ways To Get Help

Send 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 10 for the number. Do not send questions with your return.

Research your tax questions online. You can find answers to many of your tax questions online in several ways by accessing the IRS website at www.irs.gov/help and then clicking on "Help with Tax Questions." Here are some of the methods you may want to try.

- Frequently asked questions. This section contains an extensive list of questions and answers. You may select your question by category or keyword.
- Tax trails. This is an interactive section which poses questions you can answer by selecting "Yes" or "No."
- Tax topics. This section provides a broad picture of tax topics beginning with 17 main categories. Each topic link leads to further categories and then to a discussion of the topic.

Free help with your return. Free help in preparing your return is available nationwide from IRS-sponsored volunteers. The Volunteer Income Tax Assistance (VITA) program is designed to help low-income taxpayers and the Tax Counseling for the Elderly (TCE) program is designed to assist taxpayers age 60 or older with their returns. Many VITA sites offer free electronic filing and all volunteers will let you know about the credits and deductions you may be entitled to claim. If you are a member of the military, you can also get assistance on military tax benefits, such as combat zone benefits, at an office within your installation. For more information

on these programs, go to www.irs.gov and enter keyword "VITA" in the upper right corner. Or, call us. See page 10 for the number. To find the nearest AARP Tax-Aide site, visit AARP's website at www.aarp.org/taxaide or call 1-888-227-7669.

When you go for help, take your photo ID and social security numbers (or individual taxpayer identification numbers) for your spouse, your dependents, and yourself. Also take a copy of your 2004 tax return (if available), all your Forms W-2 and 1099 for 2005, and any other information about your 2005 income and expenses.

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

Online services. If you subscribe to an online service, ask about online filing or tax information.

Large-print forms and instructions. Pub. 1615 has large-print copies of Form 1040A, Schedules 1, 2, 3, and EIC, and Form 8812, and their instructions. You can use the large-print form and schedules as worksheets to figure your tax, but you cannot file on them. You can get Pub. 1615 by phone or mail. See pages 7 and 59.

Help for people with disabilities. Telephone help is available using TTY/TDD equipment by calling 1-800-829-4059. Braille materials are available at libraries that have special services for people with disabilities.

Interest and Penalties

What if you file or pay late? The IRS can charge you interest and penalties on the amount you owe.

If you file late, the penalty is usually 5% of the amount due for each month or part of a month your return is late, unless you have a reasonable explanation. If you do, attach it to your return. The penalty can be as much as 25% (more in some cases) of the tax due (15% per month up to a maximum of 75% if the failure to file is fraudulent). 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 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, reportable transaction understatements, and fraud. We will charge you interest on these penalties from the due date of the return (including extensions). Criminal penalties may be imposed for willful failure to file, tax evasion, or making a false statement. See Pub. 17 for details.

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

Disclosure, Privacy Act, and Paperwork Reduction Act Notice

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

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

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

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

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

If you do not file a return, do not give the information asked for, or provide fraudulent information, you may be charged penalties and be subject to criminal prosecution. We may also have to disallow the exemptions, exclusions, credits, deductions, or adjustments shown on 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, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

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

We welcome comments on forms. If you have suggestions for making these forms simpler, we would be happy to hear from you. You can email us at [*taxforms@irs.gov](mailto:taxforms@irs.gov). Please put "Forms Comment" on the subject line. Or you can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6406, Washington, DC 20224. Do not send your return to this address. Instead, see the back cover.

Estimates of taxpayer burden. The new estimates of taxpayer burden shown below were developed by the IRS to better measure and understand the burden taxpayers experience when preparing their taxes. These estimates of average preparation times and out-of-pocket expenses are based on a new survey of taxpayers and a more accurate method of estimating taxpayer burden. They focus on taxpayer characteristics and activities, rather than forms, and replace the burden estimates shown in prior year tax form instructions. The information collected to figure the new estimates includes type of taxpayer, preparation method, filing method, and taxpayer activities. The new estimates shown here are grouped by principal combinations of forms submitted and are not available separately for each form.

These changes create a one-time shift in estimates of burden levels. Comparisons should not be made between these and earlier published estimates.

If you have comments concerning the time and expense estimates below, you can contact us at either one of the addresses shown under *We welcome comments on forms*.

These estimates were the latest available when the forms went to print. The most current information can be found on the IRS website at www.irs.gov.

Estimated Average Preparation Times and Out-of-Pocket Expenses by Return Preparation Method


The average time and expenses required to complete and file Form 1040A and its schedules and worksheets will vary depending on individual circumstances. The estimated averages are:

| Self-Prepared Without Tax Software | | Self-Prepared With Tax Software | | Prepared by Paid Professional | |
|------------------------------------|-------|---------------------------------|-------|-------------------------------|-------|
| Hours | Costs | Hours | Costs | Hours | Costs |
| 12.8 | \$18 | 12.6 | \$39 | 10.6 | \$122 |

Estimated Average Preparation Time by Taxpayer Activities

The average time needed to complete and file Form 1040A and its schedules and worksheets will vary by taxpayer activities. The estimated averages are:

| Average Time (Hours) | | | | |
|----------------------|---------------|--------------|-----------------|----------------------|
| Total | Recordkeeping | Tax Planning | Form Completion | All Other Activities |
| 11.4 | 6.0 | 1.4 | 2.2 | 1.8 |

 Double click on the icon to the left for additional information on the new estimates of taxpayer burden, which will open a separate HTML file.

Order Blank for Forms and Publications



For faster ways of getting the items you need, such as by Internet, see page 7.

How To Use the Order Blank

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

2. Circle the items you need. Use the blank spaces to order an item not listed. If you need more space, attach a separate sheet of paper listing the additional items you need. To help reduce waste, order only the items you need to prepare your return. We will send you two copies of each form and one copy of each publication you circle.

3. Enclose the order blank in your own envelope and send it to the Internal Revenue Service, National Distribution Center, P.O. Box 8903, Bloomington, IL 61702-8903. Do not use the envelope we sent you in your tax package because this envelope may be used only for filing your income tax return. You should receive your order within 10 days after we receive your request.

Do not send your tax return to the above address. Instead, see the back cover.

▲ Cut here ▲

Order Blank

Fill in your name and address.

| | | | | | | | |
|------------------------|--|--|-------|--|----------|---------------------------|--|
| Name | | | | | | | |
| Postal mailing address | | | | | | Apt./Suite/Room | |
| City | | | State | | ZIP code | | |
| Foreign country | | | | | | International postal code | |
| Daytime phone number | | | | | | | |
| () | | | | | | | |

Instead of using this order blank, you can go to www.irs.gov to download or order these and other products. You can get the items in bold at many IRS offices, post offices, and libraries.

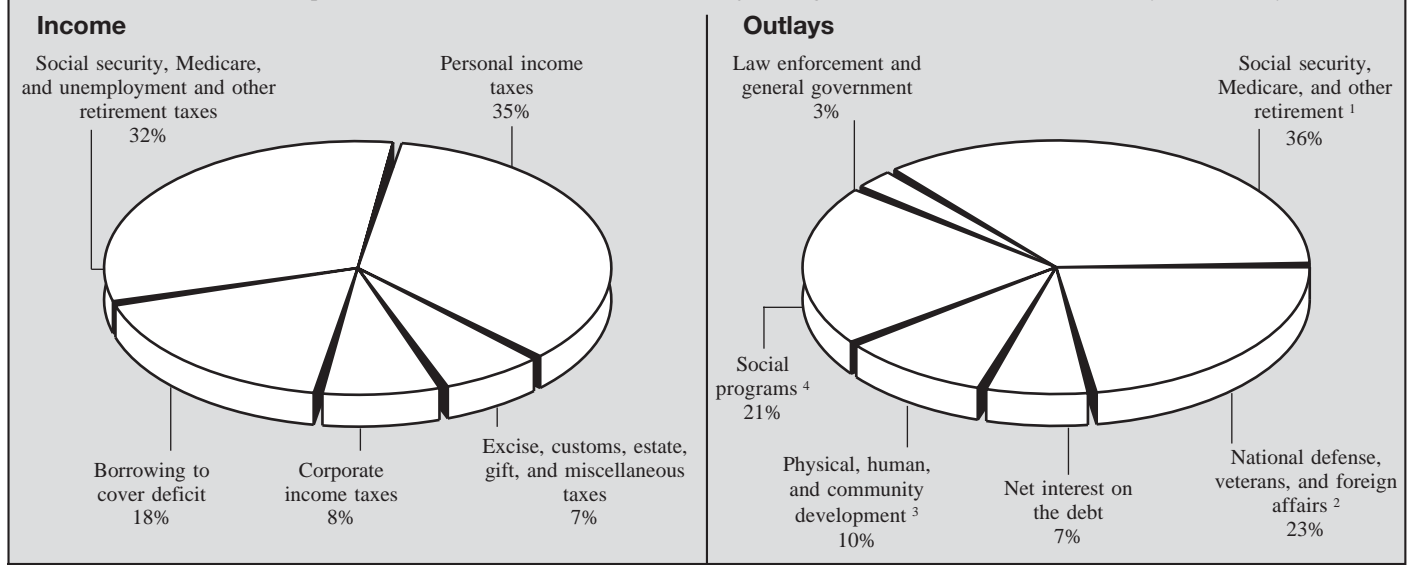
Circle the forms and publications you need. The instructions for any form you order will be included.

| | | | | | | | |
|-------------------------------------|--------------------|--------------------|------|----------|----------|----------|----------|
| 1040 | Schedule F (1040) | Schedule 3 (1040A) | 4506 | 8822 | Pub. 501 | Pub. 535 | Pub. 926 |
| Schedules A&B (1040) | Schedule H (1040) | 1040EZ | 4562 | 8829 | Pub. 502 | Pub. 547 | Pub. 970 |
| Schedule C (1040) | Schedule J (1040) | 1040-ES (2006) | 4684 | 8863 | Pub. 505 | Pub. 550 | Pub. 972 |
| Schedule C-EZ (1040) | Schedule R (1040) | 1040-V | 4868 | 9465 | Pub. 523 | Pub. 554 | |
| Schedule D (1040) | Schedule SE (1040) | 1040X | 6251 | Pub. 1 | Pub. 525 | Pub. 575 | |
| Schedule D-1 (1040) | 1040A | 2106 | 8283 | Pub. 17 | Pub. 526 | Pub. 590 | |
| Schedule E (1040) | Schedule 1 (1040A) | 2106-EZ | 8606 | Pub. 334 | Pub. 527 | Pub. 596 | |
| Schedule EIC (1040A or 1040) | Schedule 2 (1040A) | 2441 | 8812 | Pub. 463 | Pub. 529 | Pub. 910 | |

J

Major Categories of Federal Income and Outlays for Fiscal Year 2004

Income and Outlays. These pie charts show the relative sizes of the major categories of federal income and outlays for fiscal year 2004.



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

In fiscal year 2004 (which began on October 1, 2003, and ended on September 30, 2004), federal income was \$1.9 trillion and outlays were \$2.3 trillion, leaving a deficit of \$0.4 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 19% of outlays were to equip, modernize, and pay our armed forces and to fund other national defense activities; about 3% were for veterans benefits and services; and about 1% were for international activities, including military and economic assistance to foreign countries and the maintenance of U.S. embassies abroad.

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

4. **Social programs.** About 14% of total outlays were for Medicaid, food stamps, temporary assistance for needy families, supplemental security income, and related programs; and the remaining outlays were for health research and public health programs, unemployment compensation, assisted housing, and social services.

Note. The percentages on this page exclude undistributed offsetting receipts, which were \$59 billion in fiscal year 2004. 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.

2005 Tax Table

Example. Mr. and Mrs. Green are filing a joint return. Their taxable income on Form 1040A, line 27, is \$23,250. First, they find the \$23,250–23,300 taxable income line. Next, they find the column for married filing jointly and read down the column. The amount shown where the taxable income line and filing status column meet is \$2,761. This is the tax amount they should enter on Form 1040A, line 28.

Sample Table

| At least | But less than | Single | Your tax is— | | | Head of a household |
|----------|---------------|--------|-------------------------|---------------------------|-------|---------------------|
| | | | Married filing jointly* | Married filing separately | | |
| 23,200 | 23,250 | 3,119 | 2,754 | 3,119 | 2,961 | |
| 23,250 | 23,300 | 3,126 | 2,761 | 3,126 | 2,969 | |
| 23,300 | 23,350 | 3,134 | 2,769 | 3,134 | 2,976 | |
| 23,350 | 23,400 | 3,141 | 2,776 | 3,141 | 2,984 | |

| If Form 1040A, line 27, is— | | And you are— | | | | If Form 1040A, line 27, is— | | And you are— | | | | If Form 1040A, line 27, is— | | And you are— | | | | | | | | | |
|-----------------------------|---------------|--------------|-------------------------|---------------------------|---------------------|-----------------------------|---------------|--------------|-------------------------|---------------------------|---------------------|-----------------------------|---------------|--------------|-------------------------|---------------------------|---------------------|--------------|-------|-----|-----|--------------|-----|
| At least | But less than | Single | Married filing jointly* | Married filing separately | Head of a household | At least | But less than | Single | Married filing jointly* | Married filing separately | Head of a household | At least | But less than | Single | Married filing jointly* | Married filing separately | Head of a household | | | | | | |
| | | | | | | | | | | | | | | | | | | Your tax is— | | | | Your tax is— | |
| 0 | 5 | 0 | 0 | 0 | 0 | 1,300 | 1,325 | 131 | 131 | 131 | 131 | 2,700 | 2,725 | 271 | 271 | 271 | 271 | | | | | | |
| 5 | 15 | 1 | 1 | 1 | 1 | 1,325 | 1,350 | 134 | 134 | 134 | 134 | 2,725 | 2,750 | 274 | 274 | 274 | 274 | | | | | | |
| 15 | 25 | 2 | 2 | 2 | 2 | 1,350 | 1,375 | 136 | 136 | 136 | 136 | 2,750 | 2,775 | 276 | 276 | 276 | 276 | | | | | | |
| 25 | 50 | 4 | 4 | 4 | 4 | 1,375 | 1,400 | 139 | 139 | 139 | 139 | 2,775 | 2,800 | 279 | 279 | 279 | 279 | | | | | | |
| 50 | 75 | 6 | 6 | 6 | 6 | 1,400 | 1,425 | 141 | 141 | 141 | 141 | 2,800 | 2,825 | 281 | 281 | 281 | 281 | | | | | | |
| 75 | 100 | 9 | 9 | 9 | 9 | 1,425 | 1,450 | 144 | 144 | 144 | 144 | 2,825 | 2,850 | 284 | 284 | 284 | 284 | | | | | | |
| 100 | 125 | 11 | 11 | 11 | 11 | 1,450 | 1,475 | 146 | 146 | 146 | 146 | 2,850 | 2,875 | 286 | 286 | 286 | 286 | | | | | | |
| 125 | 150 | 14 | 14 | 14 | 14 | 1,475 | 1,500 | 149 | 149 | 149 | 149 | 2,875 | 2,900 | 289 | 289 | 289 | 289 | | | | | | |
| 150 | 175 | 16 | 16 | 16 | 16 | 1,500 | 1,525 | 151 | 151 | 151 | 151 | 2,900 | 2,925 | 291 | 291 | 291 | 291 | | | | | | |
| 175 | 200 | 19 | 19 | 19 | 19 | 1,525 | 1,550 | 154 | 154 | 154 | 154 | 2,925 | 2,950 | 294 | 294 | 294 | 294 | | | | | | |
| 200 | 225 | 21 | 21 | 21 | 21 | 1,550 | 1,575 | 156 | 156 | 156 | 156 | 2,950 | 2,975 | 296 | 296 | 296 | 296 | | | | | | |
| 225 | 250 | 24 | 24 | 24 | 24 | 1,575 | 1,600 | 159 | 159 | 159 | 159 | 2,975 | 3,000 | 299 | 299 | 299 | 299 | | | | | | |
| 250 | 275 | 26 | 26 | 26 | 26 | 1,600 | 1,625 | 161 | 161 | 161 | 161 | 3,000 | | | | | | | | | | | |
| 275 | 300 | 29 | 29 | 29 | 29 | 1,625 | 1,650 | 164 | 164 | 164 | 164 | | | | | | | | | | | | |
| 300 | 325 | 31 | 31 | 31 | 31 | 1,650 | 1,675 | 166 | 166 | 166 | 166 | | | | | | | | | | | | |
| 325 | 350 | 34 | 34 | 34 | 34 | 1,675 | 1,700 | 169 | 169 | 169 | 169 | | | | | | | | | | | | |
| 350 | 375 | 36 | 36 | 36 | 36 | 1,700 | 1,725 | 171 | 171 | 171 | 171 | 3,000 | 3,050 | 303 | 303 | 303 | 303 | | | | | | |
| 375 | 400 | 39 | 39 | 39 | 39 | 1,725 | 1,750 | 174 | 174 | 174 | 174 | 3,050 | 3,100 | 308 | 308 | 308 | 308 | | | | | | |
| 400 | 425 | 41 | 41 | 41 | 41 | 1,750 | 1,775 | 176 | 176 | 176 | 176 | 3,100 | 3,150 | 313 | 313 | 313 | 313 | | | | | | |
| 425 | 450 | 44 | 44 | 44 | 44 | 1,775 | 1,800 | 177 | 177 | 177 | 177 | 3,150 | 3,200 | 318 | 318 | 318 | 318 | | | | | | |
| 450 | 475 | 46 | 46 | 46 | 46 | 1,800 | 1,825 | 181 | 181 | 181 | 181 | 3,200 | 3,250 | 323 | 323 | 323 | 323 | | | | | | |
| 475 | 500 | 49 | 49 | 49 | 49 | 1,825 | 1,850 | 184 | 184 | 184 | 184 | 3,250 | 3,300 | 328 | 328 | 328 | 328 | | | | | | |
| 500 | 525 | 51 | 51 | 51 | 51 | 1,850 | 1,875 | 186 | 186 | 186 | 186 | 3,300 | 3,350 | 333 | 333 | 333 | 333 | | | | | | |
| 525 | 550 | 54 | 54 | 54 | 54 | 1,875 | 1,900 | 189 | 189 | 189 | 189 | 3,350 | 3,400 | 338 | 338 | 338 | 338 | | | | | | |
| 550 | 575 | 56 | 56 | 56 | 56 | 1,900 | 1,925 | 191 | 191 | 191 | 191 | 3,400 | 3,450 | 343 | 343 | 343 | 343 | | | | | | |
| 575 | 600 | 59 | 59 | 59 | 59 | 1,925 | 1,950 | 194 | 194 | 194 | 194 | 3,450 | 3,500 | 348 | 348 | 348 | 348 | | | | | | |
| 600 | 625 | 61 | 61 | 61 | 61 | 1,950 | 1,975 | 196 | 196 | 196 | 196 | 3,500 | 3,550 | 353 | 353 | 353 | 353 | | | | | | |
| 625 | 650 | 64 | 64 | 64 | 64 | 1,975 | 2,000 | 199 | 199 | 199 | 199 | 3,550 | 3,600 | 358 | 358 | 358 | 358 | | | | | | |
| 650 | 675 | 66 | 66 | 66 | 66 | 2,000 | | | | | | 3,600 | 3,650 | 363 | 363 | 363 | 363 | | | | | | |
| 675 | 700 | 69 | 69 | 69 | 69 | | | | | | | 2,000 | 2,025 | 201 | 201 | 201 | 201 | 3,650 | 3,700 | 368 | 368 | 368 | 368 |
| 700 | 725 | 71 | 71 | 71 | 71 | | | | | | | 2,025 | 2,050 | 204 | 204 | 204 | 204 | 3,700 | 3,750 | 373 | 373 | 373 | 373 |
| 725 | 750 | 74 | 74 | 74 | 74 | | | | | | | 2,050 | 2,075 | 206 | 206 | 206 | 206 | 3,750 | 3,800 | 378 | 378 | 378 | 378 |
| 750 | 775 | 76 | 76 | 76 | 76 | 2,075 | 2,100 | 209 | 209 | 209 | 209 | 3,800 | 3,850 | 383 | 383 | 383 | 383 | | | | | | |
| 775 | 800 | 79 | 79 | 79 | 79 | 2,100 | 2,125 | 211 | 211 | 211 | 211 | 3,850 | 3,900 | 388 | 388 | 388 | 388 | | | | | | |
| 800 | 825 | 81 | 81 | 81 | 81 | 2,125 | 2,150 | 214 | 214 | 214 | 214 | 3,900 | 3,950 | 393 | 393 | 393 | 393 | | | | | | |
| 825 | 850 | 84 | 84 | 84 | 84 | 2,150 | 2,175 | 216 | 216 | 216 | 216 | 3,950 | 4,000 | 398 | 398 | 398 | 398 | | | | | | |
| 850 | 875 | 86 | 86 | 86 | 86 | 2,175 | 2,200 | 219 | 219 | 219 | 219 | 4,000 | | | | | | | | | | | |
| 875 | 900 | 89 | 89 | 89 | 89 | 2,200 | 2,225 | 221 | 221 | 221 | 221 | | | | | | | | | | | | |
| 900 | 925 | 91 | 91 | 91 | 91 | 2,225 | 2,250 | 224 | 224 | 224 | 224 | | | | | | | | | | | | |
| 925 | 950 | 94 | 94 | 94 | 94 | 2,250 | 2,275 | 226 | 226 | 226 | 226 | | | | | | | | | | | | |
| 950 | 975 | 96 | 96 | 96 | 96 | 2,275 | 2,300 | 229 | 229 | 229 | 229 | 4,000 | 4,050 | 403 | 403 | 403 | 403 | | | | | | |
| 975 | 1,000 | 99 | 99 | 99 | 99 | 2,300 | 2,325 | 231 | 231 | 231 | 231 | 4,050 | 4,100 | 408 | 408 | 408 | 408 | | | | | | |
| 1,000 | | | | | | 2,325 | 2,350 | 234 | 234 | 234 | 234 | 4,100 | 4,150 | 413 | 413 | 413 | 413 | | | | | | |
| 1,000 | 1,025 | 101 | 101 | 101 | 101 | 2,350 | 2,375 | 236 | 236 | 236 | 236 | 4,150 | 4,200 | 418 | 418 | 418 | 418 | | | | | | |
| 1,025 | 1,050 | 104 | 104 | 104 | 104 | 2,375 | 2,400 | 239 | 239 | 239 | 239 | 4,200 | 4,250 | 423 | 423 | 423 | 423 | | | | | | |
| 1,050 | 1,075 | 106 | 106 | 106 | 106 | 2,400 | 2,425 | 241 | 241 | 241 | 241 | 4,250 | 4,300 | 428 | 428 | 428 | 428 | | | | | | |
| 1,075 | 1,100 | 109 | 109 | 109 | 109 | 2,425 | 2,450 | 244 | 244 | 244 | 244 | 4,300 | 4,350 | 433 | 433 | 433 | 433 | | | | | | |
| 1,100 | 1,125 | 111 | 111 | 111 | 111 | 2,450 | 2,475 | 246 | 246 | 246 | 246 | 4,350 | 4,400 | 438 | 438 | 438 | 438 | | | | | | |
| 1,125 | 1,150 | 114 | 114 | 114 | 114 | 2,475 | 2,500 | 249 | 249 | 249 | 249 | 4,400 | 4,450 | 443 | 443 | 443 | 443 | | | | | | |
| 1,150 | 1,175 | 116 | 116 | 116 | 116 | 2,500 | 2,525 | 251 | 251 | 251 | 251 | 4,450 | 4,500 | 448 | 448 | 448 | 448 | | | | | | |
| 1,175 | 1,200 | 119 | 119 | 119 | 119 | 2,525 | 2,550 | 254 | 254 | 254 | 254 | 4,500 | 4,550 | 453 | 453 | 453 | 453 | | | | | | |
| 1,200 | 1,225 | 121 | 121 | 121 | 121 | 2,550 | 2,575 | 256 | 256 | 256 | 256 | 4,550 | 4,600 | 458 | 458 | 458 | 458 | | | | | | |
| 1,225 | 1,250 | 124 | 124 | 124 | 124 | 2,575 | 2,600 | 259 | 259 | 259 | 259 | 4,600 | 4,650 | 463 | 463 | 463 | 463 | | | | | | |
| 1,250 | 1,275 | 126 | 126 | 126 | 126 | 2,600 | 2,625 | 261 | 261 | 261 | 261 | 4,650 | 4,700 | 468 | 468 | 468 | 468 | | | | | | |
| 1,275 | 1,300 | 129 | 129 | 129 | 129 | 2,625 | 2,650 | 264 | 264 | 264 | 264 | 4,700 | 4,750 | 473 | 473 | 473 | 473 | | | | | | |
| | | | | | | 2,650 | 2,675 | 266 | 266 | 266 | 266 | 4,750 | 4,800 | 478 | 478 | 478 | 478 | | | | | | |
| | | | | | | 2,675 | 2,700 | 269 | 269 | 269 | 269 | 4,800 | 4,850 | 483 | 483 | 483 | 483 | | | | | | |
| | | | | | | | | | | | | 4,850 | 4,900 | 488 | 488 | 488 | 488 | | | | | | |
| | | | | | | | | | | | | 4,900 | 4,950 | 493 | 493 | 493 | 493 | | | | | | |
| | | | | | | | | | | | | 4,950 | 5,000 | 498 | 498 | 498 | 498 | | | | | | |

(Continued on page 62)

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

2005 Tax Table—Continued

| If Form 1040A, line 27, is— | | And you are— | | | | If Form 1040A, line 27, is— | | And you are— | | | | If Form 1040A, line 27, is— | | And you are— | | | |
|--------------------------------|---------------------|--------------|-----------------------------------|---------------------------------|---------------------------|--------------------------------|---------------------|--------------|-----------------------------------|---------------------------------|---------------------------|--------------------------------|---------------------|--------------|-----------------------------------|---------------------------------|---------------------------|
| At least | But less than | Single | Married filing jointly * | Married filing separately | Head of a household | At least | But less than | Single | Married filing jointly * | Married filing separately | Head of a household | At least | But less than | Single | Married filing jointly * | Married filing separately | Head of a household |
| | | Your tax is— | | | | | | Your tax is— | | | | | | Your tax is— | | | |
| 5,000 | | | | | | 8,000 | | | | | | 11,000 | | | | | |
| 5,000 | 5,050 | 503 | 503 | 503 | 503 | 8,000 | 8,050 | 839 | 803 | 839 | 803 | 11,000 | 11,050 | 1,289 | 1,103 | 1,289 | 1,131 |
| 5,050 | 5,100 | 508 | 508 | 508 | 508 | 8,050 | 8,100 | 846 | 808 | 846 | 808 | 11,050 | 11,100 | 1,296 | 1,108 | 1,296 | 1,139 |
| 5,100 | 5,150 | 513 | 513 | 513 | 513 | 8,100 | 8,150 | 854 | 813 | 854 | 813 | 11,100 | 11,150 | 1,304 | 1,113 | 1,304 | 1,146 |
| 5,150 | 5,200 | 518 | 518 | 518 | 518 | 8,150 | 8,200 | 861 | 818 | 861 | 818 | 11,150 | 11,200 | 1,311 | 1,118 | 1,311 | 1,154 |
| 5,200 | 5,250 | 523 | 523 | 523 | 523 | 8,200 | 8,250 | 869 | 823 | 869 | 823 | 11,200 | 11,250 | 1,319 | 1,123 | 1,319 | 1,161 |
| 5,250 | 5,300 | 528 | 528 | 528 | 528 | 8,250 | 8,300 | 876 | 828 | 876 | 828 | 11,250 | 11,300 | 1,326 | 1,128 | 1,326 | 1,169 |
| 5,300 | 5,350 | 533 | 533 | 533 | 533 | 8,300 | 8,350 | 884 | 833 | 884 | 833 | 11,300 | 11,350 | 1,334 | 1,133 | 1,334 | 1,176 |
| 5,350 | 5,400 | 538 | 538 | 538 | 538 | 8,350 | 8,400 | 891 | 838 | 891 | 838 | 11,350 | 11,400 | 1,341 | 1,138 | 1,341 | 1,184 |
| 5,400 | 5,450 | 543 | 543 | 543 | 543 | 8,400 | 8,450 | 899 | 843 | 899 | 843 | 11,400 | 11,450 | 1,349 | 1,143 | 1,349 | 1,191 |
| 5,450 | 5,500 | 548 | 548 | 548 | 548 | 8,450 | 8,500 | 906 | 848 | 906 | 848 | 11,450 | 11,500 | 1,356 | 1,148 | 1,356 | 1,199 |
| 5,500 | 5,550 | 553 | 553 | 553 | 553 | 8,500 | 8,550 | 914 | 853 | 914 | 853 | 11,500 | 11,550 | 1,364 | 1,153 | 1,364 | 1,206 |
| 5,550 | 5,600 | 558 | 558 | 558 | 558 | 8,550 | 8,600 | 921 | 858 | 921 | 858 | 11,550 | 11,600 | 1,371 | 1,158 | 1,371 | 1,214 |
| 5,600 | 5,650 | 563 | 563 | 563 | 563 | 8,600 | 8,650 | 929 | 863 | 929 | 863 | 11,600 | 11,650 | 1,379 | 1,163 | 1,379 | 1,221 |
| 5,650 | 5,700 | 568 | 568 | 568 | 568 | 8,650 | 8,700 | 936 | 868 | 936 | 868 | 11,650 | 11,700 | 1,386 | 1,168 | 1,386 | 1,229 |
| 5,700 | 5,750 | 573 | 573 | 573 | 573 | 8,700 | 8,750 | 944 | 873 | 944 | 873 | 11,700 | 11,750 | 1,394 | 1,173 | 1,394 | 1,236 |
| 5,750 | 5,800 | 578 | 578 | 578 | 578 | 8,750 | 8,800 | 951 | 878 | 951 | 878 | 11,750 | 11,800 | 1,401 | 1,178 | 1,401 | 1,244 |
| 5,800 | 5,850 | 583 | 583 | 583 | 583 | 8,800 | 8,850 | 959 | 883 | 959 | 883 | 11,800 | 11,850 | 1,409 | 1,183 | 1,409 | 1,251 |
| 5,850 | 5,900 | 588 | 588 | 588 | 588 | 8,850 | 8,900 | 966 | 888 | 966 | 888 | 11,850 | 11,900 | 1,416 | 1,188 | 1,416 | 1,259 |
| 5,900 | 5,950 | 593 | 593 | 593 | 593 | 8,900 | 8,950 | 974 | 893 | 974 | 893 | 11,900 | 11,950 | 1,424 | 1,193 | 1,424 | 1,266 |
| 5,950 | 6,000 | 598 | 598 | 598 | 598 | 8,950 | 9,000 | 981 | 898 | 981 | 898 | 11,950 | 12,000 | 1,431 | 1,198 | 1,431 | 1,274 |
| 6,000 | | | | | | 9,000 | | | | | | 12,000 | | | | | |
| 6,000 | 6,050 | 603 | 603 | 603 | 603 | 9,000 | 9,050 | 989 | 903 | 989 | 903 | 12,000 | 12,050 | 1,439 | 1,203 | 1,439 | 1,281 |
| 6,050 | 6,100 | 608 | 608 | 608 | 608 | 9,050 | 9,100 | 996 | 908 | 996 | 908 | 12,050 | 12,100 | 1,446 | 1,208 | 1,446 | 1,289 |
| 6,100 | 6,150 | 613 | 613 | 613 | 613 | 9,100 | 9,150 | 1,004 | 913 | 1,004 | 913 | 12,100 | 12,150 | 1,454 | 1,213 | 1,454 | 1,296 |
| 6,150 | 6,200 | 618 | 618 | 618 | 618 | 9,150 | 9,200 | 1,011 | 918 | 1,011 | 918 | 12,150 | 12,200 | 1,461 | 1,218 | 1,461 | 1,304 |
| 6,200 | 6,250 | 623 | 623 | 623 | 623 | 9,200 | 9,250 | 1,019 | 923 | 1,019 | 923 | 12,200 | 12,250 | 1,469 | 1,223 | 1,469 | 1,311 |
| 6,250 | 6,300 | 628 | 628 | 628 | 628 | 9,250 | 9,300 | 1,026 | 928 | 1,026 | 928 | 12,250 | 12,300 | 1,476 | 1,228 | 1,476 | 1,319 |
| 6,300 | 6,350 | 633 | 633 | 633 | 633 | 9,300 | 9,350 | 1,034 | 933 | 1,034 | 933 | 12,300 | 12,350 | 1,484 | 1,233 | 1,484 | 1,326 |
| 6,350 | 6,400 | 638 | 638 | 638 | 638 | 9,350 | 9,400 | 1,041 | 938 | 1,041 | 938 | 12,350 | 12,400 | 1,491 | 1,238 | 1,491 | 1,334 |
| 6,400 | 6,450 | 643 | 643 | 643 | 643 | 9,400 | 9,450 | 1,049 | 943 | 1,049 | 943 | 12,400 | 12,450 | 1,499 | 1,243 | 1,499 | 1,341 |
| 6,450 | 6,500 | 648 | 648 | 648 | 648 | 9,450 | 9,500 | 1,056 | 948 | 1,056 | 948 | 12,450 | 12,500 | 1,506 | 1,248 | 1,506 | 1,349 |
| 6,500 | 6,550 | 653 | 653 | 653 | 653 | 9,500 | 9,550 | 1,064 | 953 | 1,064 | 953 | 12,500 | 12,550 | 1,514 | 1,253 | 1,514 | 1,356 |
| 6,550 | 6,600 | 658 | 658 | 658 | 658 | 9,550 | 9,600 | 1,071 | 958 | 1,071 | 958 | 12,550 | 12,600 | 1,521 | 1,258 | 1,521 | 1,364 |
| 6,600 | 6,650 | 663 | 663 | 663 | 663 | 9,600 | 9,650 | 1,079 | 963 | 1,079 | 963 | 12,600 | 12,650 | 1,529 | 1,263 | 1,529 | 1,371 |
| 6,650 | 6,700 | 668 | 668 | 668 | 668 | 9,650 | 9,700 | 1,086 | 968 | 1,086 | 968 | 12,650 | 12,700 | 1,536 | 1,268 | 1,536 | 1,379 |
| 6,700 | 6,750 | 673 | 673 | 673 | 673 | 9,700 | 9,750 | 1,094 | 973 | 1,094 | 973 | 12,700 | 12,750 | 1,544 | 1,273 | 1,544 | 1,386 |
| 6,750 | 6,800 | 678 | 678 | 678 | 678 | 9,750 | 9,800 | 1,101 | 978 | 1,101 | 978 | 12,750 | 12,800 | 1,551 | 1,278 | 1,551 | 1,394 |
| 6,800 | 6,850 | 683 | 683 | 683 | 683 | 9,800 | 9,850 | 1,109 | 983 | 1,109 | 983 | 12,800 | 12,850 | 1,559 | 1,283 | 1,559 | 1,401 |
| 6,850 | 6,900 | 688 | 688 | 688 | 688 | 9,850 | 9,900 | 1,116 | 988 | 1,116 | 988 | 12,850 | 12,900 | 1,566 | 1,288 | 1,566 | 1,409 |
| 6,900 | 6,950 | 693 | 693 | 693 | 693 | 9,900 | 9,950 | 1,124 | 993 | 1,124 | 993 | 12,900 | 12,950 | 1,574 | 1,293 | 1,574 | 1,416 |
| 6,950 | 7,000 | 698 | 698 | 698 | 698 | 9,950 | 10,000 | 1,131 | 998 | 1,131 | 998 | 12,950 | 13,000 | 1,581 | 1,298 | 1,581 | 1,424 |
| 7,000 | | | | | | 10,000 | | | | | | 13,000 | | | | | |
| 7,000 | 7,050 | 703 | 703 | 703 | 703 | 10,000 | 10,050 | 1,139 | 1,003 | 1,139 | 1,003 | 13,000 | 13,050 | 1,589 | 1,303 | 1,589 | 1,431 |
| 7,050 | 7,100 | 708 | 708 | 708 | 708 | 10,050 | 10,100 | 1,146 | 1,008 | 1,146 | 1,008 | 13,050 | 13,100 | 1,596 | 1,308 | 1,596 | 1,439 |
| 7,100 | 7,150 | 713 | 713 | 713 | 713 | 10,100 | 10,150 | 1,154 | 1,013 | 1,154 | 1,013 | 13,100 | 13,150 | 1,604 | 1,313 | 1,604 | 1,446 |
| 7,150 | 7,200 | 718 | 718 | 718 | 718 | 10,150 | 10,200 | 1,161 | 1,018 | 1,161 | 1,018 | 13,150 | 13,200 | 1,611 | 1,318 | 1,611 | 1,454 |
| 7,200 | 7,250 | 723 | 723 | 723 | 723 | 10,200 | 10,250 | 1,169 | 1,023 | 1,169 | 1,023 | 13,200 | 13,250 | 1,619 | 1,323 | 1,619 | 1,461 |
| 7,250 | 7,300 | 728 | 728 | 728 | 728 | 10,250 | 10,300 | 1,176 | 1,028 | 1,176 | 1,028 | 13,250 | 13,300 | 1,626 | 1,328 | 1,626 | 1,469 |
| 7,300 | 7,350 | 734 | 733 | 734 | 733 | 10,300 | 10,350 | 1,184 | 1,033 | 1,184 | 1,033 | 13,300 | 13,350 | 1,634 | 1,333 | 1,634 | 1,476 |
| 7,350 | 7,400 | 741 | 738 | 741 | 738 | 10,350 | 10,400 | 1,191 | 1,038 | 1,191 | 1,038 | 13,350 | 13,400 | 1,641 | 1,338 | 1,641 | 1,484 |
| 7,400 | 7,450 | 749 | 743 | 749 | 743 | 10,400 | 10,450 | 1,199 | 1,043 | 1,199 | 1,043 | 13,400 | 13,450 | 1,649 | 1,343 | 1,649 | 1,491 |
| 7,450 | 7,500 | 756 | 748 | 756 | 748 | 10,450 | 10,500 | 1,206 | 1,048 | 1,206 | 1,049 | 13,450 | 13,500 | 1,656 | 1,348 | 1,656 | 1,499 |
| 7,500 | 7,550 | 764 | 753 | 764 | 753 | 10,500 | 10,550 | 1,214 | 1,053 | 1,214 | 1,056 | 13,500 | 13,550 | 1,664 | 1,353 | 1,664 | 1,506 |
| 7,550 | 7,600 | 771 | 758 | 771 | 758 | 10,550 | 10,600 | 1,221 | 1,058 | 1,221 | 1,064 | 13,550 | 13,600 | 1,671 | 1,358 | 1,671 | 1,514 |
| 7,600 | 7,650 | 779 | 763 | 779 | 763 | 10,600 | 10,650 | 1,229 | 1,063 | 1,229 | 1,071 | 13,600 | 13,650 | 1,679 | 1,363 | 1,679 | 1,521 |
| 7,650 | 7,700 | 786 | 768 | 786 | 768 | 10,650 | 10,700 | 1,236 | 1,068 | 1,236 | 1,079 | 13,650 | 13,700 | 1,686 | 1,368 | 1,686 | 1,529 |
| 7,700 | 7,750 | 794 | 773 | 794 | 773 | 10,700 | 10,750 | 1,244 | 1,073 | 1,244 | 1,086 | 13,700 | 13,750 | 1,694 | 1,373 | 1,694 | 1,536 |
| 7,750 | 7,800 | 801 | 778 | 801 | 778 | 10,750 | 10,800 | 1,251 | 1,078 | 1,251 | 1,094 | 13,750 | 13,800 | 1,701 | 1,378 | 1,701 | 1,544 |
| 7,800 | 7,850 | 809 | 783 | 809 | 783 | 10,800 | 10,850 | 1,259 | 1,083 | 1,259 | 1,101 | 13,800 | 13,850 | 1,709 | 1,383 | 1,709 | 1,551 |
| 7,850 | 7,900 | 816 | 788 | 816 | 788 | 10,850 | 10,900 | 1,266 | 1,088 | 1,266 | 1,109 | 13,850 | 13,900 | 1,716 | 1,388 | 1,716 | 1,559 |
| 7,900 | 7,950 | 824 | 793 | 824 | 793 | 10,900 | 10,950 | 1,274 | 1,093 | 1,274 | 1,116 | 13,900 | 13,950 | 1,724 | 1,393 | 1,724 | 1,566 |
| 7,950 | 8,000 | 831 | 798 | 831 | 798 | 10,950 | 11,000 | 1,281 | 1,098 | 1,281 | 1,124 | 13,950 | 14,000 | 1,731 | 1,398 | 1,731 | 1,574 |

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

(Continued on page 63)

2005 Tax Table—Continued

| If Form 1040A, line 27, is— | | And you are— | | | | If Form 1040A, line 27, is— | | And you are— | | | | If Form 1040A, line 27, is— | | And you are— | | | |
|--------------------------------|---------------------|--------------|-----------------------------------|---------------------------------|--------------------------------|--------------------------------|---------------------|--------------|-----------------------------------|---------------------------------|--------------------------------|--------------------------------|---------------------|--------------|-----------------------------------|---------------------------------|--------------------------------|
| At least | But less than | Single | Married filing jointly * | Married filing separately | Head of a house- hold | At least | But less than | Single | Married filing jointly * | Married filing separately | Head of a house- hold | At least | But less than | Single | Married filing jointly * | Married filing separately | Head of a house- hold |
| | | Your tax is— | | | | | | Your tax is— | | | | | | Your tax is— | | | |
| 14,000 | | | | | | 17,000 | | | | | | 20,000 | | | | | |
| 14,000 | 14,050 | 1,739 | 1,403 | 1,739 | 1,581 | 17,000 | 17,050 | 2,189 | 1,824 | 2,189 | 2,031 | 20,000 | 20,050 | 2,639 | 2,274 | 2,639 | 2,481 |
| 14,050 | 14,100 | 1,746 | 1,408 | 1,746 | 1,589 | 17,050 | 17,100 | 2,196 | 1,831 | 2,196 | 2,039 | 20,050 | 20,100 | 2,646 | 2,281 | 2,646 | 2,489 |
| 14,100 | 14,150 | 1,754 | 1,413 | 1,754 | 1,596 | 17,100 | 17,150 | 2,204 | 1,839 | 2,204 | 2,046 | 20,100 | 20,150 | 2,654 | 2,289 | 2,654 | 2,496 |
| 14,150 | 14,200 | 1,761 | 1,418 | 1,761 | 1,604 | 17,150 | 17,200 | 2,211 | 1,846 | 2,211 | 2,054 | 20,150 | 20,200 | 2,661 | 2,296 | 2,661 | 2,504 |
| 14,200 | 14,250 | 1,769 | 1,423 | 1,769 | 1,611 | 17,200 | 17,250 | 2,219 | 1,854 | 2,219 | 2,061 | 20,200 | 20,250 | 2,669 | 2,304 | 2,669 | 2,511 |
| 14,250 | 14,300 | 1,776 | 1,428 | 1,776 | 1,619 | 17,250 | 17,300 | 2,226 | 1,861 | 2,226 | 2,069 | 20,250 | 20,300 | 2,676 | 2,311 | 2,676 | 2,519 |
| 14,300 | 14,350 | 1,784 | 1,433 | 1,784 | 1,626 | 17,300 | 17,350 | 2,234 | 1,869 | 2,234 | 2,076 | 20,300 | 20,350 | 2,684 | 2,319 | 2,684 | 2,526 |
| 14,350 | 14,400 | 1,791 | 1,438 | 1,791 | 1,634 | 17,350 | 17,400 | 2,241 | 1,876 | 2,241 | 2,084 | 20,350 | 20,400 | 2,691 | 2,326 | 2,691 | 2,534 |
| 14,400 | 14,450 | 1,799 | 1,443 | 1,799 | 1,641 | 17,400 | 17,450 | 2,249 | 1,884 | 2,249 | 2,091 | 20,400 | 20,450 | 2,699 | 2,334 | 2,699 | 2,541 |
| 14,450 | 14,500 | 1,806 | 1,448 | 1,806 | 1,649 | 17,450 | 17,500 | 2,256 | 1,891 | 2,256 | 2,099 | 20,450 | 20,500 | 2,706 | 2,341 | 2,706 | 2,549 |
| 14,500 | 14,550 | 1,814 | 1,453 | 1,814 | 1,656 | 17,500 | 17,550 | 2,264 | 1,899 | 2,264 | 2,106 | 20,500 | 20,550 | 2,714 | 2,349 | 2,714 | 2,556 |
| 14,550 | 14,600 | 1,821 | 1,458 | 1,821 | 1,664 | 17,550 | 17,600 | 2,271 | 1,906 | 2,271 | 2,114 | 20,550 | 20,600 | 2,721 | 2,356 | 2,721 | 2,564 |
| 14,600 | 14,650 | 1,829 | 1,464 | 1,829 | 1,671 | 17,600 | 17,650 | 2,279 | 1,914 | 2,279 | 2,121 | 20,600 | 20,650 | 2,729 | 2,364 | 2,729 | 2,571 |
| 14,650 | 14,700 | 1,836 | 1,471 | 1,836 | 1,679 | 17,650 | 17,700 | 2,286 | 1,921 | 2,286 | 2,129 | 20,650 | 20,700 | 2,736 | 2,371 | 2,736 | 2,579 |
| 14,700 | 14,750 | 1,844 | 1,479 | 1,844 | 1,686 | 17,700 | 17,750 | 2,294 | 1,929 | 2,294 | 2,136 | 20,700 | 20,750 | 2,744 | 2,379 | 2,744 | 2,586 |
| 14,750 | 14,800 | 1,851 | 1,486 | 1,851 | 1,694 | 17,750 | 17,800 | 2,301 | 1,936 | 2,301 | 2,144 | 20,750 | 20,800 | 2,751 | 2,386 | 2,751 | 2,594 |
| 14,800 | 14,850 | 1,859 | 1,494 | 1,859 | 1,701 | 17,800 | 17,850 | 2,309 | 1,944 | 2,309 | 2,151 | 20,800 | 20,850 | 2,759 | 2,394 | 2,759 | 2,601 |
| 14,850 | 14,900 | 1,866 | 1,501 | 1,866 | 1,709 | 17,850 | 17,900 | 2,316 | 1,951 | 2,316 | 2,159 | 20,850 | 20,900 | 2,766 | 2,401 | 2,766 | 2,609 |
| 14,900 | 14,950 | 1,874 | 1,509 | 1,874 | 1,716 | 17,900 | 17,950 | 2,324 | 1,959 | 2,324 | 2,166 | 20,900 | 20,950 | 2,774 | 2,409 | 2,774 | 2,616 |
| 14,950 | 15,000 | 1,881 | 1,516 | 1,881 | 1,724 | 17,950 | 18,000 | 2,331 | 1,966 | 2,331 | 2,174 | 20,950 | 21,000 | 2,781 | 2,416 | 2,781 | 2,624 |
| 15,000 | | | | | | 18,000 | | | | | | 21,000 | | | | | |
| 15,000 | 15,050 | 1,889 | 1,524 | 1,889 | 1,731 | 18,000 | 18,050 | 2,339 | 1,974 | 2,339 | 2,181 | 21,000 | 21,050 | 2,789 | 2,424 | 2,789 | 2,631 |
| 15,050 | 15,100 | 1,896 | 1,531 | 1,896 | 1,739 | 18,050 | 18,100 | 2,346 | 1,981 | 2,346 | 2,189 | 21,050 | 21,100 | 2,796 | 2,431 | 2,796 | 2,639 |
| 15,100 | 15,150 | 1,904 | 1,539 | 1,904 | 1,746 | 18,100 | 18,150 | 2,354 | 1,989 | 2,354 | 2,196 | 21,100 | 21,150 | 2,804 | 2,439 | 2,804 | 2,646 |
| 15,150 | 15,200 | 1,911 | 1,546 | 1,911 | 1,754 | 18,150 | 18,200 | 2,361 | 1,996 | 2,361 | 2,204 | 21,150 | 21,200 | 2,811 | 2,446 | 2,811 | 2,654 |
| 15,200 | 15,250 | 1,919 | 1,554 | 1,919 | 1,761 | 18,200 | 18,250 | 2,369 | 2,004 | 2,369 | 2,211 | 21,200 | 21,250 | 2,819 | 2,454 | 2,819 | 2,661 |
| 15,250 | 15,300 | 1,926 | 1,561 | 1,926 | 1,769 | 18,250 | 18,300 | 2,376 | 2,011 | 2,376 | 2,219 | 21,250 | 21,300 | 2,826 | 2,461 | 2,826 | 2,669 |
| 15,300 | 15,350 | 1,934 | 1,569 | 1,934 | 1,776 | 18,300 | 18,350 | 2,384 | 2,019 | 2,384 | 2,226 | 21,300 | 21,350 | 2,834 | 2,469 | 2,834 | 2,676 |
| 15,350 | 15,400 | 1,941 | 1,576 | 1,941 | 1,784 | 18,350 | 18,400 | 2,391 | 2,026 | 2,391 | 2,234 | 21,350 | 21,400 | 2,841 | 2,476 | 2,841 | 2,684 |
| 15,400 | 15,450 | 1,949 | 1,584 | 1,949 | 1,791 | 18,400 | 18,450 | 2,399 | 2,034 | 2,399 | 2,241 | 21,400 | 21,450 | 2,849 | 2,484 | 2,849 | 2,691 |
| 15,450 | 15,500 | 1,956 | 1,591 | 1,956 | 1,799 | 18,450 | 18,500 | 2,406 | 2,041 | 2,406 | 2,249 | 21,450 | 21,500 | 2,856 | 2,491 | 2,856 | 2,699 |
| 15,500 | 15,550 | 1,964 | 1,599 | 1,964 | 1,806 | 18,500 | 18,550 | 2,414 | 2,049 | 2,414 | 2,256 | 21,500 | 21,550 | 2,864 | 2,499 | 2,864 | 2,706 |
| 15,550 | 15,600 | 1,971 | 1,606 | 1,971 | 1,814 | 18,550 | 18,600 | 2,421 | 2,056 | 2,421 | 2,264 | 21,550 | 21,600 | 2,871 | 2,506 | 2,871 | 2,714 |
| 15,600 | 15,650 | 1,979 | 1,614 | 1,979 | 1,821 | 18,600 | 18,650 | 2,429 | 2,064 | 2,429 | 2,271 | 21,600 | 21,650 | 2,879 | 2,514 | 2,879 | 2,721 |
| 15,650 | 15,700 | 1,986 | 1,621 | 1,986 | 1,829 | 18,650 | 18,700 | 2,436 | 2,071 | 2,436 | 2,279 | 21,650 | 21,700 | 2,886 | 2,521 | 2,886 | 2,729 |
| 15,700 | 15,750 | 1,994 | 1,629 | 1,994 | 1,836 | 18,700 | 18,750 | 2,444 | 2,079 | 2,444 | 2,286 | 21,700 | 21,750 | 2,894 | 2,529 | 2,894 | 2,736 |
| 15,750 | 15,800 | 2,001 | 1,636 | 2,001 | 1,844 | 18,750 | 18,800 | 2,451 | 2,086 | 2,451 | 2,294 | 21,750 | 21,800 | 2,901 | 2,536 | 2,901 | 2,744 |
| 15,800 | 15,850 | 2,009 | 1,644 | 2,009 | 1,851 | 18,800 | 18,850 | 2,459 | 2,094 | 2,459 | 2,301 | 21,800 | 21,850 | 2,909 | 2,544 | 2,909 | 2,751 |
| 15,850 | 15,900 | 2,016 | 1,651 | 2,016 | 1,859 | 18,850 | 18,900 | 2,466 | 2,101 | 2,466 | 2,309 | 21,850 | 21,900 | 2,916 | 2,551 | 2,916 | 2,759 |
| 15,900 | 15,950 | 2,024 | 1,659 | 2,024 | 1,866 | 18,900 | 18,950 | 2,474 | 2,109 | 2,474 | 2,316 | 21,900 | 21,950 | 2,924 | 2,559 | 2,924 | 2,766 |
| 15,950 | 16,000 | 2,031 | 1,666 | 2,031 | 1,874 | 18,950 | 19,000 | 2,481 | 2,116 | 2,481 | 2,324 | 21,950 | 22,000 | 2,931 | 2,566 | 2,931 | 2,774 |
| 16,000 | | | | | | 19,000 | | | | | | 22,000 | | | | | |
| 16,000 | 16,050 | 2,039 | 1,674 | 2,039 | 1,881 | 19,000 | 19,050 | 2,489 | 2,124 | 2,489 | 2,331 | 22,000 | 22,050 | 2,939 | 2,574 | 2,939 | 2,781 |
| 16,050 | 16,100 | 2,046 | 1,681 | 2,046 | 1,889 | 19,050 | 19,100 | 2,496 | 2,131 | 2,496 | 2,339 | 22,050 | 22,100 | 2,946 | 2,581 | 2,946 | 2,789 |
| 16,100 | 16,150 | 2,054 | 1,689 | 2,054 | 1,896 | 19,100 | 19,150 | 2,504 | 2,139 | 2,504 | 2,346 | 22,100 | 22,150 | 2,954 | 2,589 | 2,954 | 2,796 |
| 16,150 | 16,200 | 2,061 | 1,696 | 2,061 | 1,904 | 19,150 | 19,200 | 2,511 | 2,146 | 2,511 | 2,354 | 22,150 | 22,200 | 2,961 | 2,596 | 2,961 | 2,804 |
| 16,200 | 16,250 | 2,069 | 1,704 | 2,069 | 1,911 | 19,200 | 19,250 | 2,519 | 2,154 | 2,519 | 2,361 | 22,200 | 22,250 | 2,969 | 2,604 | 2,969 | 2,811 |
| 16,250 | 16,300 | 2,076 | 1,711 | 2,076 | 1,919 | 19,250 | 19,300 | 2,526 | 2,161 | 2,526 | 2,369 | 22,250 | 22,300 | 2,976 | 2,611 | 2,976 | 2,819 |
| 16,300 | 16,350 | 2,084 | 1,719 | 2,084 | 1,926 | 19,300 | 19,350 | 2,534 | 2,169 | 2,534 | 2,376 | 22,300 | 22,350 | 2,984 | 2,619 | 2,984 | 2,826 |
| 16,350 | 16,400 | 2,091 | 1,726 | 2,091 | 1,934 | 19,350 | 19,400 | 2,541 | 2,176 | 2,541 | 2,384 | 22,350 | 22,400 | 2,991 | 2,626 | 2,991 | 2,834 |
| 16,400 | 16,450 | 2,099 | 1,734 | 2,099 | 1,941 | 19,400 | 19,450 | 2,549 | 2,184 | 2,549 | 2,391 | 22,400 | 22,450 | 2,999 | 2,634 | 2,999 | 2,841 |
| 16,450 | 16,500 | 2,106 | 1,741 | 2,106 | 1,949 | 19,450 | 19,500 | 2,556 | 2,191 | 2,556 | 2,399 | 22,450 | 22,500 | 3,006 | 2,641 | 3,006 | 2,849 |
| 16,500 | 16,550 | 2,114 | 1,749 | 2,114 | 1,956 | 19,500 | 19,550 | 2,564 | 2,199 | 2,564 | 2,406 | 22,500 | 22,550 | 3,014 | 2,649 | 3,014 | 2,856 |
| 16,550 | 16,600 | 2,121 | 1,756 | 2,121 | 1,964 | 19,550 | 19,600 | 2,571 | 2,206 | 2,571 | 2,414 | 22,550 | 22,600 | 3,021 | 2,656 | 3,021 | 2,864 |
| 16,600 | 16,650 | 2,129 | 1,764 | 2,129 | 1,971 | 19,600 | 19,650 | 2,579 | 2,214 | 2,579 | 2,421 | 22,600 | 22,650 | 3,029 | 2,664 | 3,029 | 2,871 |
| 16,650 | 16,700 | 2,136 | 1,771 | 2,136 | 1,979 | 19,650 | 19,700 | 2,586 | 2,221 | 2,586 | 2,429 | 22,650 | 22,700 | 3,036 | 2,671 | 3,036 | 2,879 |
| 16,700 | 16,750 | 2,144 | 1,779 | 2,144 | 1,986 | 19,700 | 19,750 | 2,594 | 2,229 | 2,594 | 2,436 | 22,700 | 22,750 | 3,044 | 2,679 | 3,044 | 2,886 |
| 16,750 | 16,800 | 2,151 | 1,786 | 2,151 | 1,994 | 19,750 | 19,800 | 2,601 | 2,236 | 2,601 | 2,444 | 22,750 | 22,800 | 3,051 | 2,686 | 3,051 | 2,894 |
| 16,800 | 16,850 | 2,159 | 1,794 | 2,159 | 2,001 | 19,800 | 19,850 | 2,609 | 2,244 | 2,609 | 2,451 | 22,800 | 22,850 | 3,059 | 2,694 | 3,059 | 2,901 |
| 16,850 | 16,900 | 2,166 | 1,801 | 2,166 | 2,009 | 19,850 | 19,900 | 2,616 | 2,251 | 2,616 | 2,459 | 22,850 | 22,900 | 3,066 | 2,701 | 3,066 | 2,909 |
| 16,900 | 16,950 | 2,174 | 1,809 | 2,174 | 2,016 | 19,900 | 19,950 | 2,624 | 2,259 | 2,624 | 2,466 | 22,900 | 22,950 | 3,074 | 2,709 | 3,074 | 2,916 |
| 1 | | | | | | | | | | | | | | | | | |

| If Form 1040A, line 27, is— | | And you are— | | | | If Form 1040A, line 27, is— | | And you are— | | | | If Form 1040A, line 27, is— | | And you are— | | | |
|-----------------------------|---------------|--------------|--------------------------|---------------------------|---------------------|-----------------------------|---------------|--------------|--------------------------|---------------------------|---------------------|-----------------------------|---------------|--------------|--------------------------|---------------------------|---------------------|
| At least | But less than | Single | Married filing jointly * | Married filing separately | Head of a household | At least | But less than | Single | Married filing jointly * | Married filing separately | Head of a household | At least | But less than | Single | Married filing jointly * | Married filing separately | Head of a household |
| | | Your tax is— | | | | | | Your tax is— | | | | | | Your tax is— | | | |
| 23,000 | | | | | 26,000 | | | | | 29,000 | | | | | | | |
| 23,000 | 23,050 | 3,089 | 2,724 | 3,089 | 2,931 | 26,000 | 26,050 | 3,539 | 3,174 | 3,539 | 3,381 | 29,000 | 29,050 | 3,989 | 3,624 | 3,989 | 3,831 |
| 23,050 | 23,100 | 3,096 | 2,731 | 3,096 | 2,939 | 26,050 | 26,100 | 3,546 | 3,181 | 3,546 | 3,389 | 29,050 | 29,100 | 3,996 | 3,631 | 3,996 | 3,839 |
| 23,100 | 23,150 | 3,104 | 2,739 | 3,104 | 2,946 | 26,100 | 26,150 | 3,554 | 3,189 | 3,554 | 3,396 | 29,100 | 29,150 | 4,004 | 3,639 | 4,004 | 3,846 |
| 23,150 | 23,200 | 3,111 | 2,746 | 3,111 | 2,954 | 26,150 | 26,200 | 3,561 | 3,196 | 3,561 | 3,404 | 29,150 | 29,200 | 4,011 | 3,646 | 4,011 | 3,854 |
| 23,200 | 23,250 | 3,119 | 2,754 | 3,119 | 2,961 | 26,200 | 26,250 | 3,569 | 3,204 | 3,569 | 3,411 | 29,200 | 29,250 | 4,019 | 3,654 | 4,019 | 3,861 |
| 23,250 | 23,300 | 3,126 | 2,761 | 3,126 | 2,969 | 26,250 | 26,300 | 3,576 | 3,211 | 3,576 | 3,419 | 29,250 | 29,300 | 4,026 | 3,661 | 4,026 | 3,869 |
| 23,300 | 23,350 | 3,134 | 2,769 | 3,134 | 2,976 | 26,300 | 26,350 | 3,584 | 3,219 | 3,584 | 3,426 | 29,300 | 29,350 | 4,034 | 3,669 | 4,034 | 3,876 |
| 23,350 | 23,400 | 3,141 | 2,776 | 3,141 | 2,984 | 26,350 | 26,400 | 3,591 | 3,226 | 3,591 | 3,434 | 29,350 | 29,400 | 4,041 | 3,676 | 4,041 | 3,884 |
| 23,400 | 23,450 | 3,149 | 2,784 | 3,149 | 2,991 | 26,400 | 26,450 | 3,599 | 3,234 | 3,599 | 3,441 | 29,400 | 29,450 | 4,049 | 3,684 | 4,049 | 3,891 |
| 23,450 | 23,500 | 3,156 | 2,791 | 3,156 | 2,999 | 26,450 | 26,500 | 3,606 | 3,241 | 3,606 | 3,449 | 29,450 | 29,500 | 4,056 | 3,691 | 4,056 | 3,899 |
| 23,500 | 23,550 | 3,164 | 2,799 | 3,164 | 3,006 | 26,500 | 26,550 | 3,614 | 3,249 | 3,614 | 3,456 | 29,500 | 29,550 | 4,064 | 3,699 | 4,064 | 3,906 |
| 23,550 | 23,600 | 3,171 | 2,806 | 3,171 | 3,014 | 26,550 | 26,600 | 3,621 | 3,256 | 3,621 | 3,464 | 29,550 | 29,600 | 4,071 | 3,706 | 4,071 | 3,914 |
| 23,600 | 23,650 | 3,179 | 2,814 | 3,179 | 3,021 | 26,600 | 26,650 | 3,629 | 3,264 | 3,629 | 3,471 | 29,600 | 29,650 | 4,079 | 3,714 | 4,079 | 3,921 |
| 23,650 | 23,700 | 3,186 | 2,821 | 3,186 | 3,029 | 26,650 | 26,700 | 3,636 | 3,271 | 3,636 | 3,479 | 29,650 | 29,700 | 4,086 | 3,721 | 4,086 | 3,929 |
| 23,700 | 23,750 | 3,194 | 2,829 | 3,194 | 3,036 | 26,700 | 26,750 | 3,644 | 3,279 | 3,644 | 3,486 | 29,700 | 29,750 | 4,096 | 3,729 | 4,096 | 3,936 |
| 23,750 | 23,800 | 3,201 | 2,836 | 3,201 | 3,044 | 26,750 | 26,800 | 3,651 | 3,286 | 3,651 | 3,494 | 29,750 | 29,800 | 4,109 | 3,736 | 4,109 | 3,944 |
| 23,800 | 23,850 | 3,209 | 2,844 | 3,209 | 3,051 | 26,800 | 26,850 | 3,659 | 3,294 | 3,659 | 3,501 | 29,800 | 29,850 | 4,121 | 3,744 | 4,121 | 3,951 |
| 23,850 | 23,900 | 3,216 | 2,851 | 3,216 | 3,059 | 26,850 | 26,900 | 3,666 | 3,301 | 3,666 | 3,509 | 29,850 | 29,900 | 4,134 | 3,751 | 4,134 | 3,959 |
| 23,900 | 23,950 | 3,224 | 2,859 | 3,224 | 3,066 | 26,900 | 26,950 | 3,674 | 3,309 | 3,674 | 3,516 | 29,900 | 29,950 | 4,146 | 3,759 | 4,146 | 3,966 |
| 23,950 | 24,000 | 3,231 | 2,866 | 3,231 | 3,074 | 26,950 | 27,000 | 3,681 | 3,316 | 3,681 | 3,524 | 29,950 | 30,000 | 4,159 | 3,766 | 4,159 | 3,974 |
| 24,000 | | | | | 27,000 | | | | | 30,000 | | | | | | | |
| 24,000 | 24,050 | 3,239 | 2,874 | 3,239 | 3,081 | 27,000 | 27,050 | 3,689 | 3,324 | 3,689 | 3,531 | 30,000 | 30,050 | 4,171 | 3,774 | 4,171 | 3,981 |
| 24,050 | 24,100 | 3,246 | 2,881 | 3,246 | 3,089 | 27,050 | 27,100 | 3,696 | 3,331 | 3,696 | 3,539 | 30,050 | 30,100 | 4,184 | 3,781 | 4,184 | 3,989 |
| 24,100 | 24,150 | 3,254 | 2,889 | 3,254 | 3,096 | 27,100 | 27,150 | 3,704 | 3,339 | 3,704 | 3,546 | 30,100 | 30,150 | 4,196 | 3,789 | 4,196 | 3,996 |
| 24,150 | 24,200 | 3,261 | 2,896 | 3,261 | 3,104 | 27,150 | 27,200 | 3,711 | 3,346 | 3,711 | 3,554 | 30,150 | 30,200 | 4,209 | 3,796 | 4,209 | 4,004 |
| 24,200 | 24,250 | 3,269 | 2,904 | 3,269 | 3,111 | 27,200 | 27,250 | 3,719 | 3,354 | 3,719 | 3,561 | 30,200 | 30,250 | 4,221 | 3,804 | 4,221 | 4,011 |
| 24,250 | 24,300 | 3,276 | 2,911 | 3,276 | 3,119 | 27,250 | 27,300 | 3,726 | 3,361 | 3,726 | 3,569 | 30,250 | 30,300 | 4,234 | 3,811 | 4,234 | 4,019 |
| 24,300 | 24,350 | 3,284 | 2,919 | 3,284 | 3,126 | 27,300 | 27,350 | 3,734 | 3,369 | 3,734 | 3,576 | 30,300 | 30,350 | 4,246 | 3,819 | 4,246 | 4,026 |
| 24,350 | 24,400 | 3,291 | 2,926 | 3,291 | 3,134 | 27,350 | 27,400 | 3,741 | 3,376 | 3,741 | 3,584 | 30,350 | 30,400 | 4,259 | 3,826 | 4,259 | 4,034 |
| 24,400 | 24,450 | 3,299 | 2,934 | 3,299 | 3,141 | 27,400 | 27,450 | 3,749 | 3,384 | 3,749 | 3,591 | 30,400 | 30,450 | 4,271 | 3,834 | 4,271 | 4,041 |
| 24,450 | 24,500 | 3,306 | 2,941 | 3,306 | 3,149 | 27,450 | 27,500 | 3,756 | 3,391 | 3,756 | 3,599 | 30,450 | 30,500 | 4,284 | 3,841 | 4,284 | 4,049 |
| 24,500 | 24,550 | 3,314 | 2,949 | 3,314 | 3,156 | 27,500 | 27,550 | 3,764 | 3,399 | 3,764 | 3,606 | 30,500 | 30,550 | 4,296 | 3,849 | 4,296 | 4,056 |
| 24,550 | 24,600 | 3,321 | 2,956 | 3,321 | 3,164 | 27,550 | 27,600 | 3,771 | 3,406 | 3,771 | 3,614 | 30,550 | 30,600 | 4,309 | 3,856 | 4,309 | 4,064 |
| 24,600 | 24,650 | 3,329 | 2,964 | 3,329 | 3,171 | 27,600 | 27,650 | 3,779 | 3,414 | 3,779 | 3,621 | 30,600 | 30,650 | 4,321 | 3,864 | 4,321 | 4,071 |
| 24,650 | 24,700 | 3,336 | 2,971 | 3,336 | 3,179 | 27,650 | 27,700 | 3,786 | 3,421 | 3,786 | 3,629 | 30,650 | 30,700 | 4,334 | 3,871 | 4,334 | 4,079 |
| 24,700 | 24,750 | 3,344 | 2,979 | 3,344 | 3,186 | 27,700 | 27,750 | 3,794 | 3,429 | 3,794 | 3,636 | 30,700 | 30,750 | 4,346 | 3,879 | 4,346 | 4,086 |
| 24,750 | 24,800 | 3,351 | 2,986 | 3,351 | 3,194 | 27,750 | 27,800 | 3,801 | 3,436 | 3,801 | 3,644 | 30,750 | 30,800 | 4,359 | 3,886 | 4,359 | 4,094 |
| 24,800 | 24,850 | 3,359 | 2,994 | 3,359 | 3,201 | 27,800 | 27,850 | 3,809 | 3,444 | 3,809 | 3,651 | 30,800 | 30,850 | 4,371 | 3,894 | 4,371 | 4,101 |
| 24,850 | 24,900 | 3,366 | 3,001 | 3,366 | 3,209 | 27,850 | 27,900 | 3,816 | 3,451 | 3,816 | 3,659 | 30,850 | 30,900 | 4,384 | 3,901 | 4,384 | 4,109 |
| 24,900 | 24,950 | 3,374 | 3,009 | 3,374 | 3,216 | 27,900 | 27,950 | 3,824 | 3,459 | 3,824 | 3,666 | 30,900 | 30,950 | 4,396 | 3,909 | 4,396 | 4,116 |
| 24,950 | 25,000 | 3,381 | 3,016 | 3,381 | 3,224 | 27,950 | 28,000 | 3,831 | 3,466 | 3,831 | 3,674 | 30,950 | 31,000 | 4,409 | 3,916 | 4,409 | 4,124 |
| 25,000 | | | | | 28,000 | | | | | 31,000 | | | | | | | |
| 25,000 | 25,050 | 3,389 | 3,024 | 3,389 | 3,231 | 28,000 | 28,050 | 3,839 | 3,474 | 3,839 | 3,681 | 31,000 | 31,050 | 4,421 | 3,924 | 4,421 | 4,131 |
| 25,050 | 25,100 | 3,396 | 3,031 | 3,396 | 3,239 | 28,050 | 28,100 | 3,846 | 3,481 | 3,846 | 3,689 | 31,050 | 31,100 | 4,434 | 3,931 | 4,434 | 4,139 |
| 25,100 | 25,150 | 3,404 | 3,039 | 3,404 | 3,246 | 28,100 | 28,150 | 3,854 | 3,489 | 3,854 | 3,696 | 31,100 | 31,150 | 4,446 | 3,939 | 4,446 | 4,146 |
| 25,150 | 25,200 | 3,411 | 3,046 | 3,411 | 3,254 | 28,150 | 28,200 | 3,861 | 3,496 | 3,861 | 3,704 | 31,150 | 31,200 | 4,459 | 3,946 | 4,459 | 4,154 |
| 25,200 | 25,250 | 3,419 | 3,054 | 3,419 | 3,261 | 28,200 | 28,250 | 3,869 | 3,504 | 3,869 | 3,711 | 31,200 | 31,250 | 4,471 | 3,954 | 4,471 | 4,161 |
| 25,250 | 25,300 | 3,426 | 3,061 | 3,426 | 3,269 | 28,250 | 28,300 | 3,876 | 3,511 | 3,876 | 3,719 | 31,250 | 31,300 | 4,484 | 3,961 | 4,484 | 4,169 |
| 25,300 | 25,350 | 3,434 | 3,069 | 3,434 | 3,276 | 28,300 | 28,350 | 3,884 | 3,519 | 3,884 | 3,726 | 31,300 | 31,350 | 4,496 | 3,969 | 4,496 | 4,176 |
| 25,350 | 25,400 | 3,441 | 3,076 | 3,441 | 3,284 | 28,350 | 28,400 | 3,891 | 3,526 | 3,891 | 3,734 | 31,350 | 31,400 | 4,509 | 3,976 | 4,509 | 4,184 |
| 25,400 | 25,450 | 3,449 | 3,084 | 3,449 | 3,291 | 28,400 | 28,450 | 3,899 | 3,534 | 3,899 | 3,741 | 31,400 | 31,450 | 4,521 | 3,984 | 4,521 | 4,191 |
| 25,450 | 25,500 | 3,456 | 3,091 | 3,456 | 3,299 | 28,450 | 28,500 | 3,906 | 3,541 | 3,906 | 3,749 | 31,450 | 31,500 | 4,534 | 3,991 | 4,534 | 4,199 |
| 25,500 | 25,550 | 3,464 | 3,099 | 3,464 | 3,306 | 28,500 | 28,550 | 3,914 | 3,549 | 3,914 | 3,756 | 31,500 | 31,550 | 4,546 | 3,999 | 4,546 | 4,206 |
| 25,550 | 25,600 | 3,471 | 3,106 | 3,471 | 3,314 | 28,550 | 28,600 | 3,921 | 3,556 | 3,921 | 3,764 | 31,550 | 31,600 | 4,559 | 4,006 | 4,559 | 4,214 |
| 25,600 | 25,650 | 3,479 | 3,114 | 3,479 | 3,321 | 28,600 | 28,650 | 3,929 | 3,564 | 3,929 | 3,771 | 31,600 | 31,650 | 4,571 | 4,014 | 4,571 | 4,221 |
| 25,650 | 25,700 | 3,486 | 3,121 | 3,486 | 3,329 | 28,650 | 28,700 | 3,936 | 3,571 | 3,936 | 3,779 | 31,650 | 31,700 | 4,584 | 4,021 | 4,584 | 4,229 |
| 25,700 | 25,750 | 3,494 | 3,129 | 3,494 | 3,336 | 28,700 | 28,750 | 3,944 | 3,579 | 3,944 | 3,786 | 31,700 | 31,750 | 4,596 | 4,029 | 4,596 | 4,236 |
| 25,750 | 25,800 | 3,501 | 3,136 | 3,501 | 3,344 | 28,750 | 28,800 | 3,951 | 3,586 | 3,951 | 3,794 | 31,750 | 31,800 | 4,609 | 4,036 | 4,609 | 4,244 |
| 25,800 | 25,850 | 3,509 | 3,144 | 3,509 | 3,351 | 28,800 | 28,850 | 3,959 | 3,594 | 3,959 | 3,801 | 31,800 | 31,850 | 4,621 | 4,044 | 4,621 | 4,251 |
| 25,850 | 25,900 | 3,516 | 3,151 | 3,516 | 3,359 | 28,850 | 28,900 | 3,966 | 3,601 | 3,966 | 3,809 | 31,850 | 31,900 | 4,634 | 4,051 | 4,634 | 4,259 |
| 25,900 | 25,950 | 3,524 | 3,159 | 3,524 | 3,366 | 28,900 | 28,950 | 3,974 | 3,609 | 3,974 | 3,816 | 31,900 | 31,950 | 4,646 | 4,059 | 4,646 | 4,266 |
| 25,950 | 26,000 | 3,531 | 3,166 | 3,531 | 3,374 | 28,950 | 29,000 | 3,981 | 3,616 | 3,981 | 3,824 | 31,950 | 32,000 | 4,659 | 4,066 | 4,659 | 4,274 |

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

(Continued on page 65)

2005 Tax Table—Continued

| If Form 1040A, line 27, is— | | And you are— | | | | If Form 1040A, line 27, is— | | And you are— | | | | If Form 1040A, line 27, is— | | And you are— | | | |
|--------------------------------|---------------------|--------------|-----------------------------------|---------------------------------|--------------------------------|--------------------------------|---------------------|--------------|-----------------------------------|---------------------------------|--------------------------------|--------------------------------|---------------------|--------------|-----------------------------------|---------------------------------|--------------------------------|
| At least | But less than | Single | Married filing jointly * | Married filing separately | Head of a house- hold | At least | But less than | Single | Married filing jointly * | Married filing separately | Head of a house- hold | At least | But less than | Single | Married filing jointly * | Married filing separately | Head of a house- hold |
| | | Your tax is— | | | | | | Your tax is— | | | | | | Your tax is— | | | |
| 32,000 | | | | | | 35,000 | | | | | | 38,000 | | | | | |
| 32,000 | 32,050 | 4,671 | 4,074 | 4,671 | 4,281 | 35,000 | 35,050 | 5,421 | 4,524 | 5,421 | 4,731 | 38,000 | 38,050 | 6,171 | 4,974 | 6,171 | 5,181 |
| 32,050 | 32,100 | 4,684 | 4,081 | 4,684 | 4,289 | 35,050 | 35,100 | 5,434 | 4,531 | 5,434 | 4,739 | 38,050 | 38,100 | 6,184 | 4,981 | 6,184 | 5,189 |
| 32,100 | 32,150 | 4,696 | 4,089 | 4,696 | 4,296 | 35,100 | 35,150 | 5,446 | 4,539 | 5,446 | 4,746 | 38,100 | 38,150 | 6,196 | 4,989 | 6,196 | 5,196 |
| 32,150 | 32,200 | 4,709 | 4,096 | 4,709 | 4,304 | 35,150 | 35,200 | 5,459 | 4,546 | 5,459 | 4,754 | 38,150 | 38,200 | 6,209 | 4,996 | 6,209 | 5,204 |
| 32,200 | 32,250 | 4,721 | 4,104 | 4,721 | 4,311 | 35,200 | 35,250 | 5,471 | 4,554 | 5,471 | 4,761 | 38,200 | 38,250 | 6,221 | 5,004 | 6,221 | 5,211 |
| 32,250 | 32,300 | 4,734 | 4,111 | 4,734 | 4,319 | 35,250 | 35,300 | 5,484 | 4,561 | 5,484 | 4,769 | 38,250 | 38,300 | 6,234 | 5,011 | 6,234 | 5,219 |
| 32,300 | 32,350 | 4,746 | 4,119 | 4,746 | 4,326 | 35,300 | 35,350 | 5,496 | 4,569 | 5,496 | 4,776 | 38,300 | 38,350 | 6,246 | 5,019 | 6,246 | 5,226 |
| 32,350 | 32,400 | 4,759 | 4,126 | 4,759 | 4,334 | 35,350 | 35,400 | 5,509 | 4,576 | 5,509 | 4,784 | 38,350 | 38,400 | 6,259 | 5,026 | 6,259 | 5,234 |
| 32,400 | 32,450 | 4,771 | 4,134 | 4,771 | 4,341 | 35,400 | 35,450 | 5,521 | 4,584 | 5,521 | 4,791 | 38,400 | 38,450 | 6,271 | 5,034 | 6,271 | 5,241 |
| 32,450 | 32,500 | 4,784 | 4,141 | 4,784 | 4,349 | 35,450 | 35,500 | 5,534 | 4,591 | 5,534 | 4,799 | 38,450 | 38,500 | 6,284 | 5,041 | 6,284 | 5,249 |
| 32,500 | 32,550 | 4,796 | 4,149 | 4,796 | 4,356 | 35,500 | 35,550 | 5,546 | 4,599 | 5,546 | 4,806 | 38,500 | 38,550 | 6,296 | 5,049 | 6,296 | 5,256 |
| 32,550 | 32,600 | 4,809 | 4,156 | 4,809 | 4,364 | 35,550 | 35,600 | 5,559 | 4,606 | 5,559 | 4,814 | 38,550 | 38,600 | 6,309 | 5,056 | 6,309 | 5,264 |
| 32,600 | 32,650 | 4,821 | 4,164 | 4,821 | 4,371 | 35,600 | 35,650 | 5,571 | 4,614 | 5,571 | 4,821 | 38,600 | 38,650 | 6,321 | 5,064 | 6,321 | 5,271 |
| 32,650 | 32,700 | 4,834 | 4,171 | 4,834 | 4,379 | 35,650 | 35,700 | 5,584 | 4,621 | 5,584 | 4,829 | 38,650 | 38,700 | 6,334 | 5,071 | 6,334 | 5,279 |
| 32,700 | 32,750 | 4,846 | 4,179 | 4,846 | 4,386 | 35,700 | 35,750 | 5,596 | 4,629 | 5,596 | 4,836 | 38,700 | 38,750 | 6,346 | 5,079 | 6,346 | 5,286 |
| 32,750 | 32,800 | 4,859 | 4,186 | 4,859 | 4,394 | 35,750 | 35,800 | 5,609 | 4,636 | 5,609 | 4,844 | 38,750 | 38,800 | 6,359 | 5,086 | 6,359 | 5,294 |
| 32,800 | 32,850 | 4,871 | 4,194 | 4,871 | 4,401 | 35,800 | 35,850 | 5,621 | 4,644 | 5,621 | 4,851 | 38,800 | 38,850 | 6,371 | 5,094 | 6,371 | 5,301 |
| 32,850 | 32,900 | 4,884 | 4,201 | 4,884 | 4,409 | 35,850 | 35,900 | 5,634 | 4,651 | 5,634 | 4,859 | 38,850 | 38,900 | 6,384 | 5,101 | 6,384 | 5,309 |
| 32,900 | 32,950 | 4,896 | 4,209 | 4,896 | 4,416 | 35,900 | 35,950 | 5,646 | 4,659 | 5,646 | 4,866 | 38,900 | 38,950 | 6,396 | 5,109 | 6,396 | 5,316 |
| 32,950 | 33,000 | 4,909 | 4,216 | 4,909 | 4,424 | 35,950 | 36,000 | 5,659 | 4,666 | 5,659 | 4,874 | 38,950 | 39,000 | 6,409 | 5,116 | 6,409 | 5,324 |
| 33,000 | | | | | | 36,000 | | | | | | 39,000 | | | | | |
| 33,000 | 33,050 | 4,921 | 4,224 | 4,921 | 4,431 | 36,000 | 36,050 | 5,671 | 4,674 | 5,671 | 4,881 | 39,000 | 39,050 | 6,421 | 5,124 | 6,421 | 5,331 |
| 33,050 | 33,100 | 4,934 | 4,231 | 4,934 | 4,439 | 36,050 | 36,100 | 5,684 | 4,681 | 5,684 | 4,889 | 39,050 | 39,100 | 6,434 | 5,131 | 6,434 | 5,339 |
| 33,100 | 33,150 | 4,946 | 4,239 | 4,946 | 4,446 | 36,100 | 36,150 | 5,696 | 4,689 | 5,696 | 4,896 | 39,100 | 39,150 | 6,446 | 5,139 | 6,446 | 5,346 |
| 33,150 | 33,200 | 4,959 | 4,246 | 4,959 | 4,454 | 36,150 | 36,200 | 5,709 | 4,696 | 5,709 | 4,904 | 39,150 | 39,200 | 6,459 | 5,146 | 6,459 | 5,354 |
| 33,200 | 33,250 | 4,971 | 4,254 | 4,971 | 4,461 | 36,200 | 36,250 | 5,721 | 4,704 | 5,721 | 4,911 | 39,200 | 39,250 | 6,471 | 5,154 | 6,471 | 5,361 |
| 33,250 | 33,300 | 4,984 | 4,261 | 4,984 | 4,469 | 36,250 | 36,300 | 5,734 | 4,711 | 5,734 | 4,919 | 39,250 | 39,300 | 6,484 | 5,161 | 6,484 | 5,369 |
| 33,300 | 33,350 | 4,996 | 4,269 | 4,996 | 4,476 | 36,300 | 36,350 | 5,746 | 4,719 | 5,746 | 4,926 | 39,300 | 39,350 | 6,496 | 5,169 | 6,496 | 5,376 |
| 33,350 | 33,400 | 5,009 | 4,276 | 5,009 | 4,484 | 36,350 | 36,400 | 5,759 | 4,726 | 5,759 | 4,934 | 39,350 | 39,400 | 6,509 | 5,176 | 6,509 | 5,384 |
| 33,400 | 33,450 | 5,021 | 4,284 | 5,021 | 4,491 | 36,400 | 36,450 | 5,771 | 4,734 | 5,771 | 4,941 | 39,400 | 39,450 | 6,521 | 5,184 | 6,521 | 5,391 |
| 33,450 | 33,500 | 5,034 | 4,291 | 5,034 | 4,499 | 36,450 | 36,500 | 5,784 | 4,741 | 5,784 | 4,949 | 39,450 | 39,500 | 6,534 | 5,191 | 6,534 | 5,399 |
| 33,500 | 33,550 | 5,046 | 4,299 | 5,046 | 4,506 | 36,500 | 36,550 | 5,796 | 4,749 | 5,796 | 4,956 | 39,500 | 39,550 | 6,546 | 5,199 | 6,546 | 5,406 |
| 33,550 | 33,600 | 5,059 | 4,306 | 5,059 | 4,514 | 36,550 | 36,600 | 5,809 | 4,756 | 5,809 | 4,964 | 39,550 | 39,600 | 6,559 | 5,206 | 6,559 | 5,414 |
| 33,600 | 33,650 | 5,071 | 4,314 | 5,071 | 4,521 | 36,600 | 36,650 | 5,821 | 4,764 | 5,821 | 4,971 | 39,600 | 39,650 | 6,571 | 5,214 | 6,571 | 5,421 |
| 33,650 | 33,700 | 5,084 | 4,321 | 5,084 | 4,529 | 36,650 | 36,700 | 5,834 | 4,771 | 5,834 | 4,979 | 39,650 | 39,700 | 6,584 | 5,221 | 6,584 | 5,429 |
| 33,700 | 33,750 | 5,096 | 4,329 | 5,096 | 4,536 | 36,700 | 36,750 | 5,846 | 4,779 | 5,846 | 4,986 | 39,700 | 39,750 | 6,596 | 5,229 | 6,596 | 5,436 |
| 33,750 | 33,800 | 5,109 | 4,336 | 5,109 | 4,544 | 36,750 | 36,800 | 5,859 | 4,786 | 5,859 | 4,994 | 39,750 | 39,800 | 6,609 | 5,236 | 6,609 | 5,444 |
| 33,800 | 33,850 | 5,121 | 4,344 | 5,121 | 4,551 | 36,800 | 36,850 | 5,871 | 4,794 | 5,871 | 5,001 | 39,800 | 39,850 | 6,621 | 5,244 | 6,621 | 5,454 |
| 33,850 | 33,900 | 5,134 | 4,351 | 5,134 | 4,559 | 36,850 | 36,900 | 5,884 | 4,801 | 5,884 | 5,009 | 39,850 | 39,900 | 6,634 | 5,251 | 6,634 | 5,466 |
| 33,900 | 33,950 | 5,146 | 4,359 | 5,146 | 4,566 | 36,900 | 36,950 | 5,896 | 4,809 | 5,896 | 5,016 | 39,900 | 39,950 | 6,646 | 5,259 | 6,646 | 5,479 |
| 33,950 | 34,000 | 5,159 | 4,366 | 5,159 | 4,574 | 36,950 | 37,000 | 5,909 | 4,816 | 5,909 | 5,024 | 39,950 | 40,000 | 6,659 | 5,266 | 6,659 | 5,491 |
| 34,000 | | | | | | 37,000 | | | | | | 40,000 | | | | | |
| 34,000 | 34,050 | 5,171 | 4,374 | 5,171 | 4,581 | 37,000 | 37,050 | 5,921 | 4,824 | 5,921 | 5,031 | 40,000 | 40,050 | 6,671 | 5,274 | 6,671 | 5,504 |
| 34,050 | 34,100 | 5,184 | 4,381 | 5,184 | 4,589 | 37,050 | 37,100 | 5,934 | 4,831 | 5,934 | 5,039 | 40,050 | 40,100 | 6,684 | 5,281 | 6,684 | 5,516 |
| 34,100 | 34,150 | 5,196 | 4,389 | 5,196 | 4,596 | 37,100 | 37,150 | 5,946 | 4,839 | 5,946 | 5,046 | 40,100 | 40,150 | 6,696 | 5,289 | 6,696 | 5,529 |
| 34,150 | 34,200 | 5,209 | 4,396 | 5,209 | 4,604 | 37,150 | 37,200 | 5,959 | 4,846 | 5,959 | 5,054 | 40,150 | 40,200 | 6,709 | 5,296 | 6,709 | 5,541 |
| 34,200 | 34,250 | 5,221 | 4,404 | 5,221 | 4,611 | 37,200 | 37,250 | 5,971 | 4,854 | 5,971 | 5,061 | 40,200 | 40,250 | 6,721 | 5,304 | 6,721 | 5,554 |
| 34,250 | 34,300 | 5,234 | 4,411 | 5,234 | 4,619 | 37,250 | 37,300 | 5,984 | 4,861 | 5,984 | 5,069 | 40,250 | 40,300 | 6,734 | 5,311 | 6,734 | 5,566 |
| 34,300 | 34,350 | 5,246 | 4,419 | 5,246 | 4,626 | 37,300 | 37,350 | 5,996 | 4,869 | 5,996 | 5,076 | 40,300 | 40,350 | 6,746 | 5,319 | 6,746 | 5,579 |
| 34,350 | 34,400 | 5,259 | 4,426 | 5,259 | 4,634 | 37,350 | 37,400 | 6,009 | 4,876 | 6,009 | 5,084 | 40,350 | 40,400 | 6,759 | 5,326 | 6,759 | 5,591 |
| 34,400 | 34,450 | 5,271 | 4,434 | 5,271 | 4,641 | 37,400 | 37,450 | 6,021 | 4,884 | 6,021 | 5,091 | 40,400 | 40,450 | 6,771 | 5,334 | 6,771 | 5,604 |
| 34,450 | 34,500 | 5,284 | 4,441 | 5,284 | 4,649 | 37,450 | 37,500 | 6,034 | 4,891 | 6,034 | 5,099 | 40,450 | 40,500 | 6,784 | 5,341 | 6,784 | 5,616 |
| 34,500 | 34,550 | 5,296 | 4,449 | 5,296 | 4,656 | 37,500 | 37,550 | 6,046 | 4,899 | 6,046 | 5,106 | 40,500 | 40,550 | 6,796 | 5,349 | 6,796 | 5,629 |
| 34,550 | 34,600 | 5,309 | 4,456 | 5,309 | 4,664 | 37,550 | 37,600 | 6,059 | 4,906 | 6,059 | 5,114 | 40,550 | 40,600 | 6,809 | 5,356 | 6,809 | 5,641 |
| 34,600 | 34,650 | 5,321 | 4,464 | 5,321 | 4,671 | 37,600 | 37,650 | 6,071 | 4,914 | 6,071 | 5,121 | 40,600 | 40,650 | 6,821 | 5,364 | 6,821 | 5,654 |
| 34,650 | 34,700 | 5,334 | 4,471 | 5,334 | 4,679 | 37,650 | 37,700 | 6,084 | 4,921 | 6,084 | 5,129 | 40,650 | 40,700 | 6,834 | 5,371 | 6,834 | 5,666 |
| 34,700 | 34,750 | 5,346 | 4,479 | 5,346 | 4,686 | 37,700 | 37,750 | 6,096 | 4,929 | 6,096 | 5,136 | 40,700 | 40,750 | 6,846 | 5,379 | 6,846 | 5,679 |
| 34,750 | 34,800 | 5,359 | 4,486 | 5,359 | 4,694 | 37,750 | 37,800 | 6,109 | 4,936 | 6,109 | 5,144 | 40,750 | 40,800 | 6,859 | 5,386 | 6,859 | 5,691 |
| 34,800 | 34,850 | 5,371 | 4,494 | 5,371 | 4,701 | 37,800 | 37,850 | 6,121 | 4,944 | 6,121 | 5,151 | 40,800 | 40,850 | 6,871 | 5,394 | 6,871 | 5,704 |
| 34,850 | 34,900 | 5,384 | 4,501 | 5,384 | 4,709 | 37,850 | 37,900 | 6,134 | 4,951 | 6,134 | 5,159 | 40,850 | 40,900 | 6,884 | 5,401 | 6,884 | 5,716 |
| 34,900 | 34,950 | 5,396 | 4,509 | 5,396 | 4,716 | 37,900 | 37,950 | 6,146 | 4,959 | 6,146 | 5,166 | 40,900 | 40,950 | 6,896 | 5,409 | 6,896 | 5,729 |
| 34,95 | | | | | | | | | | | | | | | | | |

2005 Tax Table—Continued

| If Form 1040A, line 27, is— | | And you are— | | | | If Form 1040A, line 27, is— | | And you are— | | | | If Form 1040A, line 27, is— | | And you are— | | | |
|--------------------------------|---------------------|--------------|-----------------------------------|--------------------------------------|--------------------------------|--------------------------------|---------------------|--------------|-----------------------------------|--------------------------------------|--------------------------------|--------------------------------|---------------------|--------------|-----------------------------------|--------------------------------------|--------------------------------|
| At least | But less than | Single | Married filing jointly * | Married filing separa- tely | Head of a house- hold | At least | But less than | Single | Married filing jointly * | Married filing separa- tely | Head of a house- hold | At least | But less than | Single | Married filing jointly * | Married filing separa- tely | Head of a house- hold |
| | | Your tax is— | | | | | | Your tax is— | | | | | | Your tax is— | | | |
| 41,000 | | | | | | 44,000 | | | | | | 47,000 | | | | | |
| 41,000 | 41,050 | 6,921 | 5,424 | 6,921 | 5,754 | 44,000 | 44,050 | 7,671 | 5,874 | 7,671 | 6,504 | 47,000 | 47,050 | 8,421 | 6,324 | 8,421 | 7,254 |
| 41,050 | 41,100 | 6,934 | 5,431 | 6,934 | 5,766 | 44,050 | 44,100 | 7,684 | 5,881 | 7,684 | 6,516 | 47,050 | 47,100 | 8,434 | 6,331 | 8,434 | 7,266 |
| 41,100 | 41,150 | 6,946 | 5,439 | 6,946 | 5,779 | 44,100 | 44,150 | 7,696 | 5,889 | 7,696 | 6,529 | 47,100 | 47,150 | 8,446 | 6,339 | 8,446 | 7,279 |
| 41,150 | 41,200 | 6,959 | 5,446 | 6,959 | 5,791 | 44,150 | 44,200 | 7,709 | 5,896 | 7,709 | 6,541 | 47,150 | 47,200 | 8,459 | 6,346 | 8,459 | 7,291 |
| 41,200 | 41,250 | 6,971 | 5,454 | 6,971 | 5,804 | 44,200 | 44,250 | 7,721 | 5,904 | 7,721 | 6,554 | 47,200 | 47,250 | 8,471 | 6,354 | 8,471 | 7,304 |
| 41,250 | 41,300 | 6,984 | 5,461 | 6,984 | 5,816 | 44,250 | 44,300 | 7,734 | 5,911 | 7,734 | 6,566 | 47,250 | 47,300 | 8,484 | 6,361 | 8,484 | 7,316 |
| 41,300 | 41,350 | 6,996 | 5,469 | 6,996 | 5,829 | 44,300 | 44,350 | 7,746 | 5,919 | 7,746 | 6,579 | 47,300 | 47,350 | 8,496 | 6,369 | 8,496 | 7,329 |
| 41,350 | 41,400 | 7,009 | 5,476 | 7,009 | 5,841 | 44,350 | 44,400 | 7,759 | 5,926 | 7,759 | 6,591 | 47,350 | 47,400 | 8,509 | 6,376 | 8,509 | 7,341 |
| 41,400 | 41,450 | 7,021 | 5,484 | 7,021 | 5,854 | 44,400 | 44,450 | 7,771 | 5,934 | 7,771 | 6,604 | 47,400 | 47,450 | 8,521 | 6,384 | 8,521 | 7,354 |
| 41,450 | 41,500 | 7,034 | 5,491 | 7,034 | 5,866 | 44,450 | 44,500 | 7,784 | 5,941 | 7,784 | 6,616 | 47,450 | 47,500 | 8,534 | 6,391 | 8,534 | 7,366 |
| 41,500 | 41,550 | 7,046 | 5,499 | 7,046 | 5,879 | 44,500 | 44,550 | 7,796 | 5,949 | 7,796 | 6,629 | 47,500 | 47,550 | 8,546 | 6,399 | 8,546 | 7,379 |
| 41,550 | 41,600 | 7,059 | 5,506 | 7,059 | 5,891 | 44,550 | 44,600 | 7,809 | 5,956 | 7,809 | 6,641 | 47,550 | 47,600 | 8,559 | 6,406 | 8,559 | 7,391 |
| 41,600 | 41,650 | 7,071 | 5,514 | 7,071 | 5,904 | 44,600 | 44,650 | 7,821 | 5,964 | 7,821 | 6,654 | 47,600 | 47,650 | 8,571 | 6,414 | 8,571 | 7,404 |
| 41,650 | 41,700 | 7,084 | 5,521 | 7,084 | 5,916 | 44,650 | 44,700 | 7,834 | 5,971 | 7,834 | 6,666 | 47,650 | 47,700 | 8,584 | 6,421 | 8,584 | 7,416 |
| 41,700 | 41,750 | 7,096 | 5,529 | 7,096 | 5,929 | 44,700 | 44,750 | 7,846 | 5,979 | 7,846 | 6,679 | 47,700 | 47,750 | 8,596 | 6,429 | 8,596 | 7,429 |
| 41,750 | 41,800 | 7,109 | 5,536 | 7,109 | 5,941 | 44,750 | 44,800 | 7,859 | 5,986 | 7,859 | 6,691 | 47,750 | 47,800 | 8,609 | 6,436 | 8,609 | 7,441 |
| 41,800 | 41,850 | 7,121 | 5,544 | 7,121 | 5,954 | 44,800 | 44,850 | 7,871 | 5,994 | 7,871 | 6,704 | 47,800 | 47,850 | 8,621 | 6,444 | 8,621 | 7,454 |
| 41,850 | 41,900 | 7,134 | 5,551 | 7,134 | 5,966 | 44,850 | 44,900 | 7,884 | 6,001 | 7,884 | 6,716 | 47,850 | 47,900 | 8,634 | 6,451 | 8,634 | 7,466 |
| 41,900 | 41,950 | 7,146 | 5,559 | 7,146 | 5,979 | 44,900 | 44,950 | 7,896 | 6,009 | 7,896 | 6,729 | 47,900 | 47,950 | 8,646 | 6,459 | 8,646 | 7,479 |
| 41,950 | 42,000 | 7,159 | 5,566 | 7,159 | 5,991 | 44,950 | 45,000 | 7,909 | 6,016 | 7,909 | 6,741 | 47,950 | 48,000 | 8,659 | 6,466 | 8,659 | 7,491 |
| 42,000 | | | | | | 45,000 | | | | | | 48,000 | | | | | |
| 42,000 | 42,050 | 7,171 | 5,574 | 7,171 | 6,004 | 45,000 | 45,050 | 7,921 | 6,024 | 7,921 | 6,754 | 48,000 | 48,050 | 8,671 | 6,474 | 8,671 | 7,504 |
| 42,050 | 42,100 | 7,184 | 5,581 | 7,184 | 6,016 | 45,050 | 45,100 | 7,934 | 6,031 | 7,934 | 6,766 | 48,050 | 48,100 | 8,684 | 6,481 | 8,684 | 7,516 |
| 42,100 | 42,150 | 7,196 | 5,589 | 7,196 | 6,029 | 45,100 | 45,150 | 7,946 | 6,039 | 7,946 | 6,779 | 48,100 | 48,150 | 8,696 | 6,489 | 8,696 | 7,529 |
| 42,150 | 42,200 | 7,209 | 5,596 | 7,209 | 6,041 | 45,150 | 45,200 | 7,959 | 6,046 | 7,959 | 6,791 | 48,150 | 48,200 | 8,709 | 6,496 | 8,709 | 7,541 |
| 42,200 | 42,250 | 7,221 | 5,604 | 7,221 | 6,054 | 45,200 | 45,250 | 7,971 | 6,054 | 7,971 | 6,804 | 48,200 | 48,250 | 8,721 | 6,504 | 8,721 | 7,554 |
| 42,250 | 42,300 | 7,234 | 5,611 | 7,234 | 6,066 | 45,250 | 45,300 | 7,984 | 6,061 | 7,984 | 6,816 | 48,250 | 48,300 | 8,734 | 6,511 | 8,734 | 7,566 |
| 42,300 | 42,350 | 7,246 | 5,619 | 7,246 | 6,079 | 45,300 | 45,350 | 7,996 | 6,069 | 7,996 | 6,829 | 48,300 | 48,350 | 8,746 | 6,519 | 8,746 | 7,579 |
| 42,350 | 42,400 | 7,259 | 5,626 | 7,259 | 6,091 | 45,350 | 45,400 | 8,009 | 6,076 | 8,009 | 6,841 | 48,350 | 48,400 | 8,759 | 6,526 | 8,759 | 7,591 |
| 42,400 | 42,450 | 7,271 | 5,634 | 7,271 | 6,104 | 45,400 | 45,450 | 8,021 | 6,084 | 8,021 | 6,854 | 48,400 | 48,450 | 8,771 | 6,534 | 8,771 | 7,604 |
| 42,450 | 42,500 | 7,284 | 5,641 | 7,284 | 6,116 | 45,450 | 45,500 | 8,034 | 6,091 | 8,034 | 6,866 | 48,450 | 48,500 | 8,784 | 6,541 | 8,784 | 7,616 |
| 42,500 | 42,550 | 7,296 | 5,649 | 7,296 | 6,129 | 45,500 | 45,550 | 8,046 | 6,099 | 8,046 | 6,879 | 48,500 | 48,550 | 8,796 | 6,549 | 8,796 | 7,629 |
| 42,550 | 42,600 | 7,309 | 5,656 | 7,309 | 6,141 | 45,550 | 45,600 | 8,059 | 6,106 | 8,059 | 6,891 | 48,550 | 48,600 | 8,809 | 6,556 | 8,809 | 7,641 |
| 42,600 | 42,650 | 7,321 | 5,664 | 7,321 | 6,154 | 45,600 | 45,650 | 8,071 | 6,114 | 8,071 | 6,904 | 48,600 | 48,650 | 8,821 | 6,564 | 8,821 | 7,654 |
| 42,650 | 42,700 | 7,334 | 5,671 | 7,334 | 6,166 | 45,650 | 45,700 | 8,084 | 6,121 | 8,084 | 6,916 | 48,650 | 48,700 | 8,834 | 6,571 | 8,834 | 7,666 |
| 42,700 | 42,750 | 7,346 | 5,679 | 7,346 | 6,179 | 45,700 | 45,750 | 8,096 | 6,129 | 8,096 | 6,929 | 48,700 | 48,750 | 8,846 | 6,579 | 8,846 | 7,679 |
| 42,750 | 42,800 | 7,359 | 5,686 | 7,359 | 6,191 | 45,750 | 45,800 | 8,109 | 6,136 | 8,109 | 6,941 | 48,750 | 48,800 | 8,859 | 6,586 | 8,859 | 7,691 |
| 42,800 | 42,850 | 7,371 | 5,694 | 7,371 | 6,204 | 45,800 | 45,850 | 8,121 | 6,144 | 8,121 | 6,954 | 48,800 | 48,850 | 8,871 | 6,594 | 8,871 | 7,704 |
| 42,850 | 42,900 | 7,384 | 5,701 | 7,384 | 6,216 | 45,850 | 45,900 | 8,134 | 6,151 | 8,134 | 6,966 | 48,850 | 48,900 | 8,884 | 6,601 | 8,884 | 7,716 |
| 42,900 | 42,950 | 7,396 | 5,709 | 7,396 | 6,229 | 45,900 | 45,950 | 8,146 | 6,159 | 8,146 | 6,979 | 48,900 | 48,950 | 8,896 | 6,609 | 8,896 | 7,729 |
| 42,950 | 43,000 | 7,409 | 5,716 | 7,409 | 6,241 | 45,950 | 46,000 | 8,159 | 6,166 | 8,159 | 6,991 | 48,950 | 49,000 | 8,909 | 6,616 | 8,909 | 7,741 |
| 43,000 | | | | | | 46,000 | | | | | | 49,000 | | | | | |
| 43,000 | 43,050 | 7,421 | 5,724 | 7,421 | 6,254 | 46,000 | 46,050 | 8,171 | 6,174 | 8,171 | 7,004 | 49,000 | 49,050 | 8,921 | 6,624 | 8,921 | 7,754 |
| 43,050 | 43,100 | 7,434 | 5,731 | 7,434 | 6,266 | 46,050 | 46,100 | 8,184 | 6,181 | 8,184 | 7,016 | 49,050 | 49,100 | 8,934 | 6,631 | 8,934 | 7,766 |
| 43,100 | 43,150 | 7,446 | 5,739 | 7,446 | 6,279 | 46,100 | 46,150 | 8,196 | 6,189 | 8,196 | 7,029 | 49,100 | 49,150 | 8,946 | 6,639 | 8,946 | 7,779 |
| 43,150 | 43,200 | 7,459 | 5,746 | 7,459 | 6,291 | 46,150 | 46,200 | 8,209 | 6,196 | 8,209 | 7,041 | 49,150 | 49,200 | 8,959 | 6,646 | 8,959 | 7,791 |
| 43,200 | 43,250 | 7,471 | 5,754 | 7,471 | 6,304 | 46,200 | 46,250 | 8,221 | 6,204 | 8,221 | 7,054 | 49,200 | 49,250 | 8,971 | 6,654 | 8,971 | 7,804 |
| 43,250 | 43,300 | 7,484 | 5,761 | 7,484 | 6,316 | 46,250 | 46,300 | 8,234 | 6,211 | 8,234 | 7,066 | 49,250 | 49,300 | 8,984 | 6,661 | 8,984 | 7,816 |
| 43,300 | 43,350 | 7,496 | 5,769 | 7,496 | 6,329 | 46,300 | 46,350 | 8,246 | 6,219 | 8,246 | 7,079 | 49,300 | 49,350 | 8,996 | 6,669 | 8,996 | 7,829 |
| 43,350 | 43,400 | 7,509 | 5,776 | 7,509 | 6,341 | 46,350 | 46,400 | 8,259 | 6,226 | 8,259 | 7,091 | 49,350 | 49,400 | 9,009 | 6,676 | 9,009 | 7,841 |
| 43,400 | 43,450 | 7,521 | 5,784 | 7,521 | 6,354 | 46,400 | 46,450 | 8,271 | 6,234 | 8,271 | 7,104 | 49,400 | 49,450 | 9,021 | 6,684 | 9,021 | 7,854 |
| 43,450 | 43,500 | 7,534 | 5,791 | 7,534 | 6,366 | 46,450 | 46,500 | 8,284 | 6,241 | 8,284 | 7,116 | 49,450 | 49,500 | 9,034 | 6,691 | 9,034 | 7,866 |
| 43,500 | 43,550 | 7,546 | 5,799 | 7,546 | 6,379 | 46,500 | 46,550 | 8,296 | 6,249 | 8,296 | 7,129 | 49,500 | 49,550 | 9,046 | 6,699 | 9,046 | 7,879 |
| 43,550 | 43,600 | 7,559 | 5,806 | 7,559 | 6,391 | 46,550 | 46,600 | 8,309 | 6,256 | 8,309 | 7,141 | 49,550 | 49,600 | 9,059 | 6,706 | 9,059 | 7,891 |
| 43,600 | 43,650 | 7,571 | 5,814 | 7,571 | 6,404 | 46,600 | 46,650 | 8,321 | 6,264 | 8,321 | 7,154 | 49,600 | 49,650 | 9,071 | 6,714 | 9,071 | 7,904 |
| 43,650 | 43,700 | 7,584 | 5,821 | 7,584 | 6,416 | 46,650 | 46,700 | 8,334 | 6,271 | 8,334 | 7,166 | 49,650 | 49,700 | 9,084 | 6,721 | 9,084 | 7,916 |
| 43,700 | 43,750 | 7,596 | 5,829 | 7,596 | 6,429 | 46,700 | 46,750 | 8,346 | 6,279 | 8,346 | 7,179 | 49,700 | 49,750 | 9,096 | 6,729 | 9,096 | 7,929 |
| 43,750 | 43,800 | 7,609 | 5,836 | 7,609 | 6,441 | 46,750 | 46,800 | 8,359 | 6,286 | 8,359 | 7,191 | 49,750 | 49,800 | 9,109 | 6,736 | 9,109 | 7,941 |
| 43,800 | 43,850 | 7,621 | 5,844 | 7,621 | 6,454 | 46,800 | 46,850 | 8,371 | 6,294 | 8,371 | 7,204 | 49,800 | 49,850 | 9,121 | 6,744 | 9,121 | 7,954 |
| 43,850 | 43,900 | 7,634 | 5,851 | 7,634 | 6,466 | 46,850 | 46,900 | 8,384 | 6,301 | 8,384 | 7,216 | 49,850 | 49,900 | 9,134 | 6,751 | 9,134 | 7,966 |
| 43,900 | 43,950 | 7,646 | 5,859 | 7,646 | 6,479 | 46,900 | 46,950 | 8,396 | 6,309 | 8,396 | 7,229 | 49,900 | 49,950 | 9,146 | 6,759 | 9,146 | 7,979 |

2005 Tax Table—Continued

| If Form 1040A, line 27, is— | | And you are— | | | | If Form 1040A, line 27, is— | | And you are— | | | | If Form 1040A, line 27, is— | | And you are— | | | |
|--------------------------------|---------------|--------------|--------------------------|---------------------------|---------------------|--------------------------------|---------------|--------------|--------------------------|---------------------------|---------------------|--------------------------------|---------------|--------------|--------------------------|---------------------------|---------------------|
| At least | But less than | Single | Married filing jointly * | Married filing separately | Head of a household | At least | But less than | Single | Married filing jointly * | Married filing separately | Head of a household | At least | But less than | Single | Married filing jointly * | Married filing separately | Head of a household |
| | | Your tax is— | | | | | | Your tax is— | | | | | | Your tax is— | | | |
| 50,000 | | | | | | 53,000 | | | | | | 56,000 | | | | | |
| 50,000 | 50,050 | 9,171 | 6,774 | 9,171 | 8,004 | 53,000 | 53,050 | 9,921 | 7,224 | 9,921 | 8,754 | 56,000 | 56,050 | 10,671 | 7,674 | 10,671 | 9,504 |
| 50,050 | 50,100 | 9,184 | 6,781 | 9,184 | 8,016 | 53,050 | 53,100 | 9,934 | 7,231 | 9,934 | 8,766 | 56,050 | 56,100 | 10,684 | 7,681 | 10,684 | 9,516 |
| 50,100 | 50,150 | 9,196 | 6,789 | 9,196 | 8,029 | 53,100 | 53,150 | 9,946 | 7,239 | 9,946 | 8,779 | 56,100 | 56,150 | 10,696 | 7,689 | 10,696 | 9,529 |
| 50,150 | 50,200 | 9,209 | 6,796 | 9,209 | 8,041 | 53,150 | 53,200 | 9,959 | 7,246 | 9,959 | 8,791 | 56,150 | 56,200 | 10,709 | 7,696 | 10,709 | 9,541 |
| 50,200 | 50,250 | 9,221 | 6,804 | 9,221 | 8,054 | 53,200 | 53,250 | 9,971 | 7,254 | 9,971 | 8,804 | 56,200 | 56,250 | 10,721 | 7,704 | 10,721 | 9,554 |
| 50,250 | 50,300 | 9,234 | 6,811 | 9,234 | 8,066 | 53,250 | 53,300 | 9,984 | 7,261 | 9,984 | 8,816 | 56,250 | 56,300 | 10,734 | 7,711 | 10,734 | 9,566 |
| 50,300 | 50,350 | 9,246 | 6,819 | 9,246 | 8,079 | 53,300 | 53,350 | 9,996 | 7,269 | 9,996 | 8,829 | 56,300 | 56,350 | 10,746 | 7,719 | 10,746 | 9,579 |
| 50,350 | 50,400 | 9,259 | 6,826 | 9,259 | 8,091 | 53,350 | 53,400 | 10,009 | 7,276 | 10,009 | 8,841 | 56,350 | 56,400 | 10,759 | 7,726 | 10,759 | 9,591 |
| 50,400 | 50,450 | 9,271 | 6,834 | 9,271 | 8,104 | 53,400 | 53,450 | 10,021 | 7,284 | 10,021 | 8,854 | 56,400 | 56,450 | 10,771 | 7,734 | 10,771 | 9,604 |
| 50,450 | 50,500 | 9,284 | 6,841 | 9,284 | 8,116 | 53,450 | 53,500 | 10,034 | 7,291 | 10,034 | 8,866 | 56,450 | 56,500 | 10,784 | 7,741 | 10,784 | 9,616 |
| 50,500 | 50,550 | 9,296 | 6,849 | 9,296 | 8,129 | 53,500 | 53,550 | 10,046 | 7,299 | 10,046 | 8,879 | 56,500 | 56,550 | 10,796 | 7,749 | 10,796 | 9,629 |
| 50,550 | 50,600 | 9,309 | 6,856 | 9,309 | 8,141 | 53,550 | 53,600 | 10,059 | 7,306 | 10,059 | 8,891 | 56,550 | 56,600 | 10,809 | 7,756 | 10,809 | 9,641 |
| 50,600 | 50,650 | 9,321 | 6,864 | 9,321 | 8,154 | 53,600 | 53,650 | 10,071 | 7,314 | 10,071 | 8,904 | 56,600 | 56,650 | 10,821 | 7,764 | 10,821 | 9,654 |
| 50,650 | 50,700 | 9,334 | 6,871 | 9,334 | 8,166 | 53,650 | 53,700 | 10,084 | 7,321 | 10,084 | 8,916 | 56,650 | 56,700 | 10,834 | 7,771 | 10,834 | 9,666 |
| 50,700 | 50,750 | 9,346 | 6,879 | 9,346 | 8,179 | 53,700 | 53,750 | 10,096 | 7,329 | 10,096 | 8,929 | 56,700 | 56,750 | 10,846 | 7,779 | 10,846 | 9,679 |
| 50,750 | 50,800 | 9,359 | 6,886 | 9,359 | 8,191 | 53,750 | 53,800 | 10,109 | 7,336 | 10,109 | 8,941 | 56,750 | 56,800 | 10,859 | 7,786 | 10,859 | 9,691 |
| 50,800 | 50,850 | 9,371 | 6,894 | 9,371 | 8,204 | 53,800 | 53,850 | 10,121 | 7,344 | 10,121 | 8,954 | 56,800 | 56,850 | 10,871 | 7,794 | 10,871 | 9,704 |
| 50,850 | 50,900 | 9,384 | 6,901 | 9,384 | 8,216 | 53,850 | 53,900 | 10,134 | 7,351 | 10,134 | 8,966 | 56,850 | 56,900 | 10,884 | 7,801 | 10,884 | 9,716 |
| 50,900 | 50,950 | 9,396 | 6,909 | 9,396 | 8,229 | 53,900 | 53,950 | 10,146 | 7,359 | 10,146 | 8,979 | 56,900 | 56,950 | 10,896 | 7,809 | 10,896 | 9,729 |
| 50,950 | 51,000 | 9,409 | 6,916 | 9,409 | 8,241 | 53,950 | 54,000 | 10,159 | 7,366 | 10,159 | 8,991 | 56,950 | 57,000 | 10,909 | 7,816 | 10,909 | 9,741 |
| 51,000 | | | | | | 54,000 | | | | | | 57,000 | | | | | |
| 51,000 | 51,050 | 9,421 | 6,924 | 9,421 | 8,254 | 54,000 | 54,050 | 10,171 | 7,374 | 10,171 | 9,004 | 57,000 | 57,050 | 10,921 | 7,824 | 10,921 | 9,754 |
| 51,050 | 51,100 | 9,434 | 6,931 | 9,434 | 8,266 | 54,050 | 54,100 | 10,184 | 7,381 | 10,184 | 9,016 | 57,050 | 57,100 | 10,934 | 7,831 | 10,934 | 9,766 |
| 51,100 | 51,150 | 9,446 | 6,939 | 9,446 | 8,279 | 54,100 | 54,150 | 10,196 | 7,389 | 10,196 | 9,029 | 57,100 | 57,150 | 10,946 | 7,839 | 10,946 | 9,779 |
| 51,150 | 51,200 | 9,459 | 6,946 | 9,459 | 8,291 | 54,150 | 54,200 | 10,209 | 7,396 | 10,209 | 9,041 | 57,150 | 57,200 | 10,959 | 7,846 | 10,959 | 9,791 |
| 51,200 | 51,250 | 9,471 | 6,954 | 9,471 | 8,304 | 54,200 | 54,250 | 10,221 | 7,404 | 10,221 | 9,054 | 57,200 | 57,250 | 10,971 | 7,854 | 10,971 | 9,804 |
| 51,250 | 51,300 | 9,484 | 6,961 | 9,484 | 8,316 | 54,250 | 54,300 | 10,234 | 7,411 | 10,234 | 9,066 | 57,250 | 57,300 | 10,984 | 7,861 | 10,984 | 9,816 |
| 51,300 | 51,350 | 9,496 | 6,969 | 9,496 | 8,329 | 54,300 | 54,350 | 10,246 | 7,419 | 10,246 | 9,079 | 57,300 | 57,350 | 10,996 | 7,869 | 10,996 | 9,829 |
| 51,350 | 51,400 | 9,509 | 6,976 | 9,509 | 8,341 | 54,350 | 54,400 | 10,259 | 7,426 | 10,259 | 9,091 | 57,350 | 57,400 | 11,009 | 7,876 | 11,009 | 9,841 |
| 51,400 | 51,450 | 9,521 | 6,984 | 9,521 | 8,354 | 54,400 | 54,450 | 10,271 | 7,434 | 10,271 | 9,104 | 57,400 | 57,450 | 11,021 | 7,884 | 11,021 | 9,854 |
| 51,450 | 51,500 | 9,534 | 6,991 | 9,534 | 8,366 | 54,450 | 54,500 | 10,284 | 7,441 | 10,284 | 9,116 | 57,450 | 57,500 | 11,034 | 7,891 | 11,034 | 9,866 |
| 51,500 | 51,550 | 9,546 | 6,999 | 9,546 | 8,379 | 54,500 | 54,550 | 10,296 | 7,449 | 10,296 | 9,129 | 57,500 | 57,550 | 11,046 | 7,899 | 11,046 | 9,879 |
| 51,550 | 51,600 | 9,559 | 7,006 | 9,559 | 8,391 | 54,550 | 54,600 | 10,309 | 7,456 | 10,309 | 9,141 | 57,550 | 57,600 | 11,059 | 7,906 | 11,059 | 9,891 |
| 51,600 | 51,650 | 9,571 | 7,014 | 9,571 | 8,404 | 54,600 | 54,650 | 10,321 | 7,464 | 10,321 | 9,154 | 57,600 | 57,650 | 11,071 | 7,914 | 11,071 | 9,904 |
| 51,650 | 51,700 | 9,584 | 7,021 | 9,584 | 8,416 | 54,650 | 54,700 | 10,334 | 7,471 | 10,334 | 9,166 | 57,650 | 57,700 | 11,084 | 7,921 | 11,084 | 9,916 |
| 51,700 | 51,750 | 9,596 | 7,029 | 9,596 | 8,429 | 54,700 | 54,750 | 10,346 | 7,479 | 10,346 | 9,179 | 57,700 | 57,750 | 11,096 | 7,929 | 11,096 | 9,929 |
| 51,750 | 51,800 | 9,609 | 7,036 | 9,609 | 8,441 | 54,750 | 54,800 | 10,359 | 7,486 | 10,359 | 9,191 | 57,750 | 57,800 | 11,109 | 7,936 | 11,109 | 9,941 |
| 51,800 | 51,850 | 9,621 | 7,044 | 9,621 | 8,454 | 54,800 | 54,850 | 10,371 | 7,494 | 10,371 | 9,204 | 57,800 | 57,850 | 11,121 | 7,944 | 11,121 | 9,954 |
| 51,850 | 51,900 | 9,634 | 7,051 | 9,634 | 8,466 | 54,850 | 54,900 | 10,384 | 7,501 | 10,384 | 9,216 | 57,850 | 57,900 | 11,134 | 7,951 | 11,134 | 9,966 |
| 51,900 | 51,950 | 9,646 | 7,059 | 9,646 | 8,479 | 54,900 | 54,950 | 10,396 | 7,509 | 10,396 | 9,229 | 57,900 | 57,950 | 11,146 | 7,959 | 11,146 | 9,979 |
| 51,950 | 52,000 | 9,659 | 7,066 | 9,659 | 8,491 | 54,950 | 55,000 | 10,409 | 7,516 | 10,409 | 9,241 | 57,950 | 58,000 | 11,159 | 7,966 | 11,159 | 9,991 |
| 52,000 | | | | | | 55,000 | | | | | | 58,000 | | | | | |
| 52,000 | 52,050 | 9,671 | 7,074 | 9,671 | 8,504 | 55,000 | 55,050 | 10,421 | 7,524 | 10,421 | 9,254 | 58,000 | 58,050 | 11,171 | 7,974 | 11,171 | 10,004 |
| 52,050 | 52,100 | 9,684 | 7,081 | 9,684 | 8,516 | 55,050 | 55,100 | 10,434 | 7,531 | 10,434 | 9,266 | 58,050 | 58,100 | 11,184 | 7,981 | 11,184 | 10,016 |
| 52,100 | 52,150 | 9,696 | 7,089 | 9,696 | 8,529 | 55,100 | 55,150 | 10,446 | 7,539 | 10,446 | 9,279 | 58,100 | 58,150 | 11,196 | 7,989 | 11,196 | 10,029 |
| 52,150 | 52,200 | 9,709 | 7,096 | 9,709 | 8,541 | 55,150 | 55,200 | 10,459 | 7,546 | 10,459 | 9,291 | 58,150 | 58,200 | 11,209 | 7,996 | 11,209 | 10,041 |
| 52,200 | 52,250 | 9,721 | 7,104 | 9,721 | 8,554 | 55,200 | 55,250 | 10,471 | 7,554 | 10,471 | 9,304 | 58,200 | 58,250 | 11,221 | 8,004 | 11,221 | 10,054 |
| 52,250 | 52,300 | 9,734 | 7,111 | 9,734 | 8,566 | 55,250 | 55,300 | 10,484 | 7,561 | 10,484 | 9,316 | 58,250 | 58,300 | 11,234 | 8,011 | 11,234 | 10,066 |
| 52,300 | 52,350 | 9,746 | 7,119 | 9,746 | 8,579 | 55,300 | 55,350 | 10,496 | 7,569 | 10,496 | 9,329 | 58,300 | 58,350 | 11,246 | 8,019 | 11,246 | 10,079 |
| 52,350 | 52,400 | 9,759 | 7,126 | 9,759 | 8,591 | 55,350 | 55,400 | 10,509 | 7,576 | 10,509 | 9,341 | 58,350 | 58,400 | 11,259 | 8,026 | 11,259 | 10,091 |
| 52,400 | 52,450 | 9,771 | 7,134 | 9,771 | 8,604 | 55,400 | 55,450 | 10,521 | 7,584 | 10,521 | 9,354 | 58,400 | 58,450 | 11,271 | 8,034 | 11,271 | 10,104 |
| 52,450 | 52,500 | 9,784 | 7,141 | 9,784 | 8,616 | 55,450 | 55,500 | 10,534 | 7,591 | 10,534 | 9,366 | 58,450 | 58,500 | 11,284 | 8,041 | 11,284 | 10,116 |
| 52,500 | 52,550 | 9,796 | 7,149 | 9,796 | 8,629 | 55,500 | 55,550 | 10,546 | 7,599 | 10,546 | 9,379 | 58,500 | 58,550 | 11,296 | 8,049 | 11,296 | 10,129 |
| 52,550 | 52,600 | 9,809 | 7,156 | 9,809 | 8,641 | 55,550 | 55,600 | 10,559 | 7,606 | 10,559 | 9,391 | 58,550 | 58,600 | 11,309 | 8,056 | 11,309 | 10,141 |
| 52,600 | 52,650 | 9,821 | 7,164 | 9,821 | 8,654 | 55,600 | 55,650 | 10,571 | 7,614 | 10,571 | 9,404 | 58,600 | 58,650 | 11,321 | 8,064 | 11,321 | 10,154 |
| 52,650 | 52,700 | 9,834 | 7,171 | 9,834 | 8,666 | 55,650 | 55,700 | 10,584 | 7,621 | 10,584 | 9,416 | 58,650 | 58,700 | 11,334 | 8,071 | 11,334 | 10,166 |
| 52,700 | 52,750 | 9,846 | 7,179 | 9,846 | 8,679 | 55,700 | 55,750 | 10,596 | 7,629 | 10,596 | 9,429 | 58,700 | 58,750 | 11,346 | 8,079 | 11,346 | 10,179 |
| 52,750 | 52,800 | 9,859 | 7,186 | 9,859 | 8,691 | 55,750 | 55,800 | 10,609 | 7,636 | 10,609 | 9,441 | 58,750 | 58,800 | 11,359 | 8,086 | 11,359 | 10,191 |
| 52,800 | 52,850 | 9,871 | 7,194 | 9,871 | 8,704 | 55,800 | 55,850 | 10,621 | 7,644 | 10,621 | 9,454 | 58,800 | 58,850 | 11,371 | 8,094 | 11,371 | 10,204 |
| 52,850 | 52,900 | 9,884 | 7,201 | 9,884 | 8,716 | 55,850 | 55,900 | 10,634 | 7,651 | 10,634 | 9,466 | 58,850 | 58,900 | 11,384 | 8,101 | 11,384 | 10,216 |
| 52,900 | 52,950 | 9,896 | 7,209 | 9,896 | 8,729 | 55,900 | 55,950 | 10,646 | 7,659 | 10,646 | 9,479 | | | | | | |

2005 Tax Table—Continued

| If Form 1040A, line 27, is— | | And you are— | | | | If Form 1040A, line 27, is— | | And you are— | | | | If Form 1040A, line 27, is— | | And you are— | | | |
|--------------------------------|---------------|--------------|--------------------------|---------------------------|---------------------|--------------------------------|---------------|--------------|--------------------------|---------------------------|---------------------|--------------------------------|---------------|--------------|--------------------------|---------------------------|---------------------|
| At least | But less than | Single | Married filing jointly * | Married filing separately | Head of a household | At least | But less than | Single | Married filing jointly * | Married filing separately | Head of a household | At least | But less than | Single | Married filing jointly * | Married filing separately | Head of a household |
| | | Your tax is— | | | | | | Your tax is— | | | | | | Your tax is— | | | |
| 59,000 | | | | | | 62,000 | | | | | | 65,000 | | | | | |
| 59,000 | 59,050 | 11,421 | 8,124 | 11,421 | 10,254 | 62,000 | 62,050 | 12,171 | 8,836 | 12,233 | 11,004 | 65,000 | 65,050 | 12,921 | 9,586 | 13,073 | 11,754 |
| 59,050 | 59,100 | 11,434 | 8,131 | 11,434 | 10,266 | 62,050 | 62,100 | 12,184 | 8,849 | 12,247 | 11,016 | 65,050 | 65,100 | 12,934 | 9,599 | 13,087 | 11,766 |
| 59,100 | 59,150 | 11,446 | 8,139 | 11,446 | 10,279 | 62,100 | 62,150 | 12,196 | 8,861 | 12,261 | 11,029 | 65,100 | 65,150 | 12,946 | 9,611 | 13,101 | 11,779 |
| 59,150 | 59,200 | 11,459 | 8,146 | 11,459 | 10,291 | 62,150 | 62,200 | 12,209 | 8,874 | 12,275 | 11,041 | 65,150 | 65,200 | 12,959 | 9,624 | 13,115 | 11,791 |
| 59,200 | 59,250 | 11,471 | 8,154 | 11,471 | 10,304 | 62,200 | 62,250 | 12,221 | 8,886 | 12,289 | 11,054 | 65,200 | 65,250 | 12,971 | 9,636 | 13,129 | 11,804 |
| 59,250 | 59,300 | 11,484 | 8,161 | 11,484 | 10,316 | 62,250 | 62,300 | 12,234 | 8,899 | 12,303 | 11,066 | 65,250 | 65,300 | 12,984 | 9,649 | 13,143 | 11,816 |
| 59,300 | 59,350 | 11,496 | 8,169 | 11,496 | 10,329 | 62,300 | 62,350 | 12,246 | 8,911 | 12,317 | 11,079 | 65,300 | 65,350 | 12,996 | 9,661 | 13,157 | 11,829 |
| 59,350 | 59,400 | 11,509 | 8,176 | 11,509 | 10,341 | 62,350 | 62,400 | 12,259 | 8,924 | 12,331 | 11,091 | 65,350 | 65,400 | 13,009 | 9,674 | 13,171 | 11,841 |
| 59,400 | 59,450 | 11,521 | 8,186 | 11,521 | 10,354 | 62,400 | 62,450 | 12,271 | 8,936 | 12,345 | 11,104 | 65,400 | 65,450 | 13,021 | 9,686 | 13,185 | 11,854 |
| 59,450 | 59,500 | 11,534 | 8,199 | 11,534 | 10,366 | 62,450 | 62,500 | 12,284 | 8,949 | 12,359 | 11,116 | 65,450 | 65,500 | 13,034 | 9,699 | 13,199 | 11,866 |
| 59,500 | 59,550 | 11,546 | 8,211 | 11,546 | 10,379 | 62,500 | 62,550 | 12,296 | 8,961 | 12,373 | 11,129 | 65,500 | 65,550 | 13,046 | 9,711 | 13,213 | 11,879 |
| 59,550 | 59,600 | 11,559 | 8,224 | 11,559 | 10,391 | 62,550 | 62,600 | 12,309 | 8,974 | 12,387 | 11,141 | 65,550 | 65,600 | 13,059 | 9,724 | 13,227 | 11,891 |
| 59,600 | 59,650 | 11,571 | 8,236 | 11,571 | 10,404 | 62,600 | 62,650 | 12,321 | 8,986 | 12,401 | 11,154 | 65,600 | 65,650 | 13,071 | 9,736 | 13,241 | 11,904 |
| 59,650 | 59,700 | 11,584 | 8,249 | 11,584 | 10,416 | 62,650 | 62,700 | 12,334 | 8,999 | 12,415 | 11,166 | 65,650 | 65,700 | 13,084 | 9,749 | 13,255 | 11,916 |
| 59,700 | 59,750 | 11,596 | 8,261 | 11,596 | 10,429 | 62,700 | 62,750 | 12,346 | 9,011 | 12,429 | 11,179 | 65,700 | 65,750 | 13,096 | 9,761 | 13,269 | 11,929 |
| 59,750 | 59,800 | 11,609 | 8,274 | 11,609 | 10,441 | 62,750 | 62,800 | 12,359 | 9,024 | 12,443 | 11,191 | 65,750 | 65,800 | 13,109 | 9,774 | 13,283 | 11,941 |
| 59,800 | 59,850 | 11,621 | 8,286 | 11,621 | 10,454 | 62,800 | 62,850 | 12,371 | 9,036 | 12,457 | 11,204 | 65,800 | 65,850 | 13,121 | 9,786 | 13,297 | 11,954 |
| 59,850 | 59,900 | 11,634 | 8,299 | 11,634 | 10,466 | 62,850 | 62,900 | 12,384 | 9,049 | 12,471 | 11,216 | 65,850 | 65,900 | 13,134 | 9,799 | 13,311 | 11,966 |
| 59,900 | 59,950 | 11,646 | 8,311 | 11,646 | 10,479 | 62,900 | 62,950 | 12,396 | 9,061 | 12,485 | 11,229 | 65,900 | 65,950 | 13,146 | 9,811 | 13,325 | 11,979 |
| 59,950 | 60,000 | 11,659 | 8,324 | 11,659 | 10,491 | 62,950 | 63,000 | 12,409 | 9,074 | 12,499 | 11,241 | 65,950 | 66,000 | 13,159 | 9,824 | 13,339 | 11,991 |
| 60,000 | | | | | | 63,000 | | | | | | 66,000 | | | | | |
| 60,000 | 60,050 | 11,671 | 8,336 | 11,673 | 10,504 | 63,000 | 63,050 | 12,421 | 9,086 | 12,513 | 11,254 | 66,000 | 66,050 | 13,171 | 9,836 | 13,353 | 12,004 |
| 60,050 | 60,100 | 11,684 | 8,349 | 11,687 | 10,516 | 63,050 | 63,100 | 12,434 | 9,099 | 12,527 | 11,266 | 66,050 | 66,100 | 13,184 | 9,849 | 13,367 | 12,016 |
| 60,100 | 60,150 | 11,696 | 8,361 | 11,701 | 10,529 | 63,100 | 63,150 | 12,446 | 9,111 | 12,541 | 11,279 | 66,100 | 66,150 | 13,196 | 9,861 | 13,381 | 12,029 |
| 60,150 | 60,200 | 11,709 | 8,374 | 11,715 | 10,541 | 63,150 | 63,200 | 12,459 | 9,124 | 12,555 | 11,291 | 66,150 | 66,200 | 13,209 | 9,874 | 13,395 | 12,041 |
| 60,200 | 60,250 | 11,721 | 8,386 | 11,729 | 10,554 | 63,200 | 63,250 | 12,471 | 9,136 | 12,569 | 11,304 | 66,200 | 66,250 | 13,221 | 9,886 | 13,409 | 12,054 |
| 60,250 | 60,300 | 11,734 | 8,399 | 11,743 | 10,566 | 63,250 | 63,300 | 12,484 | 9,149 | 12,583 | 11,316 | 66,250 | 66,300 | 13,234 | 9,899 | 13,423 | 12,066 |
| 60,300 | 60,350 | 11,746 | 8,411 | 11,757 | 10,579 | 63,300 | 63,350 | 12,496 | 9,161 | 12,597 | 11,329 | 66,300 | 66,350 | 13,246 | 9,911 | 13,437 | 12,079 |
| 60,350 | 60,400 | 11,759 | 8,424 | 11,771 | 10,591 | 63,350 | 63,400 | 12,509 | 9,174 | 12,611 | 11,341 | 66,350 | 66,400 | 13,259 | 9,924 | 13,451 | 12,091 |
| 60,400 | 60,450 | 11,771 | 8,436 | 11,785 | 10,604 | 63,400 | 63,450 | 12,521 | 9,186 | 12,625 | 11,354 | 66,400 | 66,450 | 13,271 | 9,936 | 13,465 | 12,104 |
| 60,450 | 60,500 | 11,784 | 8,449 | 11,799 | 10,616 | 63,450 | 63,500 | 12,534 | 9,199 | 12,639 | 11,366 | 66,450 | 66,500 | 13,284 | 9,949 | 13,479 | 12,116 |
| 60,500 | 60,550 | 11,796 | 8,461 | 11,813 | 10,629 | 63,500 | 63,550 | 12,546 | 9,211 | 12,653 | 11,379 | 66,500 | 66,550 | 13,296 | 9,961 | 13,493 | 12,129 |
| 60,550 | 60,600 | 11,809 | 8,474 | 11,827 | 10,641 | 63,550 | 63,600 | 12,559 | 9,224 | 12,667 | 11,391 | 66,550 | 66,600 | 13,309 | 9,974 | 13,507 | 12,141 |
| 60,600 | 60,650 | 11,821 | 8,486 | 11,841 | 10,654 | 63,600 | 63,650 | 12,571 | 9,236 | 12,681 | 11,404 | 66,600 | 66,650 | 13,321 | 9,986 | 13,521 | 12,154 |
| 60,650 | 60,700 | 11,834 | 8,499 | 11,855 | 10,666 | 63,650 | 63,700 | 12,584 | 9,249 | 12,695 | 11,416 | 66,650 | 66,700 | 13,334 | 9,999 | 13,535 | 12,166 |
| 60,700 | 60,750 | 11,846 | 8,511 | 11,869 | 10,679 | 63,700 | 63,750 | 12,596 | 9,261 | 12,709 | 11,429 | 66,700 | 66,750 | 13,346 | 10,011 | 13,549 | 12,179 |
| 60,750 | 60,800 | 11,859 | 8,524 | 11,883 | 10,691 | 63,750 | 63,800 | 12,609 | 9,274 | 12,723 | 11,441 | 66,750 | 66,800 | 13,359 | 10,024 | 13,563 | 12,191 |
| 60,800 | 60,850 | 11,871 | 8,536 | 11,897 | 10,704 | 63,800 | 63,850 | 12,621 | 9,286 | 12,737 | 11,454 | 66,800 | 66,850 | 13,371 | 10,036 | 13,577 | 12,204 |
| 60,850 | 60,900 | 11,884 | 8,549 | 11,911 | 10,716 | 63,850 | 63,900 | 12,634 | 9,299 | 12,751 | 11,466 | 66,850 | 66,900 | 13,384 | 10,049 | 13,591 | 12,216 |
| 60,900 | 60,950 | 11,896 | 8,561 | 11,925 | 10,729 | 63,900 | 63,950 | 12,646 | 9,311 | 12,765 | 11,479 | 66,900 | 66,950 | 13,396 | 10,061 | 13,605 | 12,229 |
| 60,950 | 61,000 | 11,909 | 8,574 | 11,939 | 10,741 | 63,950 | 64,000 | 12,659 | 9,324 | 12,779 | 11,491 | 66,950 | 67,000 | 13,409 | 10,074 | 13,619 | 12,241 |
| 61,000 | | | | | | 64,000 | | | | | | 67,000 | | | | | |
| 61,000 | 61,050 | 11,921 | 8,586 | 11,953 | 10,754 | 64,000 | 64,050 | 12,671 | 9,336 | 12,793 | 11,504 | 67,000 | 67,050 | 13,421 | 10,086 | 13,633 | 12,254 |
| 61,050 | 61,100 | 11,934 | 8,599 | 11,967 | 10,766 | 64,050 | 64,100 | 12,684 | 9,349 | 12,807 | 11,516 | 67,050 | 67,100 | 13,434 | 10,099 | 13,647 | 12,266 |
| 61,100 | 61,150 | 11,946 | 8,611 | 11,981 | 10,779 | 64,100 | 64,150 | 12,696 | 9,361 | 12,821 | 11,529 | 67,100 | 67,150 | 13,446 | 10,111 | 13,661 | 12,279 |
| 61,150 | 61,200 | 11,959 | 8,624 | 11,995 | 10,791 | 64,150 | 64,200 | 12,709 | 9,374 | 12,835 | 11,541 | 67,150 | 67,200 | 13,459 | 10,124 | 13,675 | 12,291 |
| 61,200 | 61,250 | 11,971 | 8,636 | 12,009 | 10,804 | 64,200 | 64,250 | 12,721 | 9,386 | 12,849 | 11,554 | 67,200 | 67,250 | 13,471 | 10,136 | 13,689 | 12,304 |
| 61,250 | 61,300 | 11,984 | 8,649 | 12,023 | 10,816 | 64,250 | 64,300 | 12,734 | 9,399 | 12,863 | 11,566 | 67,250 | 67,300 | 13,484 | 10,149 | 13,703 | 12,316 |
| 61,300 | 61,350 | 11,996 | 8,661 | 12,037 | 10,829 | 64,300 | 64,350 | 12,746 | 9,411 | 12,877 | 11,579 | 67,300 | 67,350 | 13,496 | 10,161 | 13,717 | 12,329 |
| 61,350 | 61,400 | 12,009 | 8,674 | 12,051 | 10,841 | 64,350 | 64,400 | 12,759 | 9,424 | 12,891 | 11,591 | 67,350 | 67,400 | 13,509 | 10,174 | 13,731 | 12,341 |
| 61,400 | 61,450 | 12,021 | 8,686 | 12,065 | 10,854 | 64,400 | 64,450 | 12,771 | 9,436 | 12,905 | 11,604 | 67,400 | 67,450 | 13,521 | 10,186 | 13,745 | 12,354 |
| 61,450 | 61,500 | 12,034 | 8,699 | 12,079 | 10,866 | 64,450 | 64,500 | 12,784 | 9,449 | 12,919 | 11,616 | 67,450 | 67,500 | 13,534 | 10,199 | 13,759 | 12,366 |
| 61,500 | 61,550 | 12,046 | 8,711 | 12,093 | 10,879 | 64,500 | 64,550 | 12,796 | 9,461 | 12,933 | 11,629 | 67,500 | 67,550 | 13,546 | 10,211 | 13,773 | 12,379 |
| 61,550 | 61,600 | 12,059 | 8,724 | 12,107 | 10,891 | 64,550 | 64,600 | 12,809 | 9,474 | 12,947 | 11,641 | 67,550 | 67,600 | 13,559 | 10,224 | 13,787 | 12,391 |
| 61,600 | 61,650 | 12,071 | 8,736 | 12,121 | 10,904 | 64,600 | 64,650 | 12,821 | 9,486 | 12,961 | 11,654 | 67,600 | 67,650 | 13,571 | 10,236 | 13,801 | |

2005 Tax Table—Continued

| If Form 1040A, line 27, is— | | And you are— | | | | If Form 1040A, line 27, is— | | And you are— | | | | If Form 1040A, line 27, is— | | And you are— | | | |
|--------------------------------|---------------|--------------|--------------------------|---------------------------|---------------------|--------------------------------|---------------|--------------|--------------------------|---------------------------|---------------------|--------------------------------|---------------|--------------|--------------------------|---------------------------|---------------------|
| At least | But less than | Single | Married filing jointly * | Married filing separately | Head of a household | At least | But less than | Single | Married filing jointly * | Married filing separately | Head of a household | At least | But less than | Single | Married filing jointly * | Married filing separately | Head of a household |
| | | Your tax is— | | | | | | Your tax is— | | | | | | Your tax is— | | | |
| 68,000 | | | | | | 71,000 | | | | | | 74,000 | | | | | |
| 68,000 | 68,050 | 13,671 | 10,336 | 13,913 | 12,504 | 71,000 | 71,050 | 14,421 | 11,086 | 14,753 | 13,254 | 74,000 | 74,050 | 15,234 | 11,836 | 15,593 | 14,004 |
| 68,050 | 68,100 | 13,684 | 10,349 | 13,927 | 12,516 | 71,050 | 71,100 | 14,434 | 11,099 | 14,767 | 13,266 | 74,050 | 74,100 | 15,248 | 11,849 | 15,607 | 14,016 |
| 68,100 | 68,150 | 13,696 | 10,361 | 13,941 | 12,529 | 71,100 | 71,150 | 14,446 | 11,111 | 14,781 | 13,279 | 74,100 | 74,150 | 15,262 | 11,861 | 15,621 | 14,029 |
| 68,150 | 68,200 | 13,709 | 10,374 | 13,955 | 12,541 | 71,150 | 71,200 | 14,459 | 11,124 | 14,795 | 13,291 | 74,150 | 74,200 | 15,276 | 11,874 | 15,635 | 14,041 |
| 68,200 | 68,250 | 13,721 | 10,386 | 13,969 | 12,554 | 71,200 | 71,250 | 14,471 | 11,136 | 14,809 | 13,304 | 74,200 | 74,250 | 15,290 | 11,886 | 15,649 | 14,054 |
| 68,250 | 68,300 | 13,734 | 10,399 | 13,983 | 12,566 | 71,250 | 71,300 | 14,484 | 11,149 | 14,823 | 13,316 | 74,250 | 74,300 | 15,304 | 11,899 | 15,663 | 14,066 |
| 68,300 | 68,350 | 13,746 | 10,411 | 13,997 | 12,579 | 71,300 | 71,350 | 14,496 | 11,161 | 14,837 | 13,329 | 74,300 | 74,350 | 15,318 | 11,911 | 15,677 | 14,079 |
| 68,350 | 68,400 | 13,759 | 10,424 | 14,011 | 12,591 | 71,350 | 71,400 | 14,509 | 11,174 | 14,851 | 13,341 | 74,350 | 74,400 | 15,332 | 11,924 | 15,691 | 14,091 |
| 68,400 | 68,450 | 13,771 | 10,436 | 14,025 | 12,604 | 71,400 | 71,450 | 14,521 | 11,186 | 14,865 | 13,354 | 74,400 | 74,450 | 15,346 | 11,936 | 15,705 | 14,104 |
| 68,450 | 68,500 | 13,784 | 10,449 | 14,039 | 12,616 | 71,450 | 71,500 | 14,534 | 11,199 | 14,879 | 13,366 | 74,450 | 74,500 | 15,360 | 11,949 | 15,719 | 14,116 |
| 68,500 | 68,550 | 13,796 | 10,461 | 14,053 | 12,629 | 71,500 | 71,550 | 14,546 | 11,211 | 14,893 | 13,379 | 74,500 | 74,550 | 15,374 | 11,961 | 15,733 | 14,129 |
| 68,550 | 68,600 | 13,809 | 10,474 | 14,067 | 12,641 | 71,550 | 71,600 | 14,559 | 11,224 | 14,907 | 13,391 | 74,550 | 74,600 | 15,388 | 11,974 | 15,747 | 14,141 |
| 68,600 | 68,650 | 13,821 | 10,486 | 14,081 | 12,654 | 71,600 | 71,650 | 14,571 | 11,236 | 14,921 | 13,404 | 74,600 | 74,650 | 15,402 | 11,986 | 15,761 | 14,154 |
| 68,650 | 68,700 | 13,834 | 10,499 | 14,095 | 12,666 | 71,650 | 71,700 | 14,584 | 11,249 | 14,935 | 13,416 | 74,650 | 74,700 | 15,416 | 11,999 | 15,775 | 14,166 |
| 68,700 | 68,750 | 13,846 | 10,511 | 14,109 | 12,679 | 71,700 | 71,750 | 14,596 | 11,261 | 14,949 | 13,429 | 74,700 | 74,750 | 15,430 | 12,011 | 15,789 | 14,179 |
| 68,750 | 68,800 | 13,859 | 10,524 | 14,123 | 12,691 | 71,750 | 71,800 | 14,609 | 11,274 | 14,963 | 13,441 | 74,750 | 74,800 | 15,444 | 12,024 | 15,803 | 14,191 |
| 68,800 | 68,850 | 13,871 | 10,536 | 14,137 | 12,704 | 71,800 | 71,850 | 14,621 | 11,286 | 14,977 | 13,454 | 74,800 | 74,850 | 15,458 | 12,036 | 15,817 | 14,204 |
| 68,850 | 68,900 | 13,884 | 10,549 | 14,151 | 12,716 | 71,850 | 71,900 | 14,634 | 11,299 | 14,991 | 13,466 | 74,850 | 74,900 | 15,472 | 12,049 | 15,831 | 14,216 |
| 68,900 | 68,950 | 13,896 | 10,561 | 14,165 | 12,729 | 71,900 | 71,950 | 14,646 | 11,311 | 15,005 | 13,479 | 74,900 | 74,950 | 15,486 | 12,061 | 15,845 | 14,229 |
| 68,950 | 69,000 | 13,909 | 10,574 | 14,179 | 12,741 | 71,950 | 72,000 | 14,660 | 11,324 | 15,019 | 13,491 | 74,950 | 75,000 | 15,500 | 12,074 | 15,859 | 14,241 |
| 69,000 | | | | | | 72,000 | | | | | | 75,000 | | | | | |
| 69,000 | 69,050 | 13,921 | 10,586 | 14,193 | 12,754 | 72,000 | 72,050 | 14,674 | 11,336 | 15,033 | 13,504 | 75,000 | 75,050 | 15,514 | 12,086 | 15,873 | 14,254 |
| 69,050 | 69,100 | 13,934 | 10,599 | 14,207 | 12,766 | 72,050 | 72,100 | 14,688 | 11,349 | 15,047 | 13,516 | 75,050 | 75,100 | 15,528 | 12,099 | 15,887 | 14,266 |
| 69,100 | 69,150 | 13,946 | 10,611 | 14,221 | 12,779 | 72,100 | 72,150 | 14,702 | 11,361 | 15,061 | 13,529 | 75,100 | 75,150 | 15,542 | 12,111 | 15,901 | 14,279 |
| 69,150 | 69,200 | 13,959 | 10,624 | 14,235 | 12,791 | 72,150 | 72,200 | 14,716 | 11,374 | 15,075 | 13,541 | 75,150 | 75,200 | 15,556 | 12,124 | 15,915 | 14,291 |
| 69,200 | 69,250 | 13,971 | 10,636 | 14,249 | 12,804 | 72,200 | 72,250 | 14,730 | 11,386 | 15,089 | 13,554 | 75,200 | 75,250 | 15,570 | 12,136 | 15,929 | 14,304 |
| 69,250 | 69,300 | 13,984 | 10,649 | 14,263 | 12,816 | 72,250 | 72,300 | 14,744 | 11,399 | 15,103 | 13,566 | 75,250 | 75,300 | 15,584 | 12,149 | 15,943 | 14,316 |
| 69,300 | 69,350 | 13,996 | 10,661 | 14,277 | 12,829 | 72,300 | 72,350 | 14,758 | 11,411 | 15,117 | 13,579 | 75,300 | 75,350 | 15,598 | 12,161 | 15,957 | 14,329 |
| 69,350 | 69,400 | 14,009 | 10,674 | 14,291 | 12,841 | 72,350 | 72,400 | 14,772 | 11,424 | 15,131 | 13,591 | 75,350 | 75,400 | 15,612 | 12,174 | 15,971 | 14,341 |
| 69,400 | 69,450 | 14,021 | 10,686 | 14,305 | 12,854 | 72,400 | 72,450 | 14,786 | 11,436 | 15,145 | 13,604 | 75,400 | 75,450 | 15,626 | 12,186 | 15,985 | 14,354 |
| 69,450 | 69,500 | 14,034 | 10,699 | 14,319 | 12,866 | 72,450 | 72,500 | 14,800 | 11,449 | 15,159 | 13,616 | 75,450 | 75,500 | 15,640 | 12,199 | 15,999 | 14,366 |
| 69,500 | 69,550 | 14,046 | 10,711 | 14,333 | 12,879 | 72,500 | 72,550 | 14,814 | 11,461 | 15,173 | 13,629 | 75,500 | 75,550 | 15,654 | 12,211 | 16,013 | 14,379 |
| 69,550 | 69,600 | 14,059 | 10,724 | 14,347 | 12,891 | 72,550 | 72,600 | 14,828 | 11,474 | 15,187 | 13,641 | 75,550 | 75,600 | 15,668 | 12,224 | 16,027 | 14,391 |
| 69,600 | 69,650 | 14,071 | 10,736 | 14,361 | 12,904 | 72,600 | 72,650 | 14,842 | 11,486 | 15,201 | 13,654 | 75,600 | 75,650 | 15,682 | 12,236 | 16,041 | 14,404 |
| 69,650 | 69,700 | 14,084 | 10,749 | 14,375 | 12,916 | 72,650 | 72,700 | 14,856 | 11,499 | 15,215 | 13,666 | 75,650 | 75,700 | 15,696 | 12,249 | 16,055 | 14,416 |
| 69,700 | 69,750 | 14,096 | 10,761 | 14,389 | 12,929 | 72,700 | 72,750 | 14,870 | 11,511 | 15,229 | 13,679 | 75,700 | 75,750 | 15,710 | 12,261 | 16,069 | 14,429 |
| 69,750 | 69,800 | 14,109 | 10,774 | 14,403 | 12,941 | 72,750 | 72,800 | 14,884 | 11,524 | 15,243 | 13,691 | 75,750 | 75,800 | 15,724 | 12,274 | 16,083 | 14,441 |
| 69,800 | 69,850 | 14,121 | 10,786 | 14,417 | 12,954 | 72,800 | 72,850 | 14,898 | 11,536 | 15,257 | 13,704 | 75,800 | 75,850 | 15,738 | 12,286 | 16,097 | 14,454 |
| 69,850 | 69,900 | 14,134 | 10,799 | 14,431 | 12,966 | 72,850 | 72,900 | 14,912 | 11,549 | 15,271 | 13,716 | 75,850 | 75,900 | 15,752 | 12,299 | 16,111 | 14,466 |
| 69,900 | 69,950 | 14,146 | 10,811 | 14,445 | 12,979 | 72,900 | 72,950 | 14,926 | 11,561 | 15,285 | 13,729 | 75,900 | 75,950 | 15,766 | 12,311 | 16,125 | 14,479 |
| 69,950 | 70,000 | 14,159 | 10,824 | 14,459 | 12,991 | 72,950 | 73,000 | 14,940 | 11,574 | 15,299 | 13,741 | 75,950 | 76,000 | 15,780 | 12,324 | 16,139 | 14,491 |
| 70,000 | | | | | | 73,000 | | | | | | 76,000 | | | | | |
| 70,000 | 70,050 | 14,171 | 10,836 | 14,473 | 13,004 | 73,000 | 73,050 | 14,954 | 11,586 | 15,313 | 13,754 | 76,000 | 76,050 | 15,794 | 12,336 | 16,153 | 14,504 |
| 70,050 | 70,100 | 14,184 | 10,849 | 14,487 | 13,016 | 73,050 | 73,100 | 14,968 | 11,599 | 15,327 | 13,766 | 76,050 | 76,100 | 15,808 | 12,349 | 16,167 | 14,516 |
| 70,100 | 70,150 | 14,196 | 10,861 | 14,501 | 13,029 | 73,100 | 73,150 | 14,982 | 11,611 | 15,341 | 13,779 | 76,100 | 76,150 | 15,822 | 12,361 | 16,181 | 14,529 |
| 70,150 | 70,200 | 14,209 | 10,874 | 14,515 | 13,041 | 73,150 | 73,200 | 14,996 | 11,624 | 15,355 | 13,791 | 76,150 | 76,200 | 15,836 | 12,374 | 16,195 | 14,541 |
| 70,200 | 70,250 | 14,221 | 10,886 | 14,529 | 13,054 | 73,200 | 73,250 | 15,010 | 11,636 | 15,369 | 13,804 | 76,200 | 76,250 | 15,850 | 12,386 | 16,209 | 14,554 |
| 70,250 | 70,300 | 14,234 | 10,899 | 14,543 | 13,066 | 73,250 | 73,300 | 15,024 | 11,649 | 15,383 | 13,816 | 76,250 | 76,300 | 15,864 | 12,399 | 16,223 | 14,566 |
| 70,300 | 70,350 | 14,246 | 10,911 | 14,557 | 13,079 | 73,300 | 73,350 | 15,038 | 11,661 | 15,397 | 13,829 | 76,300 | 76,350 | 15,878 | 12,411 | 16,237 | 14,579 |
| 70,350 | 70,400 | 14,259 | 10,924 | 14,571 | 13,091 | 73,350 | 73,400 | 15,052 | 11,674 | 15,411 | 13,841 | 76,350 | 76,400 | 15,892 | 12,424 | 16,251 | 14,591 |
| 70,400 | 70,450 | 14,271 | 10,936 | 14,585 | 13,104 | 73,400 | 73,450 | 15,066 | 11,686 | 15,425 | 13,854 | 76,400 | 76,450 | 15,906 | 12,436 | 16,265 | 14,604 |
| 70,450 | 70,500 | 14,284 | 10,949 | 14,599 | 13,116 | 73,450 | 73,500 | 15,080 | 11,699 | 15,439 | 13,866 | 76,450 | 76,500 | 15,920 | 12,449 | 16,279 | 14,616 |
| 70,500 | 70,550 | 14,296 | 10,961 | 14,613 | 13,129 | 73,500 | 73,550 | 15,094 | 11,711 | 15,453 | 13,879 | 76,500 | 76,550 | 15,934 | 12,461 | 16,293 | 14,629 |
| 70,550 | 70,600 | 14,309 | 10,974 | 14,627 | 13,141 | 73,550 | 73,600 | 15,108 | 11,724 | 15,467 | 13,891 | 76,550 | 76,600 | 15,948 | 12,474 | 16,307 | 14,641 |
| 70,600 | 70,650 | 14,321 | 10,986 | 14,641 | 13,154 | 73,600 | 73,650 | 15,122 | 11,736 | 15,481 | 13,904 | 76,600 | 76,650 | 15,962 | 12,486 | 16,321 | 14,654 |
| 70,650 | 70,700 | 14,334 | 10,999 | 14,655 | 13,166 | 73,650 | 73,700 | 15,136 | 11,749 | 15,495 | 13,916 | 76,650 | 76,700 | 15,976 | 12,499 | 16,335 | 14,666 |
| 70,700 | 70,750 | 14,346 | 11,011 | 14,669 | 13,179 | 73,700 | 73,750 | 15,150 | 11,761 | 15,509 | 13,929 | 76,700 | 76,750 | 15,990 | 12,511 | 16,349 | 14,679 |
| 70,750 | 70,800 | 14,359 | 11,024 | 14,683 | 13,191 | 73,750 | 73,800 | 15,164 | 11,774 | 15,523 | 13,941 | 76,750 | 76,800 | 16,004 | 12,524 | 16,363 | 14,691 |
| 70,800 | 70,850 | 14,371 | 11,036 | 14,697 | 13,204 | 73,800 | 73,85 | | | | | | | | | | |

2005 Tax Table—Continued

| If Form 1040A, line 27, is— | | And you are— | | | | If Form 1040A, line 27, is— | | And you are— | | | | If Form 1040A, line 27, is— | | And you are— | | | |
|--------------------------------|---------------|--------------|--------------------------|---------------------------|---------------------|--------------------------------|---------------|--------------|--------------------------|---------------------------|---------------------|--------------------------------|---------------|--------------|--------------------------|---------------------------|---------------------|
| At least | But less than | Single | Married filing jointly * | Married filing separately | Head of a household | At least | But less than | Single | Married filing jointly * | Married filing separately | Head of a household | At least | But less than | Single | Married filing jointly * | Married filing separately | Head of a household |
| | | Your tax is— | | | | | | Your tax is— | | | | | | Your tax is— | | | |
| 77,000 | | | | | | 80,000 | | | | | | 83,000 | | | | | |
| 77,000 | 77,050 | 16,074 | 12,586 | 16,433 | 14,754 | 80,000 | 80,050 | 16,914 | 13,336 | 17,273 | 15,504 | 83,000 | 83,050 | 17,754 | 14,086 | 18,113 | 16,254 |
| 77,050 | 77,100 | 16,088 | 12,599 | 16,447 | 14,766 | 80,050 | 80,100 | 16,928 | 13,349 | 17,287 | 15,516 | 83,050 | 83,100 | 17,768 | 14,099 | 18,127 | 16,266 |
| 77,100 | 77,150 | 16,102 | 12,611 | 16,461 | 14,779 | 80,100 | 80,150 | 16,942 | 13,361 | 17,301 | 15,529 | 83,100 | 83,150 | 17,782 | 14,111 | 18,141 | 16,279 |
| 77,150 | 77,200 | 16,116 | 12,624 | 16,475 | 14,791 | 80,150 | 80,200 | 16,956 | 13,374 | 17,315 | 15,541 | 83,150 | 83,200 | 17,796 | 14,124 | 18,155 | 16,291 |
| 77,200 | 77,250 | 16,130 | 12,636 | 16,489 | 14,804 | 80,200 | 80,250 | 16,970 | 13,386 | 17,329 | 15,554 | 83,200 | 83,250 | 17,810 | 14,136 | 18,169 | 16,304 |
| 77,250 | 77,300 | 16,144 | 12,649 | 16,503 | 14,816 | 80,250 | 80,300 | 16,984 | 13,399 | 17,343 | 15,566 | 83,250 | 83,300 | 17,824 | 14,149 | 18,183 | 16,316 |
| 77,300 | 77,350 | 16,158 | 12,661 | 16,517 | 14,829 | 80,300 | 80,350 | 16,998 | 13,411 | 17,357 | 15,579 | 83,300 | 83,350 | 17,838 | 14,161 | 18,197 | 16,329 |
| 77,350 | 77,400 | 16,172 | 12,674 | 16,531 | 14,841 | 80,350 | 80,400 | 17,012 | 13,424 | 17,371 | 15,591 | 83,350 | 83,400 | 17,852 | 14,174 | 18,211 | 16,341 |
| 77,400 | 77,450 | 16,186 | 12,686 | 16,545 | 14,854 | 80,400 | 80,450 | 17,026 | 13,436 | 17,385 | 15,604 | 83,400 | 83,450 | 17,866 | 14,186 | 18,225 | 16,354 |
| 77,450 | 77,500 | 16,200 | 12,699 | 16,559 | 14,866 | 80,450 | 80,500 | 17,040 | 13,449 | 17,399 | 15,616 | 83,450 | 83,500 | 17,880 | 14,199 | 18,239 | 16,366 |
| 77,500 | 77,550 | 16,214 | 12,711 | 16,573 | 14,879 | 80,500 | 80,550 | 17,054 | 13,461 | 17,413 | 15,629 | 83,500 | 83,550 | 17,894 | 14,211 | 18,253 | 16,379 |
| 77,550 | 77,600 | 16,228 | 12,724 | 16,587 | 14,891 | 80,550 | 80,600 | 17,068 | 13,474 | 17,427 | 15,641 | 83,550 | 83,600 | 17,908 | 14,224 | 18,267 | 16,391 |
| 77,600 | 77,650 | 16,242 | 12,736 | 16,601 | 14,904 | 80,600 | 80,650 | 17,082 | 13,486 | 17,441 | 15,654 | 83,600 | 83,650 | 17,922 | 14,236 | 18,281 | 16,404 |
| 77,650 | 77,700 | 16,256 | 12,749 | 16,615 | 14,916 | 80,650 | 80,700 | 17,096 | 13,499 | 17,455 | 15,666 | 83,650 | 83,700 | 17,936 | 14,249 | 18,295 | 16,416 |
| 77,700 | 77,750 | 16,270 | 12,761 | 16,629 | 14,929 | 80,700 | 80,750 | 17,110 | 13,511 | 17,469 | 15,679 | 83,700 | 83,750 | 17,950 | 14,261 | 18,309 | 16,429 |
| 77,750 | 77,800 | 16,284 | 12,774 | 16,643 | 14,941 | 80,750 | 80,800 | 17,124 | 13,524 | 17,483 | 15,691 | 83,750 | 83,800 | 17,964 | 14,274 | 18,323 | 16,441 |
| 77,800 | 77,850 | 16,298 | 12,786 | 16,657 | 14,954 | 80,800 | 80,850 | 17,138 | 13,536 | 17,497 | 15,704 | 83,800 | 83,850 | 17,978 | 14,286 | 18,337 | 16,454 |
| 77,850 | 77,900 | 16,312 | 12,799 | 16,671 | 14,966 | 80,850 | 80,900 | 17,152 | 13,549 | 17,511 | 15,716 | 83,850 | 83,900 | 17,992 | 14,299 | 18,351 | 16,466 |
| 77,900 | 77,950 | 16,326 | 12,811 | 16,685 | 14,979 | 80,900 | 80,950 | 17,166 | 13,561 | 17,525 | 15,729 | 83,900 | 83,950 | 18,006 | 14,311 | 18,365 | 16,479 |
| 77,950 | 78,000 | 16,340 | 12,824 | 16,699 | 14,991 | 80,950 | 81,000 | 17,180 | 13,574 | 17,539 | 15,741 | 83,950 | 84,000 | 18,020 | 14,324 | 18,379 | 16,491 |
| 78,000 | | | | | | 81,000 | | | | | | 84,000 | | | | | |
| 78,000 | 78,050 | 16,354 | 12,836 | 16,713 | 15,004 | 81,000 | 81,050 | 17,194 | 13,586 | 17,553 | 15,754 | 84,000 | 84,050 | 18,034 | 14,336 | 18,393 | 16,504 |
| 78,050 | 78,100 | 16,368 | 12,849 | 16,727 | 15,016 | 81,050 | 81,100 | 17,208 | 13,599 | 17,567 | 15,766 | 84,050 | 84,100 | 18,048 | 14,349 | 18,407 | 16,516 |
| 78,100 | 78,150 | 16,382 | 12,861 | 16,741 | 15,029 | 81,100 | 81,150 | 17,222 | 13,611 | 17,581 | 15,779 | 84,100 | 84,150 | 18,062 | 14,361 | 18,421 | 16,529 |
| 78,150 | 78,200 | 16,396 | 12,874 | 16,755 | 15,041 | 81,150 | 81,200 | 17,236 | 13,624 | 17,595 | 15,791 | 84,150 | 84,200 | 18,076 | 14,374 | 18,435 | 16,541 |
| 78,200 | 78,250 | 16,410 | 12,886 | 16,769 | 15,054 | 81,200 | 81,250 | 17,250 | 13,636 | 17,609 | 15,804 | 84,200 | 84,250 | 18,090 | 14,386 | 18,449 | 16,554 |
| 78,250 | 78,300 | 16,424 | 12,899 | 16,783 | 15,066 | 81,250 | 81,300 | 17,264 | 13,649 | 17,623 | 15,816 | 84,250 | 84,300 | 18,104 | 14,399 | 18,463 | 16,566 |
| 78,300 | 78,350 | 16,438 | 12,911 | 16,797 | 15,079 | 81,300 | 81,350 | 17,278 | 13,661 | 17,637 | 15,829 | 84,300 | 84,350 | 18,118 | 14,411 | 18,477 | 16,579 |
| 78,350 | 78,400 | 16,452 | 12,924 | 16,811 | 15,091 | 81,350 | 81,400 | 17,292 | 13,674 | 17,651 | 15,841 | 84,350 | 84,400 | 18,132 | 14,424 | 18,491 | 16,591 |
| 78,400 | 78,450 | 16,466 | 12,936 | 16,825 | 15,104 | 81,400 | 81,450 | 17,306 | 13,686 | 17,665 | 15,854 | 84,400 | 84,450 | 18,146 | 14,436 | 18,505 | 16,604 |
| 78,450 | 78,500 | 16,480 | 12,949 | 16,839 | 15,116 | 81,450 | 81,500 | 17,320 | 13,699 | 17,679 | 15,866 | 84,450 | 84,500 | 18,160 | 14,449 | 18,519 | 16,616 |
| 78,500 | 78,550 | 16,494 | 12,961 | 16,853 | 15,129 | 81,500 | 81,550 | 17,334 | 13,711 | 17,693 | 15,879 | 84,500 | 84,550 | 18,174 | 14,461 | 18,533 | 16,629 |
| 78,550 | 78,600 | 16,508 | 12,974 | 16,867 | 15,141 | 81,550 | 81,600 | 17,348 | 13,724 | 17,707 | 15,891 | 84,550 | 84,600 | 18,188 | 14,474 | 18,547 | 16,641 |
| 78,600 | 78,650 | 16,522 | 12,986 | 16,881 | 15,154 | 81,600 | 81,650 | 17,362 | 13,736 | 17,721 | 15,904 | 84,600 | 84,650 | 18,202 | 14,486 | 18,561 | 16,654 |
| 78,650 | 78,700 | 16,536 | 12,999 | 16,895 | 15,166 | 81,650 | 81,700 | 17,376 | 13,749 | 17,735 | 15,916 | 84,650 | 84,700 | 18,216 | 14,499 | 18,575 | 16,666 |
| 78,700 | 78,750 | 16,550 | 13,011 | 16,909 | 15,179 | 81,700 | 81,750 | 17,390 | 13,761 | 17,749 | 15,929 | 84,700 | 84,750 | 18,230 | 14,511 | 18,589 | 16,679 |
| 78,750 | 78,800 | 16,564 | 13,024 | 16,923 | 15,191 | 81,750 | 81,800 | 17,404 | 13,774 | 17,763 | 15,941 | 84,750 | 84,800 | 18,244 | 14,524 | 18,603 | 16,691 |
| 78,800 | 78,850 | 16,578 | 13,036 | 16,937 | 15,204 | 81,800 | 81,850 | 17,418 | 13,786 | 17,777 | 15,954 | 84,800 | 84,850 | 18,258 | 14,536 | 18,617 | 16,704 |
| 78,850 | 78,900 | 16,592 | 13,049 | 16,951 | 15,216 | 81,850 | 81,900 | 17,432 | 13,799 | 17,791 | 15,966 | 84,850 | 84,900 | 18,272 | 14,549 | 18,631 | 16,716 |
| 78,900 | 78,950 | 16,606 | 13,061 | 16,965 | 15,229 | 81,900 | 81,950 | 17,446 | 13,811 | 17,805 | 15,979 | 84,900 | 84,950 | 18,286 | 14,561 | 18,645 | 16,729 |
| 78,950 | 79,000 | 16,620 | 13,074 | 16,979 | 15,241 | 81,950 | 82,000 | 17,460 | 13,824 | 17,819 | 15,991 | 84,950 | 85,000 | 18,300 | 14,574 | 18,659 | 16,741 |
| 79,000 | | | | | | 82,000 | | | | | | 85,000 | | | | | |
| 79,000 | 79,050 | 16,634 | 13,086 | 16,993 | 15,254 | 82,000 | 82,050 | 17,474 | 13,836 | 17,833 | 16,004 | 85,000 | 85,050 | 18,314 | 14,586 | 18,673 | 16,754 |
| 79,050 | 79,100 | 16,648 | 13,099 | 17,007 | 15,266 | 82,050 | 82,100 | 17,488 | 13,849 | 17,847 | 16,016 | 85,050 | 85,100 | 18,328 | 14,599 | 18,687 | 16,766 |
| 79,100 | 79,150 | 16,662 | 13,111 | 17,021 | 15,279 | 82,100 | 82,150 | 17,502 | 13,861 | 17,861 | 16,029 | 85,100 | 85,150 | 18,342 | 14,611 | 18,701 | 16,779 |
| 79,150 | 79,200 | 16,676 | 13,124 | 17,035 | 15,291 | 82,150 | 82,200 | 17,516 | 13,874 | 17,875 | 16,041 | 85,150 | 85,200 | 18,356 | 14,624 | 18,715 | 16,791 |
| 79,200 | 79,250 | 16,690 | 13,136 | 17,049 | 15,304 | 82,200 | 82,250 | 17,530 | 13,886 | 17,889 | 16,054 | 85,200 | 85,250 | 18,370 | 14,636 | 18,729 | 16,804 |
| 79,250 | 79,300 | 16,704 | 13,149 | 17,063 | 15,316 | 82,250 | 82,300 | 17,544 | 13,899 | 17,903 | 16,066 | 85,250 | 85,300 | 18,384 | 14,649 | 18,743 | 16,816 |
| 79,300 | 79,350 | 16,718 | 13,161 | 17,077 | 15,329 | 82,300 | 82,350 | 17,558 | 13,911 | 17,917 | 16,079 | 85,300 | 85,350 | 18,398 | 14,661 | 18,757 | 16,829 |
| 79,350 | 79,400 | 16,732 | 13,174 | 17,091 | 15,341 | 82,350 | 82,400 | 17,572 | 13,924 | 17,931 | 16,091 | 85,350 | 85,400 | 18,412 | 14,674 | 18,771 | 16,841 |
| 79,400 | 79,450 | 16,746 | 13,186 | 17,105 | 15,354 | 82,400 | 82,450 | 17,586 | 13,936 | 17,945 | 16,104 | 85,400 | 85,450 | 18,426 | 14,686 | 18,785 | 16,854 |
| 79,450 | 79,500 | 16,760 | 13,199 | 17,119 | 15,366 | 82,450 | 82,500 | 17,600 | 13,949 | 17,959 | 16,116 | 85,450 | 85,500 | 18,440 | 14,699 | 18,799 | 16,866 |
| 79,500 | 79,550 | 16,774 | 13,211 | 17,133 | 15,379 | 82,500 | 82,550 | 17,614 | 13,961 | 17,973 | 16,129 | 85,500 | 85,550 | 18,454 | 14,711 | 18,813 | 16,879 |
| 79,550 | 79,600 | 16,788 | 13,224 | 17,147 | 15,391 | 82,550 | 82,600 | 17,628 | 13,974 | 17,987 | 16,141 | 85,550 | 85,600 | 18,468 | 14,724 | 18,827 | 16,891 |
| 79,600 | 79,650 | 16,802 | 13,236 | 17,161 | 15 | | | | | | | | | | | | |

2005 Tax Table—Continued

| If Form 1040A, line 27, is— | | And you are— | | | | If Form 1040A, line 27, is— | | And you are— | | | | If Form 1040A, line 27, is— | | And you are— | | | |
|--------------------------------|---------------------|--------------|-----------------------------------|--------------------------------------|--------------------------------|--------------------------------|---------------------|--------------|-----------------------------------|--------------------------------------|--------------------------------|--------------------------------|---------------------|--------------|-----------------------------------|--------------------------------------|--------------------------------|
| At least | But less than | Single | Married filing jointly * | Married filing sepa- rately | Head of a house- hold | At least | But less than | Single | Married filing jointly * | Married filing sepa- rately | Head of a house- hold | At least | But less than | Single | Married filing jointly * | Married filing sepa- rately | Head of a house- hold |
| | | Your tax is— | | | | | | Your tax is— | | | | | | Your tax is— | | | |
| 86,000 | | | | | | 89,000 | | | | | | 92,000 | | | | | |
| 86,000 | 86,050 | 18,594 | 14,836 | 18,953 | 17,004 | 89,000 | 89,050 | 19,434 | 15,586 | 19,793 | 17,754 | 92,000 | 92,050 | 20,274 | 16,336 | 20,664 | 18,504 |
| 86,050 | 86,100 | 18,608 | 14,849 | 18,967 | 17,016 | 89,050 | 89,100 | 19,448 | 15,599 | 19,807 | 17,766 | 92,050 | 92,100 | 20,288 | 16,349 | 20,681 | 18,516 |
| 86,100 | 86,150 | 18,622 | 14,861 | 18,981 | 17,029 | 89,100 | 89,150 | 19,462 | 15,611 | 19,821 | 17,779 | 92,100 | 92,150 | 20,302 | 16,361 | 20,697 | 18,529 |
| 86,150 | 86,200 | 18,636 | 14,874 | 18,995 | 17,041 | 89,150 | 89,200 | 19,476 | 15,624 | 19,835 | 17,791 | 92,150 | 92,200 | 20,316 | 16,374 | 20,714 | 18,541 |
| 86,200 | 86,250 | 18,650 | 14,886 | 19,009 | 17,054 | 89,200 | 89,250 | 19,490 | 15,636 | 19,849 | 17,804 | 92,200 | 92,250 | 20,330 | 16,386 | 20,730 | 18,554 |
| 86,250 | 86,300 | 18,664 | 14,899 | 19,023 | 17,066 | 89,250 | 89,300 | 19,504 | 15,649 | 19,863 | 17,816 | 92,250 | 92,300 | 20,344 | 16,399 | 20,747 | 18,566 |
| 86,300 | 86,350 | 18,678 | 14,911 | 19,037 | 17,079 | 89,300 | 89,350 | 19,518 | 15,661 | 19,877 | 17,829 | 92,300 | 92,350 | 20,358 | 16,411 | 20,763 | 18,579 |
| 86,350 | 86,400 | 18,692 | 14,924 | 19,051 | 17,091 | 89,350 | 89,400 | 19,532 | 15,674 | 19,891 | 17,841 | 92,350 | 92,400 | 20,372 | 16,424 | 20,780 | 18,591 |
| 86,400 | 86,450 | 18,706 | 14,936 | 19,065 | 17,104 | 89,400 | 89,450 | 19,546 | 15,686 | 19,905 | 17,854 | 92,400 | 92,450 | 20,386 | 16,436 | 20,796 | 18,604 |
| 86,450 | 86,500 | 18,720 | 14,949 | 19,079 | 17,116 | 89,450 | 89,500 | 19,560 | 15,699 | 19,919 | 17,866 | 92,450 | 92,500 | 20,400 | 16,449 | 20,813 | 18,616 |
| 86,500 | 86,550 | 18,734 | 14,961 | 19,093 | 17,129 | 89,500 | 89,550 | 19,574 | 15,711 | 19,933 | 17,879 | 92,500 | 92,550 | 20,414 | 16,461 | 20,829 | 18,629 |
| 86,550 | 86,600 | 18,748 | 14,974 | 19,107 | 17,141 | 89,550 | 89,600 | 19,588 | 15,724 | 19,947 | 17,891 | 92,550 | 92,600 | 20,428 | 16,474 | 20,846 | 18,641 |
| 86,600 | 86,650 | 18,762 | 14,986 | 19,121 | 17,154 | 89,600 | 89,650 | 19,602 | 15,736 | 19,961 | 17,904 | 92,600 | 92,650 | 20,442 | 16,486 | 20,862 | 18,654 |
| 86,650 | 86,700 | 18,776 | 14,999 | 19,135 | 17,166 | 89,650 | 89,700 | 19,616 | 15,749 | 19,975 | 17,916 | 92,650 | 92,700 | 20,456 | 16,499 | 20,879 | 18,666 |
| 86,700 | 86,750 | 18,790 | 15,011 | 19,149 | 17,179 | 89,700 | 89,750 | 19,630 | 15,761 | 19,989 | 17,929 | 92,700 | 92,750 | 20,470 | 16,511 | 20,895 | 18,679 |
| 86,750 | 86,800 | 18,804 | 15,024 | 19,163 | 17,191 | 89,750 | 89,800 | 19,644 | 15,774 | 20,003 | 17,941 | 92,750 | 92,800 | 20,484 | 16,524 | 20,912 | 18,691 |
| 86,800 | 86,850 | 18,818 | 15,036 | 19,177 | 17,204 | 89,800 | 89,850 | 19,658 | 15,786 | 20,017 | 17,954 | 92,800 | 92,850 | 20,498 | 16,536 | 20,928 | 18,704 |
| 86,850 | 86,900 | 18,832 | 15,049 | 19,191 | 17,216 | 89,850 | 89,900 | 19,672 | 15,799 | 20,031 | 17,966 | 92,850 | 92,900 | 20,512 | 16,549 | 20,945 | 18,716 |
| 86,900 | 86,950 | 18,846 | 15,061 | 19,205 | 17,229 | 89,900 | 89,950 | 19,686 | 15,811 | 20,045 | 17,979 | 92,900 | 92,950 | 20,526 | 16,561 | 20,961 | 18,729 |
| 86,950 | 87,000 | 18,860 | 15,074 | 19,219 | 17,241 | 89,950 | 90,000 | 19,700 | 15,824 | 20,059 | 17,991 | 92,950 | 93,000 | 20,540 | 16,574 | 20,978 | 18,741 |
| 87,000 | | | | | | 90,000 | | | | | | 93,000 | | | | | |
| 87,000 | 87,050 | 18,874 | 15,086 | 19,233 | 17,254 | 90,000 | 90,050 | 19,714 | 15,836 | 20,073 | 18,004 | 93,000 | 93,050 | 20,554 | 16,586 | 20,994 | 18,754 |
| 87,050 | 87,100 | 18,888 | 15,099 | 19,247 | 17,266 | 90,050 | 90,100 | 19,728 | 15,849 | 20,087 | 18,016 | 93,050 | 93,100 | 20,568 | 16,599 | 21,011 | 18,766 |
| 87,100 | 87,150 | 18,902 | 15,111 | 19,261 | 17,279 | 90,100 | 90,150 | 19,742 | 15,861 | 20,101 | 18,029 | 93,100 | 93,150 | 20,582 | 16,611 | 21,027 | 18,779 |
| 87,150 | 87,200 | 18,916 | 15,124 | 19,275 | 17,291 | 90,150 | 90,200 | 19,756 | 15,874 | 20,115 | 18,041 | 93,150 | 93,200 | 20,596 | 16,624 | 21,044 | 18,791 |
| 87,200 | 87,250 | 18,930 | 15,136 | 19,289 | 17,304 | 90,200 | 90,250 | 19,770 | 15,886 | 20,129 | 18,054 | 93,200 | 93,250 | 20,610 | 16,636 | 21,060 | 18,804 |
| 87,250 | 87,300 | 18,944 | 15,149 | 19,303 | 17,316 | 90,250 | 90,300 | 19,784 | 15,899 | 20,143 | 18,066 | 93,250 | 93,300 | 20,624 | 16,649 | 21,077 | 18,816 |
| 87,300 | 87,350 | 18,958 | 15,161 | 19,317 | 17,329 | 90,300 | 90,350 | 19,798 | 15,911 | 20,157 | 18,079 | 93,300 | 93,350 | 20,638 | 16,661 | 21,093 | 18,829 |
| 87,350 | 87,400 | 18,972 | 15,174 | 19,331 | 17,341 | 90,350 | 90,400 | 19,812 | 15,924 | 20,171 | 18,091 | 93,350 | 93,400 | 20,652 | 16,674 | 21,110 | 18,841 |
| 87,400 | 87,450 | 18,986 | 15,186 | 19,345 | 17,354 | 90,400 | 90,450 | 19,826 | 15,936 | 20,185 | 18,104 | 93,400 | 93,450 | 20,666 | 16,686 | 21,126 | 18,854 |
| 87,450 | 87,500 | 19,000 | 15,199 | 19,359 | 17,366 | 90,450 | 90,500 | 19,840 | 15,949 | 20,199 | 18,116 | 93,450 | 93,500 | 20,680 | 16,699 | 21,143 | 18,866 |
| 87,500 | 87,550 | 19,014 | 15,211 | 19,373 | 17,379 | 90,500 | 90,550 | 19,854 | 15,961 | 20,213 | 18,129 | 93,500 | 93,550 | 20,694 | 16,711 | 21,159 | 18,879 |
| 87,550 | 87,600 | 19,028 | 15,224 | 19,387 | 17,391 | 90,550 | 90,600 | 19,868 | 15,974 | 20,227 | 18,141 | 93,550 | 93,600 | 20,708 | 16,724 | 21,176 | 18,891 |
| 87,600 | 87,650 | 19,042 | 15,236 | 19,401 | 17,404 | 90,600 | 90,650 | 19,882 | 15,986 | 20,241 | 18,154 | 93,600 | 93,650 | 20,722 | 16,736 | 21,192 | 18,904 |
| 87,650 | 87,700 | 19,056 | 15,249 | 19,415 | 17,416 | 90,650 | 90,700 | 19,896 | 15,999 | 20,255 | 18,166 | 93,650 | 93,700 | 20,736 | 16,749 | 21,209 | 18,916 |
| 87,700 | 87,750 | 19,070 | 15,261 | 19,429 | 17,429 | 90,700 | 90,750 | 19,910 | 16,011 | 20,269 | 18,179 | 93,700 | 93,750 | 20,750 | 16,761 | 21,225 | 18,929 |
| 87,750 | 87,800 | 19,084 | 15,274 | 19,443 | 17,441 | 90,750 | 90,800 | 19,924 | 16,024 | 20,283 | 18,191 | 93,750 | 93,800 | 20,764 | 16,774 | 21,242 | 18,941 |
| 87,800 | 87,850 | 19,098 | 15,286 | 19,457 | 17,454 | 90,800 | 90,850 | 19,938 | 16,036 | 20,297 | 18,204 | 93,800 | 93,850 | 20,778 | 16,786 | 21,258 | 18,954 |
| 87,850 | 87,900 | 19,112 | 15,299 | 19,471 | 17,466 | 90,850 | 90,900 | 19,952 | 16,049 | 20,311 | 18,216 | 93,850 | 93,900 | 20,792 | 16,799 | 21,275 | 18,966 |
| 87,900 | 87,950 | 19,126 | 15,311 | 19,485 | 17,479 | 90,900 | 90,950 | 19,966 | 16,061 | 20,325 | 18,229 | 93,900 | 93,950 | 20,806 | 16,811 | 21,291 | 18,979 |
| 87,950 | 88,000 | 19,140 | 15,324 | 19,499 | 17,491 | 90,950 | 91,000 | 19,980 | 16,074 | 20,339 | 18,241 | 93,950 | 94,000 | 20,820 | 16,824 | 21,308 | 18,991 |
| 88,000 | | | | | | 91,000 | | | | | | 94,000 | | | | | |
| 88,000 | 88,050 | 19,154 | 15,336 | 19,513 | 17,504 | 91,000 | 91,050 | 19,994 | 16,086 | 20,353 | 18,254 | 94,000 | 94,050 | 20,834 | 16,836 | 21,324 | 19,004 |
| 88,050 | 88,100 | 19,168 | 15,349 | 19,527 | 17,516 | 91,050 | 91,100 | 20,008 | 16,099 | 20,367 | 18,266 | 94,050 | 94,100 | 20,848 | 16,849 | 21,341 | 19,016 |
| 88,100 | 88,150 | 19,182 | 15,361 | 19,541 | 17,529 | 91,100 | 91,150 | 20,022 | 16,111 | 20,381 | 18,279 | 94,100 | 94,150 | 20,862 | 16,861 | 21,357 | 19,029 |
| 88,150 | 88,200 | 19,196 | 15,374 | 19,555 | 17,541 | 91,150 | 91,200 | 20,036 | 16,124 | 20,395 | 18,291 | 94,150 | 94,200 | 20,876 | 16,874 | 21,374 | 19,041 |
| 88,200 | 88,250 | 19,210 | 15,386 | 19,569 | 17,554 | 91,200 | 91,250 | 20,050 | 16,136 | 20,409 | 18,304 | 94,200 | 94,250 | 20,890 | 16,886 | 21,390 | 19,054 |
| 88,250 | 88,300 | 19,224 | 15,399 | 19,583 | 17,566 | 91,250 | 91,300 | 20,064 | 16,149 | 20,423 | 18,316 | 94,250 | 94,300 | 20,904 | 16,899 | 21,407 | 19,066 |
| 88,300 | 88,350 | 19,238 | 15,411 | 19,597 | 17,579 | 91,300 | 91,350 | 20,078 | 16,161 | 20,437 | 18,329 | 94,300 | 94,350 | 20,918 | 16,911 | 21,423 | 19,079 |
| 88,350 | 88,400 | 19,252 | 15,424 | 19,611 | 17,591 | 91,350 | 91,400 | 20,092 | 16,174 | 20,451 | 18,341 | 94,350 | 94,400 | 20,932 | 16,924 | 21,440 | 19,091 |
| 88,400 | 88,450 | 19,266 | 15,436 | 19,625 | 17,604 | 91,400 | 91,450 | 20,106 | 16,186 | 20,466 | 18,354 | 94,400 | 94,450 | 20,946 | 16,936 | 21,456 | 19,104 |
| 88,450 | 88,500 | 19,280 | 15,449 | 19,639 | 17,616 | 91,450 | 91,500 | 20,120 | 16,199 | 20,483 | 18,366 | 94,450 | 94,500 | 20,960 | 16,949 | 21,473 | 19,116 |
| 88,500 | 88,550 | 19,294 | 15,461 | 19,653 | 17,629 | 91,500 | 91,550 | 20,134 | 16,211 | 20,499 | 18,379 | 94,500 | 94,550 | 20,974 | 16,961 | 21,489 | 19,129 |
| 88,550 | 88,600 | 19,308 | 15,474 | 19,667 | 17,641 | 91,550 | 91,600 | 20,148 | 16,224 | 20,516 | 18,391 | 94,550 | 94,600 | 20,988 | 16,974 | 21,506 | 19,141 |
| 88,600 | 88,650 | 19,322 | 15,486 | 19,681 | 17,654 | 91,600 | 91,650 | 20,162 | 16,236 | 20,532 | 18,404 | 94,600 | 94,650 | 21,002 | 16,986 | 21,522 | 19,154 |
| 88,650 | 88,700 | 19,336 | 15,499 | 19,695 | 17,666 | 91,650 | 91,700 | 20,176 | 16,249 | 20,549 | 18,416 | 94,650 | 94,700 | 21,016 | 16,999 | 21,539 | 19,166 |
| 88,700 | 88,750 | 19,350 | 15,511 | 19,709 | 17,679 | 91,700 | 91,750 | 20,190 | 16,261 | 20,565 | 18,429 | 94,700 | 94,750 | 21,030 | 17,011 | 21,555 | 19,179 |
| 88,750 | 88,800 | 19,364 | 15,524 | 19,723 | 17,691 | 91,750 | 91,800 | 20,204 | 16,274 | 20,582 | 18,441 | 94,750 | 94,800 | 21,044 | 17,024 | 21,572 | 19,191 |
| 88,800 | 88,850 | 19,378 | 15,536 | 19,737 | 17,704 | 91,800 | 91,850 | 20,218 | 16,286 | 20,598 | 18,454 | 94,800 | 94,850 | | | | |

2005 Tax Table—Continued

| If Form 1040A, line 27, is— | | And you are— | | | | If Form 1040A, line 27, is— | | And you are— | | | |
|--------------------------------|---------------------|--------------|-----------------------------------|--------------------------------------|--------------------------------|--|---------------------|--------------|-----------------------------------|--------------------------------------|--------------------------------|
| At least | But less than | Single | Married filing jointly * | Married filing sepa- rately | Head of a house- hold | At least | But less than | Single | Married filing jointly * | Married filing sepa- rately | Head of a house- hold |
| Your tax is— | | | | | | Your tax is— | | | | | |
| 95,000 | | | | | | 98,000 | | | | | |
| 95,000 | 95,050 | 21,114 | 17,086 | 21,654 | 19,254 | 98,000 | 98,050 | 21,954 | 17,836 | 22,644 | 20,004 |
| 95,050 | 95,100 | 21,128 | 17,099 | 21,671 | 19,266 | 98,050 | 98,100 | 21,968 | 17,849 | 22,661 | 20,016 |
| 95,100 | 95,150 | 21,142 | 17,111 | 21,687 | 19,279 | 98,100 | 98,150 | 21,982 | 17,861 | 22,677 | 20,029 |
| 95,150 | 95,200 | 21,156 | 17,124 | 21,704 | 19,291 | 98,150 | 98,200 | 21,996 | 17,874 | 22,694 | 20,041 |
| 95,200 | 95,250 | 21,170 | 17,136 | 21,720 | 19,304 | 98,200 | 98,250 | 22,010 | 17,886 | 22,710 | 20,054 |
| 95,250 | 95,300 | 21,184 | 17,149 | 21,737 | 19,316 | 98,250 | 98,300 | 22,024 | 17,899 | 22,727 | 20,066 |
| 95,300 | 95,350 | 21,198 | 17,161 | 21,753 | 19,329 | 98,300 | 98,350 | 22,038 | 17,911 | 22,743 | 20,079 |
| 95,350 | 95,400 | 21,212 | 17,174 | 21,770 | 19,341 | 98,350 | 98,400 | 22,052 | 17,924 | 22,760 | 20,091 |
| 95,400 | 95,450 | 21,226 | 17,186 | 21,786 | 19,354 | 98,400 | 98,450 | 22,066 | 17,936 | 22,776 | 20,104 |
| 95,450 | 95,500 | 21,240 | 17,199 | 21,803 | 19,366 | 98,450 | 98,500 | 22,080 | 17,949 | 22,793 | 20,116 |
| 95,500 | 95,550 | 21,254 | 17,211 | 21,819 | 19,379 | 98,500 | 98,550 | 22,094 | 17,961 | 22,809 | 20,129 |
| 95,550 | 95,600 | 21,268 | 17,224 | 21,836 | 19,391 | 98,550 | 98,600 | 22,108 | 17,974 | 22,826 | 20,141 |
| 95,600 | 95,650 | 21,282 | 17,236 | 21,852 | 19,404 | 98,600 | 98,650 | 22,122 | 17,986 | 22,842 | 20,154 |
| 95,650 | 95,700 | 21,296 | 17,249 | 21,869 | 19,416 | 98,650 | 98,700 | 22,136 | 17,999 | 22,859 | 20,166 |
| 95,700 | 95,750 | 21,310 | 17,261 | 21,885 | 19,429 | 98,700 | 98,750 | 22,150 | 18,011 | 22,875 | 20,179 |
| 95,750 | 95,800 | 21,324 | 17,274 | 21,902 | 19,441 | 98,750 | 98,800 | 22,164 | 18,024 | 22,892 | 20,191 |
| 95,800 | 95,850 | 21,338 | 17,286 | 21,918 | 19,454 | 98,800 | 98,850 | 22,178 | 18,036 | 22,908 | 20,204 |
| 95,850 | 95,900 | 21,352 | 17,299 | 21,935 | 19,466 | 98,850 | 98,900 | 22,192 | 18,049 | 22,925 | 20,216 |
| 95,900 | 95,950 | 21,366 | 17,311 | 21,951 | 19,479 | 98,900 | 98,950 | 22,206 | 18,061 | 22,941 | 20,229 |
| 95,950 | 96,000 | 21,380 | 17,324 | 21,968 | 19,491 | 98,950 | 99,000 | 22,220 | 18,074 | 22,958 | 20,241 |
| 96,000 | | | | | | 99,000 | | | | | |
| 96,000 | 96,050 | 21,394 | 17,336 | 21,984 | 19,504 | 99,000 | 99,050 | 22,234 | 18,086 | 22,974 | 20,254 |
| 96,050 | 96,100 | 21,408 | 17,349 | 22,001 | 19,516 | 99,050 | 99,100 | 22,248 | 18,099 | 22,991 | 20,266 |
| 96,100 | 96,150 | 21,422 | 17,361 | 22,017 | 19,529 | 99,100 | 99,150 | 22,262 | 18,111 | 23,007 | 20,279 |
| 96,150 | 96,200 | 21,436 | 17,374 | 22,034 | 19,541 | 99,150 | 99,200 | 22,276 | 18,124 | 23,024 | 20,291 |
| 96,200 | 96,250 | 21,450 | 17,386 | 22,050 | 19,554 | 99,200 | 99,250 | 22,290 | 18,136 | 23,040 | 20,304 |
| 96,250 | 96,300 | 21,464 | 17,399 | 22,067 | 19,566 | 99,250 | 99,300 | 22,304 | 18,149 | 23,057 | 20,316 |
| 96,300 | 96,350 | 21,478 | 17,411 | 22,083 | 19,579 | 99,300 | 99,350 | 22,318 | 18,161 | 23,073 | 20,329 |
| 96,350 | 96,400 | 21,492 | 17,424 | 22,100 | 19,591 | 99,350 | 99,400 | 22,332 | 18,174 | 23,090 | 20,341 |
| 96,400 | 96,450 | 21,506 | 17,436 | 22,116 | 19,604 | 99,400 | 99,450 | 22,346 | 18,186 | 23,106 | 20,354 |
| 96,450 | 96,500 | 21,520 | 17,449 | 22,133 | 19,616 | 99,450 | 99,500 | 22,360 | 18,199 | 23,123 | 20,366 |
| 96,500 | 96,550 | 21,534 | 17,461 | 22,149 | 19,629 | 99,500 | 99,550 | 22,374 | 18,211 | 23,139 | 20,379 |
| 96,550 | 96,600 | 21,548 | 17,474 | 22,166 | 19,641 | 99,550 | 99,600 | 22,388 | 18,224 | 23,156 | 20,391 |
| 96,600 | 96,650 | 21,562 | 17,486 | 22,182 | 19,654 | 99,600 | 99,650 | 22,402 | 18,236 | 23,172 | 20,404 |
| 96,650 | 96,700 | 21,576 | 17,499 | 22,199 | 19,666 | 99,650 | 99,700 | 22,416 | 18,249 | 23,189 | 20,416 |
| 96,700 | 96,750 | 21,590 | 17,511 | 22,215 | 19,679 | 99,700 | 99,750 | 22,430 | 18,261 | 23,205 | 20,429 |
| 96,750 | 96,800 | 21,604 | 17,524 | 22,232 | 19,691 | 99,750 | 99,800 | 22,444 | 18,274 | 23,222 | 20,441 |
| 96,800 | 96,850 | 21,618 | 17,536 | 22,248 | 19,704 | 99,800 | 99,850 | 22,458 | 18,286 | 23,238 | 20,454 |
| 96,850 | 96,900 | 21,632 | 17,549 | 22,265 | 19,716 | 99,850 | 99,900 | 22,472 | 18,299 | 23,255 | 20,466 |
| 96,900 | 96,950 | 21,646 | 17,561 | 22,281 | 19,729 | 99,900 | 99,950 | 22,486 | 18,311 | 23,271 | 20,479 |
| 96,950 | 97,000 | 21,660 | 17,574 | 22,298 | 19,741 | 99,950 | 100,000 | 22,500 | 18,324 | 23,288 | 20,491 |
| 97,000 | | | | | | <div style="border: 1px solid black; border-radius: 50%; padding: 20px; width: 100%; height: 100%; display: flex; align-items: center; justify-content: center;"> <p>\$100,000 or over — use Form 1040</p> </div> | | | | | |
| 97,000 | 97,050 | 21,674 | 17,586 | 22,314 | 19,754 | | | | | | |
| 97,050 | 97,100 | 21,688 | 17,599 | 22,331 | 19,766 | | | | | | |
| 97,100 | 97,150 | 21,702 | 17,611 | 22,347 | 19,779 | | | | | | |
| 97,150 | 97,200 | 21,716 | 17,624 | 22,364 | 19,791 | | | | | | |
| 97,200 | 97,250 | 21,730 | 17,636 | 22,380 | 19,804 | | | | | | |
| 97,250 | 97,300 | 21,744 | 17,649 | 22,397 | 19,816 | | | | | | |
| 97,300 | 97,350 | 21,758 | 17,661 | 22,413 | 19,829 | | | | | | |
| 97,350 | 97,400 | 21,772 | 17,674 | 22,430 | 19,841 | | | | | | |
| 97,400 | 97,450 | 21,786 | 17,686 | 22,446 | 19,854 | | | | | | |
| 97,450 | 97,500 | 21,800 | 17,699 | 22,463 | 19,866 | | | | | | |
| 97,500 | 97,550 | 21,814 | 17,711 | 22,479 | 19,879 | | | | | | |
| 97,550 | 97,600 | 21,828 | 17,724 | 22,496 | 19,891 | | | | | | |
| 97,600 | 97,650 | 21,842 | 17,736 | 22,512 | 19,904 | | | | | | |
| 97,650 | 97,700 | 21,856 | 17,749 | 22,529 | 19,916 | | | | | | |
| 97,700 | 97,750 | 21,870 | 17,761 | 22,545 | 19,929 | | | | | | |
| 97,750 | 97,800 | 21,884 | 17,774 | 22,562 | 19,941 | | | | | | |
| 97,800 | 97,850 | 21,898 | 17,786 | 22,578 | 19,954 | | | | | | |
| 97,850 | 97,900 | 21,912 | 17,799 | 22,595 | 19,966 | | | | | | |
| 97,900 | 97,950 | 21,926 | 17,811 | 22,611 | 19,979 | | | | | | |
| 97,950 | 98,000 | 21,940 | 17,824 | 22,628 | 19,991 | | | | | | |

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

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* Permanent residents of Guam should use: Department of Revenue and Taxation, Government of Guam, P.O. Box 23607, GMF, GU 96921; permanent residents of the Virgin Islands should use: V.I. Bureau of Internal Revenue, 9601 Estate Thomas, Charlotte Amalie, St. Thomas, VI 00802.

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