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Is My Withholding Correct for 1999?



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Introduction

The federal income tax is a pay-as-you-go tax. You must pay the tax as you earn or receive income during the year.

Why check your withholding? You should try not to have too little or too much tax withheld. If too little tax is withheld, you will owe tax at the end of the year and may have to pay interest and a penalty. If too much tax is withheld, you will lose the use of that money until you get your refund.

Tax law changes. Changes in the law may affect your tax. If these changes increase your tax for 1999 and you do not increase your withholding, you may have to pay tax when you file your return. If these changes, such as the increased child tax credit and higher education tax credits, decrease your tax for 1999 and you do not decrease your withholding, you may get a larger refund. You can get this money back earlier by reducing your withholding. To see if you will be able to claim these credits and how to adjust your withholding for them, see *Tax Credits*, later.

For information about changes in the law for 1998 and 1999, get Publication 553, *Highlights of 1998 Tax Changes*.

Check Your Withholding

Even if you gave your employer a 1999 **Form W-4**, *Employee's Withholding Allowance Certificate*, you may need to check to see if you will have enough, but not too much, tax withheld for 1999. This publication will help you to do this.

There is a good chance you are having **too little** tax withheld if:

- 1) You have more than one job at a time,
- 2) Your spouse also works, or
- 3) You have income not subject to withholding.

There is a good chance you are having **too much** tax withheld if:

- 1) You got a big refund for 1998 and your income, adjustments, deductions, and credits will remain about the same this year,
- 2) You got a refund last year, your income, adjustments, and deductions will remain about the same as last year, but you qualify for one or more tax credits this year that you did not qualify for last year, or
- 3) Your income will remain about the same as last year, but your adjustments, deductions, or credits will increase significantly.

If any of these are true, you should check your withholding.

When to check your withholding. The earlier in the year you check your withholding, the more likely you are to get the correct amount of tax withheld.

When you receive a pay slip (statement) for a full pay period in 1999, showing tax withheld based on 1999 tax rates, you can use the worksheets and tax credit computation in this publication to see if you are having the right amount of tax withheld.



As soon as you prepare your 1998 tax return, you will have a better guide to whether your withholding is too little, too much, or about right.

You should check your withholding again during the year if the tax law changes or if there are changes in your financial or personal situation. Items that may change include:

- Your nonwage income, such as interest, dividends, capital gains, IRA distributions, etc.,
- Your wage income, particularly if you or your spouse starts or stops working or starts or stops a second job,
- Your itemized deductions, such as those related to the purchase of a new home or large uninsured medical expenses, and
- Personal factors, such as marriage, divorce, birth or adoption of a child, or loss of an exemption.

How to check your withholding. Fill out *Worksheet 1* to estimate your total 1999 taxes. Then fill out *Worksheet 2* to compare your estimated total 1999 taxes with your expected 1999 withholding. If line 1 of *Worksheet 2* is more than line 4, you are having too little tax withheld. If line 1 of *Worksheet 2* is less than line 4, you may be having too much tax withheld.

If you are eligible for one of the credits discussed under *Tax Credits* later, you may be having too much tax withheld. To adjust your withholding for these and other credits, complete *Worksheet 3*, and use the information on it to prepare a 1999 Form W-4 to give to your employer.

Too little tax withheld? If too little tax will be withheld, you should give your employer a 1999 Form W-4 showing either a reduced number of withholding allowances or an additional amount to be withheld from your pay. Get a blank Form W-4 from your employer, and see *Correct Your Withholding*, later.

If your employer cannot withhold enough additional tax from your pay, you may need to make estimated tax payments. This might occur if your pay is low and you have substantial nonwage income, such as interest, dividends, capital gains, or earnings from self-employment. For more information, get Publication 505, *Tax Withholding and Estimated Tax*. See *How To Get More Information*, later, to find out how to get Publication 505.

Too much tax withheld? You may receive a large refund when you file your return if too much tax is withheld. If you prefer having the money to spend or

save during the year to receiving a large refund, you may be able to decrease your withholding by giving your employer a 1999 Form W-4. You may be having too much tax withheld if you qualify for one or more tax credits discussed under *Tax Credits*, later.

To adjust your withholding for these and other credits, complete *Worksheet 3*, and use the information on it to prepare a 1999 Form W-4 to give to your employer. See the Form W-4 instructions and the remainder of this publication to find out if you can decrease your withholding by claiming allowances that you are entitled to but have not already claimed.

Correct Your Withholding

If the amount on line 5 of *Worksheet 2* is more than you want to have to pay or would cause a penalty when you file your tax return for 1999, you should complete a new Form W-4 for 1999. Get a blank Form W-4 from your employer. Enter on line 6 of the new form the amount from line 6 of *Worksheet 2*. If you have this additional amount withheld from your pay each payday, you will avoid owing a large tax balance at the end of the year. If you do this, enter on line 5 of the new form the **same number** of withholding allowances your employer now uses for your withholding.

If the amount on line 5 of *Worksheet 2* is a negative number (less than zero) and more than you want to have to wait to get in your refund for 1999, you should complete a new Form W-4 for 1999. Get a blank Form W-4 from your employer. Using the Form W-4 instructions and this publication, figure the number of withholding allowances you are entitled to claim and enter that number on line 5 of Form W-4.

Give the completed form to your employer right away so that the correct amount will be withheld as soon as possible.

Example. Using Worksheets 1 and 2, Steve figures that his 1999 tax liability will be \$5,000 and that his withholding for the year will be \$4,700. Steve's tax will be underwithheld by \$300 (\$5,000 - \$4,700). He will have to pay this amount when he files his 1999 tax return or he can increase his withholding. Steve gets a new 1999 Form W-4 from his employer, who tells him that there are 50 paydays remaining in 1999. Steve completes the form as before, and enters the same number of withholding allowances as before, then enters \$6 (\$300 ÷ 50) on line 6 of the form. This is the additional amount to be withheld from his pay each payday. He gives the completed form to his employer.

More than one job. If you have more than one job (or you are married filing jointly and your spouse also works), you can increase your withholding for one or more of the jobs.

You can apply the amount on line 5 of *Worksheet 2* to only one job or divide it between the jobs any way you wish. Then divide the amount you apply to a job by the number of paydays remaining in 1999 for that job. This will give you the additional amount to enter on line 6 of the 1999 Form W-4 you will file for that job.

Tax Credits

Although you can take most tax credits into account when figuring withholding allowances, the *Personal Allowances Worksheet* on page 1 of Form W-4 only provides rough adjustments for the child and dependent care credit (line F) and the child tax credit (line G). You can take these credits into account more accurately and take other credits into account by using *Worksheet 3* in this publication.



If you take the child and dependent care credit into account on Worksheet 3, enter -0- on line F of the Personal Allowances Worksheet. If you take the child tax credit into account on Worksheet 3, enter -0- on line G of the Personal Allowances Worksheet.

Child Tax Credit

You may be entitled to a child tax credit for each of your qualifying children. A qualifying child is your son or daughter, adopted child, grandchild, stepchild, or foster child who is:

- 1) Under age 17 at the end of 1999,
- 2) A United States citizen or resident alien, and
- 3) Claimed as your dependent on your tax return.

Limit on the credit. The credit is gradually reduced (phased out) if your modified adjusted gross income (modified AGI) is above a certain amount. The amount at which this phaseout begins depends on your filing status. Your credit is generally limited to your tax liability.

What is your modified AGI? For most taxpayers, modified AGI is generally the same as your AGI. For 1998, AGI is shown on line 18 of Form 1040A and on line 33 of Form 1040.

You must make adjustments to your AGI only if you have income earned abroad or from certain U.S. territories or possessions. If this applies to you, add to your AGI any amount you excluded that was earned abroad or was from Puerto Rico, Guam, American Samoa, or the Northern Mariana Islands.

Figuring the credit. You can use *Worksheet 3* to figure your child tax credit for 1999 and to adjust your withholding.

Higher Education Tax Credits

You may be able to claim one or both of the tax credits for higher education costs. These are:

- The Hope credit, and
- The lifetime learning credit.

Additional information and examples can be found in Publication 970, *Tax Benefits for Higher Education*.

Rules That Apply to Both Credits

The amount of each credit is determined by the amount you pay for qualified tuition and related expenses for students and the amount of your modified adjusted gross income (AGI).



*If your filing status is **Married filing separate return**, you cannot claim the higher education credits.*

What expenses qualify. The credits are based on qualified tuition and related expenses you pay for you, your spouse, or a dependent you claim on your tax return. In general, qualified tuition and related expenses are tuition and fees required for enrollment or attendance at an eligible educational institution. Fees for course-related books, supplies and equipment, and student activity fees are included in qualified tuition and related expenses only if the fees must be paid to the institution as a condition of enrollment or attendance. Qualified tuition and related expenses do not include the cost of insurance, medical expenses (including student health fees), room and board, transportation or similar personal, living or family expenses, even if the fee must be paid to the institution as a condition of enrollment or attendance.

Dependent. A dependent is a person for whom you claim a dependency exemption. This generally includes your unmarried child who is under age 19 or who is a full-time student under age 24 if you supply more than half the child's support for the year. (See Publication 501, *Exemptions, Standard Deduction, and Filing Information*, for details on dependency exemptions.)

Eligible educational institution. An eligible educational institution includes virtually all accredited public, nonprofit, or proprietary postsecondary institutions.

No double benefit allowed. If you claim a deduction for higher education expenses on your tax return, you cannot claim a credit for those same expenses.

Adjustments to qualified expenses. If you pay higher education expenses with certain **tax-free** funds (such as a scholarship, Pell grant, veterans' educational assistance, or employer-provided educational assistance), you cannot claim a credit for those amounts. You can, however, claim a credit for expenses paid with the student's earnings, loans, gifts, inheritances, and personal savings.



If a student receives a tax-free withdrawal from an education IRA in a particular tax year, none of that student's expenses can be used as the basis of a higher education credit for that tax year. However, the student can waive the tax-free treatment.

Hope Credit

You may be able to claim a Hope credit of up to \$1,500 for the qualified tuition and related expenses paid for **each** eligible student. This credit may be claimed for only **two** taxable years for each eligible student.

Eligible student for Hope credit. To claim the Hope credit, the student must meet all of the following requirements.

- 1) Have not completed the first two years of postsecondary education (generally, the freshman or sophomore years of college).
- 2) Be enrolled in a program that leads to a degree, certificate, or other recognized educational credential.
- 3) Be taking at least one-half of the normal full-time workload for his or her course of study for at least one academic period beginning during the calendar year.
- 4) Be free of any felony conviction for possessing or distributing a controlled substance.

How to figure the Hope credit. You can use *Worksheet 3* to figure the amount of your 1999 Hope credit and to adjust your withholding.

Lifetime Learning Credit

You may be able to claim a lifetime learning credit of up to \$1,000 for the total qualified tuition and related expenses paid during the tax year for **all** students who are enrolled in eligible educational institutions. Unlike the Hope credit:

- 1) The lifetime learning credit is not based on the student's workload. It is allowed for one or more courses.
- 2) The lifetime learning credit is not limited to students in the first two years of postsecondary education, and expenses for graduate-level courses are eligible.
- 3) There is no limit on the number of years for which the lifetime learning credit can be claimed for each student.
- 4) The amount you can claim as a lifetime learning credit does not vary (increase) based on the number of students for whom you pay qualified expenses.

How to figure the lifetime learning credit. You can use *Worksheet 3* to figure the amount of your lifetime learning credit for 1999 and to adjust your withholding.

Choosing Which Credit To Claim

For each student, you can elect for any tax year only **one** of the credits **or** a tax-free withdrawal from an education IRA.

If you pay qualified expenses for more than one student in the same year, you can choose to take credits on a per-student, per-year basis. That means that, for example, you can claim the Hope credit for one child and the lifetime learning credit for another child in the same tax year. And you can claim the Hope credit for two years for a child's postsecondary education and

claim the lifetime learning credit for that same child in later tax years.

Income Phaseout

Your education credits are gradually reduced (phased out) if your modified adjusted gross income (modified AGI) is between \$40,000 and \$50,000 (\$80,000 and \$100,000 in the case of a joint return). Your credit is generally limited to your tax liability.



You cannot claim any higher education credits if your modified AGI is over \$50,000 (\$100,000 in the case of a joint return).

What is your modified AGI? For most taxpayers, modified AGI is generally the same as their AGI as figured on their federal income tax returns. For 1998, AGI is shown on line 18 of Form 1040A and on line 33 of Form 1040.

However, you must make adjustments to your AGI if you excluded income earned abroad or from certain U.S. territories or possessions or took a foreign housing deduction. If this applies to you, add to your AGI any amount you excluded that was earned abroad or was from sources within Puerto Rico, Guam, American Samoa, or the Northern Mariana Islands. Also add any housing deduction for U.S. citizens or residents living abroad.

Figuring the phaseout. The phaseout is figured on *Worksheet 3*.

Other Credits

In addition to the child and dependent care tax credit, child tax credit, and higher education tax credits, you can take into account the following credits:

- 1) Credit for the elderly or the disabled (see Publication 524, *Credit for the Elderly or the Disabled*),
- 2) Mortgage interest credit (see *Mortgage Interest Credit* in Publication 530, *Tax Information for First-Time Homeowners*),
- 3) Foreign tax credit, except any credit that applies to wages not subject to U.S. income tax withholding because they are subject to income tax withholding by a foreign country (see Publication 514, *Foreign Tax Credit for Individuals*),
- 4) Qualified electric vehicle credit (see Form 8834 instructions),
- 5) Credit for prior year minimum tax if you paid alternative minimum tax in an earlier year (see Form 8801 instructions),
- 6) Earned income credit, unless you requested advance payment of the credit (see Publication 596, *Earned Income Credit*),
- 7) Adoption credit (see Publication 968, *Tax Benefits for Adoption*), and
- 8) General business credit.

Credit Table A
Married Filing Jointly
or Qualifying Widow(er)

If combined estimated wages are:	Multiply credits by:
\$0 to 59,000	6.7
59,001 to 120,000	3.6
120,001 to 174,000	3.2
174,001 to 299,000	2.8
over 299,000	2.5

Credit Table C
Head of Household

If estimated wages are:	Multiply credits by:
\$0 to 46,000	6.7
46,001 to 101,000	3.6
101,001 to 156,000	3.2
156,001 to 295,000	2.8
over 295,000	2.5

Credit Table B
Single

If estimated wages are:	Multiply credits by:
\$0 to 33,000	6.7
33,001 to 70,000	3.6
70,001 to 137,000	3.2
137,001 to 290,000	2.8
over 290,000	2.5

Credit Table D
Married Filing Separately

If estimated wages are:	Multiply credits by:
\$0 to 28,000	6.7
28,001 to 58,000	3.6
58,001 to 86,000	3.2
86,001 to 148,000	2.8
over 148,000	2.5

How to Convert Your Credits into Additional Withholding Allowances

To figure the additional amount to add on line 5 of the *Deductions and Adjustments Worksheet* (on page 2 of Form W-4), for your tax credits, complete *Worksheet 3*. Then complete the *Deductions and Adjustments Worksheet* and Form W-4.



If you will be claiming one or more tax credits, use the appropriate credit table above to find your entry for line 31 of Worksheet 3.



Worksheet 1. 1999 Tax Worksheet (Note: Enter combined amounts if married filing joint return.)

1. Enter amount of Adjusted Gross Income (AGI) you expect in 1999. (AGI means wages, interest, dividends, alimony received, and all other income minus adjustments to income, such as alimony paid, interest on education loans, and deductible contributions to an IRA.)	1	
2. ● If you plan to itemize deductions, enter the estimated total of your deductions allowable after applying any limits, such as the 7.5% limit on medical expenses. (Caution: If the amount on line 1 is more than \$126,600 (\$63,300 if married filing separately), use Worksheet 4 to figure the amount to enter here.) ● If you do not plan to itemize deductions, enter the amount of your standard deduction from the <i>1999 Standard Deduction Tables</i> , later	2	
3. Subtract line 2 from line 1. Enter the difference here. (If zero or less, enter zero.)	3	
4. Exemptions. Multiply \$2,750 by the number of exemptions you plan to claim. If you can be claimed as a dependent on another person's return, you cannot claim an exemption for yourself.* (Caution: If the amount on line 1 is more than the amount shown below for your 1999 filing status, use Worksheet 5 to figure the amount to enter here.) ● Single, \$126,600 ● Married filing jointly or Qualifying widow(er), \$189,950 ● Head of household, \$158,300 ● Married filing separately, \$94,975 <i>* This applies even if the other person will not claim your exemption or the exemption will be reduced or eliminated under the exemption phaseout rule.</i>	4	
5. Subtract line 4 from line 3. (If zero or less, enter zero.)	5	
6. Tax. Figure your tax on the amount on line 5 by using the 1999 Tax Rate Schedules later in this publication. DO NOT use the Tax Table or Tax Rate Schedules in the 1998 tax return instructions. (Caution: If the amount on line 1 includes a net capital gain, you have to use Worksheet 6 to figure the amount to enter here.)	6	
7. Enter additional taxes (those figured on Forms 8814 and 4972)	7	
8. Add lines 6 and 7	8	
9. Credits (includes child tax credit, higher education credits (Hope and lifetime learning), credit for child and dependent care expenses, credit for the elderly or disabled, credit for foreign taxes, etc.) See <i>Tax Credits</i>	9	
10. Subtract line 9 from line 8. (If zero or less, enter zero.)	10	
11. Self-employment tax. Estimate of 1999 self-employment income \$ _____ Multiply self-employment income by .153 (15.3%). (Caution: If the estimated total of wages and self-employment income is more than \$72,600, use Worksheet 7 to figure the amount to enter here.)	11	
12. Other taxes (includes tax on early distributions from an IRA, alternative minimum tax, etc.)	12	
13. Total taxes. Add lines 10 through 12. Enter the total here and on line 1 of Worksheet 2 below	13	



Worksheet 2. 1999 Withholding Worksheet (Note: Enter combined amounts if married filing joint return.)

1. Enter your total taxes from line 13 of Worksheet 1	1	
2. Total federal income tax withheld to date in 1999 (include all jobs)	2	
3. Tax withholding expected for the rest of 1999: For each job, multiply the amount of federal income tax now being withheld each payday by the number of paydays remaining in 1999 and enter the combined amount for all jobs .	3	
4. Total expected tax withholding for all paydays in 1999. Add lines 2 and 3	4	
5. Subtract line 4 from line 1. If the result is positive, too little tax is being withheld. Go to line 6. If the result is negative, too much tax may be being withheld. Stop here and see <i>Too much tax withheld?</i> .	5	
6. Divide line 5 by the number of paydays remaining in 1999 and enter the result. This is the additional amount you should have withheld from your pay each payday.	6	



Worksheet 3. Worksheet for Tax Credits

Child Tax Credit			
1. Enter the number of children eligible for the Child Tax Credit	1		
2. Multiply the number on line 1 by \$500			2
3. Enter your modified adjusted gross income (see page 3)	3		
4. Enter: – \$ 75,000 if you file as “single” or “head of household” – \$110,000 if you are “married filing jointly” or – \$ 55,000 if you are “married filing separately”	4		
5. Subtract line 4 from line 3. If less than zero, enter zero	5		
6. Divide line 5 by \$1,000. Increase any fraction to the next larger whole number	6		
7. Multiply line 6 by \$50			7
8. Subtract line 7 from line 2. If less than zero, enter zero			8
Higher Education Credits: Hope Credit			
Note: Complete lines 9 through 13 for each student and enter the total for all students on line 14.			
9. Enter the eligible amount paid in 1999	9		
10. Enter the lesser of line 9 or \$2,000	10		
Note: If the amount on line 10 is \$2,000, skip lines 11 through 13, and enter \$1,500 on line 14.			
11. Enter the lesser of \$1,000 or the amount on line 10	11		
12. Subtract line 11 from line 10	12		
13. Multiply the amount on line 12 by 50%	13		
14. Add lines 11 and 13	14		
Higher Education Credits: Lifetime Learning Credit			
15. Enter the eligible amount paid in 1999	15		
16. Enter the lesser of line 15 or \$5,000	16		
17. Multiply the amount on line 16 by 20%	17		
Allowable Education Credits			
18. Add lines 14 and 17			18
19. Enter: \$100,000 if married filing jointly; \$50,000 if single, head of household, or qualifying widow(er)	19		
20. Enter your modified AGI.	20		
21. Subtract line 20 from line 19. If line 20 is equal to or more than line 19, stop ; you cannot take any education credits	21		
22. Enter \$20,000 if married filing jointly; \$10,000 if single, head of household, or qualifying widow(er)	22		
23. If line 21 is equal to or more than line 22, enter the amount from line 18 on line 24 and go to line 25. If line 21 is less than line 22, divide line 21 by line 22. Enter the result as a decimal (rounded to at least three places)			23
24. Multiply line 8 by line 23			24
25. Enter your expected tax			25
26. Enter the total, if any, of your credits for child and dependent care expenses and for the elderly or the disabled			26
27. Subtract line 26 from line 25. If line 26 is equal to or more than line 25, stop ; you cannot take any education credits			27
28. Education credits. Enter the smaller of line 24 or line 27 ▶			28
Other Credits			
29. Enter the estimated amount of your other tax credits, including the child and dependent care credit, the earned income tax credit, the credit for the elderly and disabled, the adoption credit, and the foreign tax credit			29
TOTALS			
30. Total estimated tax credits. Add lines 8, 28 and 29			30
31. Enter the appropriate number from one of the credit tables on page 5: – Use the table which matches your filing status – Find the line in the table that matches your total income – Then, enter here the amount shown next to your income			31
32. Multiply line 30 by line 31. Enter the result here and include it in the total on Form W-4, page 2, Deductions and Adjustments Worksheet, Line 5			32

1999 Tax Rate Schedules

Caution: Do not use these Tax Rate Schedules to figure your 1998 taxes. Use only to figure your 1999 estimated taxes.

Single—Schedule X

If line 5 is:		The tax is:	of the amount over—
Over—	But not over—		
\$0	\$25,750	..... 15%	\$0
25,750	62,450	\$3,862.50 + 28%	25,750
62,450	130,250	14,138.50 + 31%	62,450
130,250	283,150	35,156.50 + 36%	130,250
283,150	.....	90,200.50 + 39.6%	283,150

Head of household—Schedule Z

If line 5 is:		The tax is:	of the amount over—
Over—	But not over—		
\$0	\$34,550	..... 15%	\$0
34,550	89,150	\$5,182.50 + 28%	34,550
89,150	144,400	20,470.50 + 31%	89,150
144,400	283,150	37,598.00 + 36%	144,400
283,150	.....	87,548.00 + 39.6%	283,150

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

If line 5 is:		The tax is:	of the amount over—
Over—	But not over—		
\$0	\$43,050	..... 15%	\$0
43,050	104,050	\$6,457.50 + 28%	43,050
104,050	158,550	23,537.50 + 31%	104,050
158,550	283,150	40,432.50 + 36%	158,550
283,150	.....	85,288.50 + 39.6%	283,150

Married filing separately—Schedule Y-2

If line 5 is:		The tax is:	of the amount over—
Over—	But not over—		
\$0	\$21,525	..... 15%	\$0
21,525	52,025	\$3,228.75 + 28%	21,525
52,025	79,275	11,768.75 + 31%	52,025
79,275	141,575	20,216.25 + 36%	79,275
141,575	.....	42,644.25 + 39.6%	141,575

Worksheet 4 — Itemized Deductions Limit

Use this worksheet to figure the amount to enter on line 2 of Worksheet 1 — 1999 Tax Worksheet.

- Enter the estimated total of your itemized deductions allowable after applying any limits _____
- Enter the amount included in line 1 for medical and dental expenses, investment interest, casualty and theft losses, and gambling losses _____
- Subtract line 2 from line 1 _____

Note. If the amount on line 3 is zero, stop here and enter on line 2 of Worksheet 1 the larger of the amount from line 1 of this worksheet or your standard deduction.

- Multiply the amount on line 3 by .80 _____
- Enter the amount from line 1 of Worksheet 1 _____
- Enter \$126,600 (\$63,300 if married filing separately) _____
- Subtract line 6 from line 5 _____

Note. If the amount on line 7 is zero or less, stop here and enter on line 2 of Worksheet 1 the larger of the amount from line 1 of this worksheet or your standard deduction.

- Multiply the amount on line 7 by .03 _____
- Enter the smaller of line 4 or line 8 _____
- Subtract line 9 from line 1. Enter the result here and on line 2 of Worksheet 1 _____

Worksheet 5 — Exemptions Phaseout

Use this worksheet to figure the amount to enter on line 4 of Worksheet 1 — 1999 Tax Worksheet.

- Multiply \$2,750 by the number of exemptions you plan to claim. _____
- Enter the amount from line 1 of Worksheet 1 _____
- Enter:
 - \$126,600 if single
 - \$189,950 if married filing jointly or qualifying widow(er)
 - \$94,975 if married filing separately
 - \$158,300 if head of household _____
- Subtract line 3 from line 2. If zero or less, do not use this worksheet. See the instructions on line 4 of Worksheet 1 _____

Note: If line 4 is more than \$122,500 (more than \$61,250 if married filing separately), **stop**; you **cannot** take a deduction for exemptions. Enter -0- on line 4 of Worksheet 1.

- Divide the amount on line 4 by \$2,500 (\$1,250 if married filing separately). If the result is not a whole number, increase it to the next whole number _____
- Multiply the number on line 5 by .02. Enter the result as a decimal, but not more than 1. _____
- Multiply the amount on line 1 by the decimal on line 6 _____
- Subtract line 7 from line 1. Enter the result here and on line 4 of Worksheet 1 _____



Worksheet 6 — For Figuring Tax If You Have Capital Gain

Use this worksheet to figure the amount to enter on line 6 of Worksheet 1 — 1999 Tax Worksheet only if the amount on line 1 of that worksheet includes capital gain.

1. Enter your expected net long-term capital gain or (loss) for 1999 _____
2. Enter your expected net short-term capital gain or loss for 1999. _____
3. Combine lines 1 and 2. If a loss, or if line 1 is a loss, none of your gains are subject to the maximum capital gains rates. Figure your tax using the instructions on line 6 of your 1999 Tax Worksheet, and do not use the rest of this worksheet. If a gain, continue using this worksheet _____
4. Enter the amount from line 5 of Worksheet 1 _____
5. Enter the smaller of line 1 or line 3 _____
6. Enter the amount of net capital gain from the disposition of property held for investment that you elect to include in investment income for purposes of figuring the limit on investment interest. Do not include more than the total net gain from the disposition of property held for investment _____
7. Subtract line 6 from line 5. If zero or less, enter -0-. _____
8. Enter the total of your 28% rate gain or (loss). This includes all collectibles gains and losses. It also includes part or all of the eligible gain on qualified small business stock. (To see what small business stock qualifies, see *Gains on Qualified Small Business Stock*, in Publication 550.) _____
9. Combine lines 2 and 8. If zero or less, enter -0-. _____
10. Enter the smaller of line 8 or line 9, but not less than zero _____
11. Enter your unrecaptured section 1250 gain, if any (see page D-7 of the 1998 Schedule D (Form 1040) instructions for guidance on how to figure this amount). _____
12. Add lines 10 and 11 _____
13. Subtract line 12 from line 7. If zero or less, enter -0-. _____
14. Subtract line 13 from line 4. If zero or less, enter -0-. _____
15. Enter the smaller of line 4 or \$43,050 (\$25,750 if single; \$21,525 if married filing separately; \$34,550 if head of household). _____
16. Enter the smaller of line 14 or line 15 _____
17. Subtract line 7 from line 4. If zero or less, enter -0-. _____
18. Enter the larger of line 16 or line 17. _____
19. Figure the tax on the amount on line 18. Use the 1999 Tax Rate Schedules _____
20. Enter the amount from line 15 _____

21. Enter the amount from line 14 _____
22. Subtract line 21 from line 20. If zero or less, enter -0-. _____
23. Multiply line 22 by 10% (.10) _____
24. Enter the smaller of line 4 or line 13 _____
25. Enter the amount from line 22 _____
26. Subtract line 25 from line 24. If zero or less, enter -0-. _____
27. Multiply line 26 by 20% (.20) _____
28. Enter the smaller of line 7 or line 11 _____
29. Add lines 7 and 18 _____
30. Enter the amount from line 4 _____
31. Subtract line 30 from line 29. If zero or less, enter -0-. _____
32. Subtract line 31 from line 28. If zero or less, enter -0-. _____
33. Multiply line 32 by 25% (.25) _____
34. Enter the amount from line 4 _____
35. Add lines 18, 22, 26, and 32 _____
36. Subtract line 35 from line 34 _____
37. Multiply line 36 by 28% (.28) _____
38. Add lines 19, 23, 27, 33, and 37. _____
39. Figure the tax on the amount on line 4. Use the 1999 Tax Rate Schedule _____
40. **Tax.** Enter the smaller of line 38 or line 39 here and on line 6 of the 1999 Tax Worksheet _____



Worksheet 7 — Self-Employment Tax

Use this worksheet to figure the amount to enter on line 11 of Worksheet 1 — 1999 Tax Worksheet. If you are married filing a joint return and you are both self-employed, complete the self-employment tax calculation separately for each spouse, and combine the amounts on line 11 of Worksheet 1.

1. Enter estimated self-employment income for 1999 _____
 2. Multiply the amount on line 1 by .9235. _____
- Note.** If the total of line 2 and your estimated wages is \$72,600 or less, do not use this worksheet. See the instructions on line 11 of Worksheet 1.
3. Multiply the amount on line 2 by .029 _____
 4. Social security tax maximum income \$72,600
 5. Enter estimated wages for 1999 _____
 6. Subtract line 5 from line 4 _____
- Note.** If line 6 is zero or less, stop here and enter the amount from line 3 on line 11 of Worksheet 1.
7. Enter the smaller of line 2 or line 6 _____
 8. Multiply the amount on line 7 by .124 _____
 9. Add line 3 and line 8. Enter the result here and on line 11 of Worksheet 1 _____

1999 Standard Deduction Tables

Caution: If you are married filing a separate return and your spouse itemizes deductions, or if you are a dual-status alien, you cannot take the standard deduction even if you were 65 or older or blind.

Table 1. Standard Deduction Chart for Most People*

If Your Filing Status is:	Your Standard Deduction is:
Single	\$4,300
Married filing joint return or Qualifying widow(er) with dependent child	7,200
Married filing separately	3,600
Head of household	6,350

*DO NOT use this chart if you were 65 or older or blind, OR if someone can claim you (or your spouse if married filing jointly) as a dependent.

Table 2. Standard Deduction Chart for People Age 65 or Older or Blind*

Check the correct number of boxes below. Then go to the chart. You 65 or older <input type="checkbox"/> Blind <input type="checkbox"/> Your spouse, if claiming spouse's exemption 65 or older <input type="checkbox"/> Blind <input type="checkbox"/> Total number of boxes you checked <input type="checkbox"/>		
If Your Filing Status is:	And the Number in the Box Above is:	Your Standard Deduction is:
Single	1	\$5,350
	2	6,400
Married filing jointly or Qualifying widow(er) with dependent child	1	8,050
	2	8,900
	3	9,750
	4	10,600
Married filing separately	1	4,450
	2	5,300
	3	6,150
	4	7,000
Head of household	1	7,400
	2	8,450

*If someone can claim you (or your spouse if married filing jointly) as a dependent, use the worksheet in Table 3, instead.

Table 3. Standard Deduction Worksheet for Dependents*

If you were 65 or older or blind, check the correct number of boxes below. Then go to the worksheet. You 65 or older <input type="checkbox"/> Blind <input type="checkbox"/> Your spouse, if claiming spouse's exemption 65 or older <input type="checkbox"/> Blind <input type="checkbox"/> Total number of boxes you checked <input type="checkbox"/>	
1. Enter your earned income (defined below) plus \$250.	1. _____
2. Minimum amount.	2. \$700
3. Compare the amounts on lines 1 and 2. Enter the larger of the two amounts here.	3. _____
4. Enter on line 4 the amount shown below for your filing status. • Single, enter \$4,300 • Married filing separate return, enter \$3,600 • Married filing jointly or Qualifying widow(er) with dependent child, enter \$7,200 • Head of household, enter \$6,350	4. _____
5. Standard deduction. a. Compare the amounts on lines 3 and 4. Enter the smaller of the two amounts here. If under 65 and not blind, stop here. This is your standard deduction. Otherwise, go on to line 5b. b. If 65 or older or blind, multiply \$1,050 (\$850 if married or qualifying widow(er) with dependent child) by the number in the box above. Enter the result. c. Add lines 5a and 5b. This is your standard deduction for 1999.	5a. _____ 5b. _____ 5c. _____
Earned income includes wages, salaries, tips, professional fees, and other compensation received for personal services you performed. It also includes any amount received as a scholarship that you must include in your income.	

*Use Table 3 ONLY if someone can claim you (or your spouse if married filing jointly) as a dependent.

Form W-4 (1999)

Purpose. Complete Form W-4 so your employer can withhold the correct Federal income tax from your pay. Because your tax situation may change, you may want to refigure your withholding each year.

Exemption from withholding. If you are exempt, complete only lines 1, 2, 3, 4, and 7, and sign the form to validate it. Your exemption for 1999 expires February 16, 2000.

Note: You cannot claim exemption from withholding if (1) your income exceeds \$700 and includes more than \$250 of unearned income (e.g., interest and dividends) and (2) another person can claim you as a dependent on their tax return.

Basic instructions. If you are not exempt, complete the Personal Allowances Worksheet. The worksheets on page 2 adjust your withholding allowances based on itemized

deductions, adjustments to income, or two-earner/two-job situations. Complete all worksheets that apply. They will help you figure the number of withholding allowances you are entitled to claim. **However, you may claim fewer allowances.**

Child tax and higher education credits. For details on adjusting withholding for these and other credits, see **Pub. 919, Is My Withholding Correct for 1999?**

Head of household. Generally, you may claim head of household filing status on your tax return only if you are unmarried and pay more than 50% of the costs of keeping up a home for yourself and your dependent(s) or other qualifying individuals. See line E below.

Nonwage income. If you have a large amount of nonwage income, such as interest or dividends, you should consider making estimated tax payments using Form 1040-ES. Otherwise, you may owe additional tax.

Two earners/two jobs. If you have a working spouse or more than one job, figure the total number of allowances you are entitled to claim on all jobs using worksheets from only one Form W-4. Your withholding will usually be most accurate when all allowances are claimed on the Form W-4 prepared for the highest paying job and zero allowances are claimed for the others.

Check your withholding. After your Form W-4 takes effect, use Pub. 919 to see how the dollar amount you are having withheld compares to your estimated total annual tax. Get Pub. 919 especially if you used the Two-Earner/Two-Job Worksheet and your earnings exceed \$150,000 (Single) or \$200,000 (Married).

Recent name change? If your name on line 1 differs from that shown on your social security card, call 1-800-772-1213 for a new social security card.

Personal Allowances Worksheet

A Enter "1" for **yourself** if no one else can claim you as a dependent **A** _____

B Enter "1" if: }

- You are single and have only one job; or
- You are married, have only one job, and your spouse does not work; or
- Your wages from a second job or your spouse's wages (or the total of both) are \$1,000 or less.
 . . . **B** _____

C Enter "1" for your **spouse**. But, you may choose to enter -0- if you are married and have either a working spouse or more than one job. (This may help you avoid having too little tax withheld.) **C** _____

D Enter number of **dependents** (other than your spouse or yourself) you will claim on your tax return **D** _____

E Enter "1" if you will file as **head of household** on your tax return (see conditions under **Head of household** above) . . . **E** _____

F Enter "1" if you have at least \$1,500 of **child or dependent care expenses** for which you plan to claim a credit . . . **F** _____

G Child Tax Credit: • If your total income will be between \$20,000 and \$50,000 (\$23,000 and \$63,000 if married), enter "1" for each eligible child. • If your total income will be between \$50,000 and \$80,000 (\$63,000 and \$115,000 if married), enter "1" if you have two eligible children, enter "2" if you have three or four eligible children, or enter "3" if you have five or more eligible children . . . **G** _____

H Add lines A through G and enter total here. **Note:** This amount may be different from the number of exemptions you claim on your return. **H** _____

For accuracy, complete all worksheets that apply. }

- If you plan to **itemize or claim adjustments to income** and want to reduce your withholding, see the Deductions and Adjustments Worksheet on page 2.
- If you are **single**, have **more than one job** and your combined earnings from all jobs exceed \$32,000, OR if you are **married** and have a **working spouse or more than one job** and the combined earnings from all jobs exceed \$55,000, see the Two-Earner/Two-Job Worksheet on page 2 to avoid having too little tax withheld.
- If **neither** of the above situations applies, **stop here** and enter the number from line H on line 5 of Form W-4 below.

----- Cut here and give the certificate to your employer. Keep the top part for your records. -----

Form W-4 Department of the Treasury Internal Revenue Service	<h2 style="margin: 0;">Employee's Withholding Allowance Certificate</h2> <p style="margin: 0;">▶ For Privacy Act and Paperwork Reduction Act Notice, see page 2.</p>	OMB No. 1545-0010 1999
1 Type or print your first name and middle initial _____ Last name _____		2 Your social security number _____
Home address (number and street or rural route) _____		3 <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Married, but withhold at higher Single rate. Note: If married, but legally separated, or spouse is a nonresident alien, check the Single box.
City or town, state, and ZIP code _____		4 If your last name differs from that on your social security card, check here. You must call 1-800-772-1213 for a new card <input type="checkbox"/>
5 Total number of allowances you are claiming (from line H above or from the worksheets on page 2 if they apply)		5 _____
6 Additional amount, if any, you want withheld from each paycheck		6 \$ _____
7 I claim exemption from withholding for 1999, and I certify that I meet BOTH of the following conditions for exemption: <ul style="list-style-type: none"> • Last year I had a right to a refund of ALL Federal income tax withheld because I had NO tax liability AND • This year I expect a refund of ALL Federal income tax withheld because I expect to have NO tax liability. If you meet both conditions, write "EXEMPT" here ▶		7 _____
Under penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate, or I am entitled to claim exempt status.		
Employee's signature (Form is not valid unless you sign it) ▶		Date ▶
8 Employer's name and address (Employer: Complete 8 and 10 only if sending to the IRS) _____		9 Office code (optional) _____
		10 Employer identification number _____

Deductions and Adjustments Worksheet

Note: Use this worksheet only if you plan to itemize deductions or claim adjustments to income on your 1999 tax return.

- 1 Enter an estimate of your 1999 itemized deductions. These include qualifying home mortgage interest, charitable contributions, state and local taxes (but not sales taxes), medical expenses in excess of 7.5% of your income, and miscellaneous deductions. (For 1999, you may have to reduce your itemized deductions if your income is over \$126,600 (\$63,300 if married filing separately). Get Pub. 919 for details.) 1 \$ _____
- 2 Enter:

{	\$7,200 if married filing jointly or qualifying widow(er)	}	2	\$ _____
	\$6,350 if head of household				
	\$4,300 if single				
	\$3,600 if married filing separately				
- 3 Subtract line 2 from line 1. If line 2 is greater than line 1, enter -0- 3 \$ _____
- 4 Enter an estimate of your 1999 adjustments to income, including alimony, deductible IRA contributions, and student loan interest 4 \$ _____
- 5 Add lines 3 and 4 and enter the total 5 \$ _____
- 6 Enter an estimate of your 1999 nonwage income (such as dividends or interest) 6 \$ _____
- 7 Subtract line 6 from line 5. Enter the result, but not less than -0- 7 \$ _____
- 8 Divide the amount on line 7 by \$3,000 and enter the result here. Drop any fraction 8 _____
- 9 Enter the number from Personal Allowances Worksheet, line H, on page 1 9 _____
- 10 Add lines 8 and 9 and enter the total here. If you plan to use the Two-Earner/Two-Job Worksheet, also enter this total on line 1 below. Otherwise, **stop here** and enter this total on Form W-4, line 5, on page 1 10 _____

Two-Earner/Two-Job Worksheet

Note: Use this worksheet only if the instructions for line H on page 1 direct you here.

- 1 Enter the number from line H on page 1 (or from line 10 above if you used the Deductions and Adjustments Worksheet) 1 _____
- 2 Find the number in **Table 1** below that applies to the **LOWEST** paying job and enter it here 2 _____
- 3 If line 1 is **GREATER THAN OR EQUAL TO** line 2, subtract line 2 from line 1. Enter the result here (if zero, enter -0-) and on Form W-4, line 5, on page 1. **DO NOT** use the rest of this worksheet 3 _____

Note: If line 1 is **LESS THAN** line 2, enter -0- on Form W-4, line 5, on page 1. Complete lines 4-9 to calculate the additional withholding amount necessary to avoid a year end tax bill.

- 4 Enter the number from line 2 of this worksheet 4 _____
- 5 Enter the number from line 1 of this worksheet 5 _____
- 6 Subtract line 5 from line 4 6 _____
- 7 Find the amount in **Table 2** below that applies to the **HIGHEST** paying job and enter it here 7 \$ _____
- 8 Multiply line 7 by line 6 and enter the result here. This is the additional annual withholding amount needed 8 \$ _____
- 9 Divide line 8 by the number of pay periods remaining in 1999. (For example, divide by 26 if you are paid every other week and you complete this form in December 1998.) Enter the result here and on Form W-4, line 6, page 1. This is the additional amount to be withheld from each paycheck 9 \$ _____

Table 1: Two-Earner/Two-Job Worksheet

Married Filing Jointly				All Others			
If wages from LOWEST paying job are—	Enter on line 2 above	If wages from LOWEST paying job are—	Enter on line 2 above	If wages from LOWEST paying job are—	Enter on line 2 above	If wages from LOWEST paying job are—	Enter on line 2 above
\$0 - \$4,000	0	40,001 - 45,000	8	\$0 - \$5,000	0	65,001 - 80,000	8
4,001 - 7,000	1	45,001 - 54,000	9	5,001 - 11,000	1	80,001 - 100,000	9
7,001 - 12,000	2	54,001 - 62,000	10	11,001 - 16,000	2	100,001 and over	10
12,001 - 18,000	3	62,001 - 70,000	11	16,001 - 21,000	3		
18,001 - 24,000	4	70,001 - 85,000	12	21,001 - 25,000	4		
24,001 - 28,000	5	85,001 - 100,000	13	25,001 - 40,000	5		
28,001 - 35,000	6	100,001 - 110,000	14	40,001 - 50,000	6		
35,001 - 40,000	7	110,001 and over	15	50,001 - 65,000	7		

Table 2: Two-Earner/Two-Job Worksheet

Married Filing Jointly		All Others	
If wages from HIGHEST paying job are—	Enter on line 7 above	If wages from HIGHEST paying job are—	Enter on line 7 above
\$0 - \$50,000	\$400	\$0 - \$30,000	\$400
50,001 - 100,000	770	30,001 - 60,000	770
100,001 - 130,000	850	60,001 - 120,000	850
130,001 - 240,000	1,000	120,001 - 250,000	1,000
240,001 and over	1,100	250,001 and over	1,100

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to carry out the Internal Revenue laws of the United States. The Internal Revenue Code requires this information under sections 3402(f)(2)(A) and 6109 and their regulations. Failure to provide a properly completed form will result in your being treated as a single person who claims no withholding allowances; providing fraudulent information may also subject you to penalties. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, and the District of Columbia for use in administering their tax laws.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or

records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by Code section 6103.

The time needed to complete this form will vary depending on individual circumstances. The estimated average time is: **Recordkeeping** 46 min., **Learning about the law or the form** 10 min., **Preparing the form** 1 hr., 10 min. If you have comments concerning the accuracy of these time estimates or suggestions for making this form simpler, we would be happy to hear from you. You can write to the Tax Forms Committee, Western Area Distribution Center, Rancho Cordova, CA 95743-0001. **DO NOT** send the tax form to this address. Instead, give it to your employer.

How To Get More Information

You can order free publications and forms, ask tax questions, and get more information from the IRS in several ways. By selecting the method that is best for you, you will have quick and easy access to tax help.

Free tax services. To find out what services are available, get Publication 910, *Guide to Free Tax Services*. It contains a list of free tax publications and an index of tax topics. It also describes other free tax information services, including tax education and assistance programs and a list of TeleTax topics.



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- *Fill-in Forms* to complete tax forms on-line.
- *Forms and Publications* to download forms and publications or search publications by topic or keyword.
- *Comments & Help* to e-mail us with comments about the site or with tax questions.
- *Digital Dispatch* and *IRS Local News Net* to receive our electronic newsletters on hot tax issues and news.

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- File Transfer Protocol at ftp.irs.ustreas.gov
- Direct dial (by modem) **703-321-8020**



TaxFax Service. Using the phone attached to your fax machine, you can receive forms, instructions, and tax information by calling **703-368-9694**. Follow the directions from the prompts. When you order forms, enter the catalog number for the form you need. The items you request will be faxed to you.



Phone. Many services are available by phone.

- *Ordering forms, instructions, and publications.* Call **1-800-829-3676** to order current and prior year forms, instructions, and publications.
- *Asking tax questions.* Call the IRS with your tax questions at **1-800-829-1040**.
- *TTY/TDD equipment.* If you have access to TTY/TDD equipment, call **1-800-829-4059**

to ask tax questions or to order forms and publications.

- *TeleTax topics.* Call **1-800-829-4477** to listen to pre-recorded messages covering various tax topics.

Evaluating the quality of our telephone services. To ensure that IRS representatives give accurate, courteous, and professional answers, we evaluate the quality of our telephone services in several ways.

- A second IRS representative sometimes monitors live telephone calls. That person only evaluates the IRS assistant and does not keep a record of any taxpayer's name or tax identification number.
- We sometimes record telephone calls to evaluate IRS assistants objectively. We hold these recordings no longer than one week and use them only to measure the quality of assistance.
- We value our customers' opinions. Throughout this year, we will be surveying our customers for their opinions on our service.



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- Prior-year tax forms, instructions, and publications.
- Popular tax forms which may be filled-in electronically, printed out for submission, and saved for recordkeeping.
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The CD-ROM can be purchased from National Technical Information Service (NTIS) for \$25.00 by calling 1-877-233-6767 or for \$18.00 on the Internet at **www.irs.ustreas.gov/cdorders**. The first release is available in mid-December and the final release is available in late January.

Tax Publications for Individual Taxpayers

See *How To Get More Information* for a variety of ways to get publications, including by computer, phone, and mail.

General Guides

- 1 Your Rights as a Taxpayer
- 17 Your Federal Income Tax (For Individuals)
- 225 Farmer's Tax Guide
- 334 Tax Guide for Small Business
- 509 Tax Calendars for 1999
- 553 Highlights of 1998 Tax Changes
- 595 Tax Highlights for Commercial Fishermen
- 910 Guide to Free Tax Services

Specialized Publications

- 3 Armed Forces' Tax Guide
- 378 Fuel Tax Credits and Refunds
- 463 Travel, Entertainment, Gift, and Car Expenses
- 501 Exemptions, Standard Deduction, and Filing Information
- 502 Medical and Dental Expenses
- 503 Child and Dependent Care Expenses
- 504 Divorced or Separated Individuals
- 505 Tax Withholding and Estimated Tax
- 508 Educational Expenses
- 514 Foreign Tax Credit for Individuals
- 516 U.S. Government Civilian Employees Stationed Abroad
- 517 Social Security and Other Information for Members of the Clergy and Religious Workers
- 519 U.S. Tax Guide for Aliens
- 520 Scholarships and Fellowships
- 521 Moving Expenses
- 523 Selling Your Home
- 524 Credit for the Elderly or the Disabled
- 525 Taxable and Nontaxable Income
- 526 Charitable Contributions
- 527 Residential Rental Property
- 529 Miscellaneous Deductions

- 530 Tax Information for First-Time Homeowners
- 531 Reporting Tip Income
- 533 Self-Employment Tax
- 534 Depreciating Property Placed in Service Before 1987
- 537 Installment Sales
- 541 Partnerships
- 544 Sales and Other Dispositions of Assets
- 547 Casualties, Disasters, and Thefts (Business and Nonbusiness)
- 550 Investment Income and Expenses
- 551 Basis of Assets
- 552 Recordkeeping for Individuals
- 554 Older Americans' Tax Guide
- 555 Community Property
- 556 Examination of Returns, Appeal Rights, and Claims for Refund
- 559 Survivors, Executors, and Administrators
- 561 Determining the Value of Donated Property
- 564 Mutual Fund Distributions
- 570 Tax Guide for Individuals With Income From U.S. Possessions
- 575 Pension and Annuity Income
- 584 Nonbusiness Disaster, Casualty, and Theft Loss Workbook
- 587 Business Use of Your Home (Including Use by Day-Care Providers)
- 590 Individual Retirement Arrangements (IRAs) (Including Roth IRAs and Education IRAs)
- 593 Tax Highlights for U.S. Citizens and Residents Going Abroad
- 594 Understanding the Collection Process
- 596 Earned Income Credit
- 721 Tax Guide to U.S. Civil Service Retirement Benefits

- 901 U.S. Tax Treaties
- 907 Tax Highlights for Persons with Disabilities
- 908 Bankruptcy Tax Guide
- 911 Direct Sellers
- 915 Social Security and Equivalent Railroad Retirement Benefits
- 919 Is My Withholding Correct for 1999?
- 925 Passive Activity and At-Risk Rules
- 926 Household Employer's Tax Guide
- 929 Tax Rules for Children and Dependents
- 936 Home Mortgage Interest Deduction
- 946 How To Depreciate Property
- 947 Practice Before the IRS and Power of Attorney
- 950 Introduction to Estate and Gift Taxes
- 967 IRS Will Figure Your Tax
- 968 Tax Benefits for Adoption
- 970 Tax Benefits for Higher Education
- 971 Innocent Spouse Relief
- 1542 Per Diem Rates
- 1544 Reporting Cash Payments of Over \$10,000
- 1546 The Problem Resolution Program of the Internal Revenue Service

Spanish Language Publications

- 1SP Derechos del Contribuyente
- 579SP Cómo Preparar la Declaración de Impuesto Federal
- 594SP Comprendiendo el Proceso de Cobro
- 596SP Crédito por Ingreso del Trabajo
- 850 English-Spanish Glossary of Words and Phrases Used in Publications Issued by the Internal Revenue Service
- 1544SP Informe de Pagos en Efectivo en Exceso de \$10,000 (Recibidos en una Ocupación o Negocio)

Commonly Used Tax Forms

See *How To Get More Information* for a variety of ways to get forms, including by computer, fax, phone, and mail. For fax orders only, use the catalog numbers when ordering.

Form Number and Title	Catalog Number	Form Number and Title	Catalog Number
1040 U.S. Individual Income Tax Return	11320	2106 Employee Business Expenses	11700
Sch A & B Itemized Deductions & Interest and Ordinary Dividends	11330	2106-EZ Unreimbursed Employee Business Expenses	20604
Sch C Profit or Loss From Business	11334	2210 Underpayment of Estimated Tax by Individuals, Estates and Trusts	11744
Sch C-EZ Net Profit From Business	14374	2441 Child and Dependent Care Expenses	11862
Sch D Capital Gains and Losses	11338	2848 Power of Attorney and Declaration of Representative	11980
Sch E Supplemental Income and Loss	11344	3903 Moving Expenses	12490
Sch EIC Earned Income Credit	11339	4562 Depreciation and Amortization	12906
Sch F Profit or Loss From Farming	11346	4868 Application for Automatic Extension of Time To File U.S. Individual Income Tax Return	13141
Sch H Household Employment Taxes	12187	4952 Investment Interest Expense Deduction	13177
Sch J Farm Income Averaging	25513	5329 Additional Taxes Attributable to IRAs, Other Qualified Retirement Plans, Annuities, Modified Endowment Contracts, and MSAs	13329
Sch R Credit for the Elderly or the Disabled	11359	6251 Alternative Minimum Tax—Individuals	13600
Sch SE Self-Employment Tax	11358	8283 Noncash Charitable Contributions	62294
1040A U.S. Individual Income Tax Return	11327	8582 Passive Activity Loss Limitations	63704
Sch 1 Interest and Ordinary Dividends for Form 1040A Filers	12075	8606 Nondeductible IRAs	63966
Sch 2 Child and Dependent Care Expenses for Form 1040A Filers	10749	8812 Additional Child Tax Credit	10644
Sch 3 Credit for the Elderly or the Disabled for Form 1040A Filers	12064	8822 Change of Address	12081
1040EZ Income Tax Return for Single and Joint Filers With No Dependents	11329	8829 Expenses for Business Use of Your Home	13232
1040-ES Estimated Tax for Individuals	11340	8863 Education Credits	25379
1040X Amended U.S. Individual Income Tax Return	11360		