

**Note:** *This booklet does not contain any tax forms.*

DEPARTMENT OF THE TREASURY—INTERNAL REVENUE SERVICE



www.irs.ustreas.gov

# 19971040EZ

## Instructions

### Explore IRS

#### **e-file!**

- The quickest way to file—by computer or phone
- The fastest way to get refunds
- The surest way to avoid filing errors and error notices

More details on page 2.

### Check Your Social Security Numbers (SSNs)!

Incorrect or missing SSNs may increase your tax or reduce your refund. See page 3.

### Receiving a Refund?

- Have it directly deposited! See the instructions for lines 11b–11d on page 13.
- Check its status with TeleTax! See page 18.

### Quick and Easy Access to Tax Help and Forms

#### **COMPUTER**

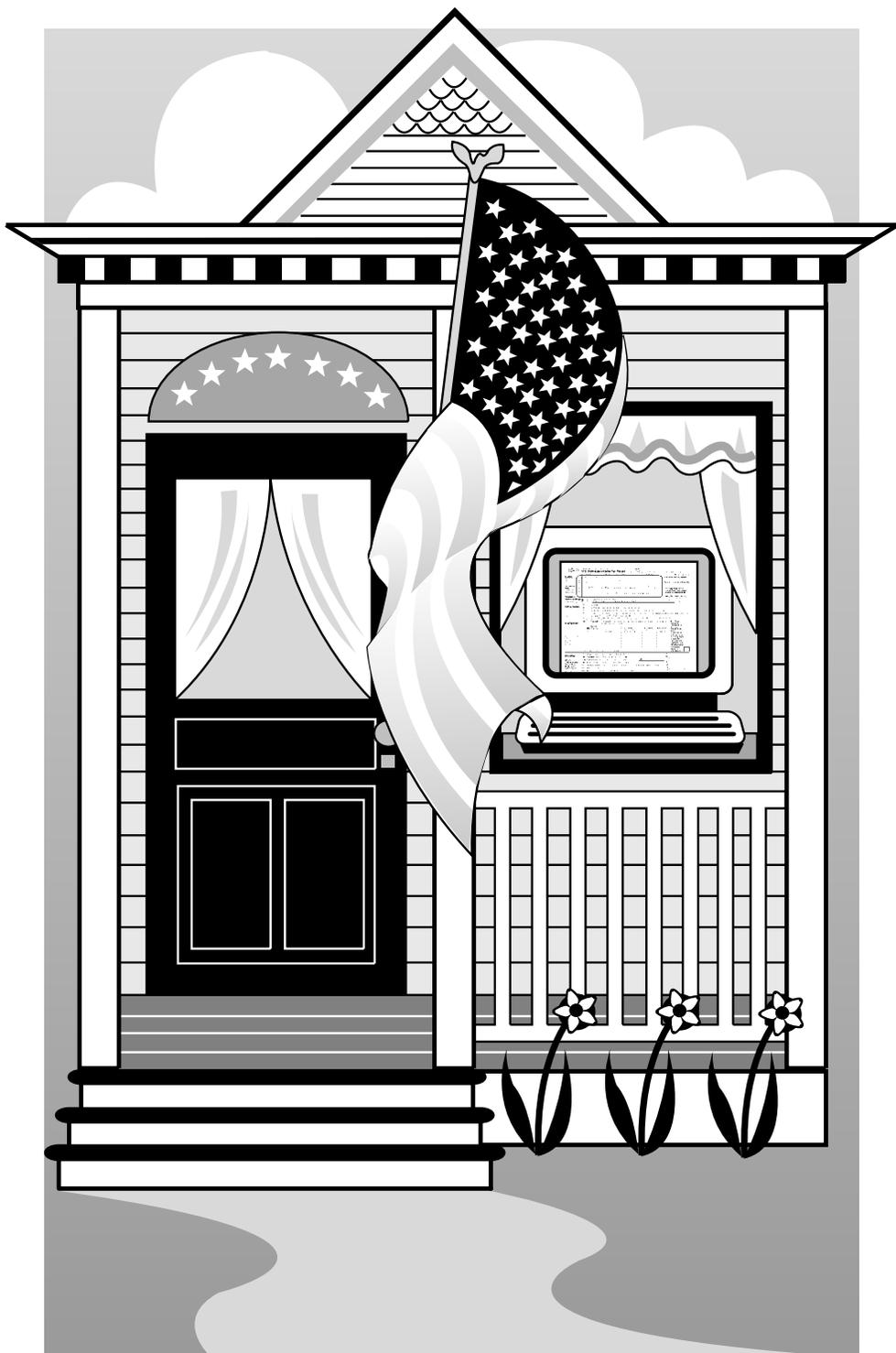
World Wide Web  
www.irs.ustreas.gov

IRIS at FedWorld  
703-321-8020

#### **FAX**

From your fax machine's telephone, dial—  
703-368-9694

**See Page 15!**



# IRS *e-file*. Click. Zip. Fast Roundtrip!



You can take advantage of the benefits of *e-file* if:

- you're expecting a **REFUND** and want it in **half the time**
- you want to file the **FASTEST** and most **ACCURATE** way possible (thereby reducing your likelihood of receiving an error notice)
- you want **PROOF** your return has been accepted

- OR -

- you want to file your Federal and state tax returns together



## Filing Season

*e-file* means a fast refund—even faster with Direct Deposit!

"IRS offers a number of electronic services to make tax time easier. Forms and information are available on the Internet or by fax. In addition, you can file your return electronically using *e-file*! Last year, over 19 million taxpayers (people just like you!) chose an *e-file* option to send us their tax return—mostly because they wanted a **FAST REFUND!** With *e-file*, we offer a number of filing options. You can ask your tax professional to *e-file* your return, or if you prefer, file it from home using your personal computer. If you receive a *TeleFile Tax Package*, use a Touch-Tone telephone."

Mike Dolan, Deputy Commissioner, IRS



## *e-file* Using A Tax Professional

Whether you prepare your own return and have a professional *e-file* it *or* have a tax professional prepare AND *e-file* your return, look for this sign.

## *e-file* From Your Personal Computer

File electronically from home using tax preparation software, a personal computer, and modem.

## *e-file* By Phone

With *TeleFile*, a tax return can be filed with a Touch-Tone phone in about 10 minutes. It's FREE, available 24 hours a day, 7 days a week for those who receive the *TeleFile Tax Package*.

Get all the details on page 25.

"I've been filing electronically for the past four years and think it's GREAT! It's simple, FAST, and what's more provides an acknowledgement that IRS received my return! I particularly like the Direct Deposit feature! I truly believe that if more taxpayers tried it, they'd be convinced that it's the **ONLY** way to file their tax return especially since it lessens their likelihood of receiving an error notice."

James Donelson, Chief Taxpayer Service, IRS

## IRS Customer Service Standards



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

- Easier filing
- Access to information
- Accuracy
- Prompt refunds
- Initial contact resolution
- Canceling penalties
- Resolving problems
- Simpler forms

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

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## Before You Fill in Form 1040EZ

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### Tax Law Changes

The 1997 tax forms and instructions reflect changes resulting from legislation enacted in 1997. However, you will find that your tax forms this year are very similar to those you filed in the past. This is because most of the new tax changes do not take effect until after 1997. For more details on 1997 and 1998 tax changes, see **Pub. 553** or **What's Hot** at [www.irs.ustreas.gov](http://www.irs.ustreas.gov).

### What's New for 1997?

#### Adoption Expenses

If you received employer-provided adoption benefits in 1997, you must use **Form 8839** and Form 1040A or 1040. If you adopted a child in 1997, you may be able to take a credit. See Form 8839 for details.

#### Medical Savings Accounts (MSAs)

If you or your employer made contributions to your MSA for 1997, you must use **Form 8853** and Form 1040.

#### Long-Term Care Insurance

If you received benefits under a long-term care insurance contract, see the instructions for **Form 8853**. You may be able to deduct the amount you paid for the insurance, but you must use **Schedule A** and Form 1040 to do so. Also, the unreimbursed expenses for the care of a chronically ill individual may be deductible as a medical expense on Schedule A.

#### Accelerated Death Benefits

See the instructions for Form 8853 if you received accelerated death benefits under a life insurance contract or from a viatical settlement provider. Generally, a viatical settlement is an arrangement that lets terminally ill individuals sell their life insurance policies.

#### Earned Income Credit

You may be able to take this credit if you earned less than \$9,770. See the instructions for lines 8a and 8b on page 9.

**Caution:** *If it is determined that you are not entitled to the earned income credit you claim, you may not be allowed to take the credit for certain future years. For details, see **Pub. 596**.*

### What To Look for in 1998

#### Student Loan Interest Deduction

You may be able to deduct up to \$1,000 of the interest you pay on a loan for qualified higher education expenses. But you **cannot** take the deduction if you can be claimed as a dependent on someone else's 1998 tax return.

#### Credits for Higher Education Expenses

You may be able to take the Hope credit for the tuition and related expenses you pay to enroll at or attend an

eligible educational institution. However, this credit only applies to the first 2 years of postsecondary education. For qualified expenses paid after June 30, 1998, you may be able to take the Lifetime Learning credit. This credit is not limited to the first 2 years of postsecondary education.

#### Roth IRAs

You may be able to contribute up to \$2,000 to a Roth IRA. Although the contributions are not deductible, the earnings may be tax free depending on when and why withdrawals are made.

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### How To Avoid Common Mistakes

Mistakes may delay your refund or result in notices being sent to you.

1. If you think you can take the earned income credit, read the instructions for lines 8a and 8b that begin on page 9 to make sure you qualify.
2. Check your math, especially when figuring your taxable income, Federal income tax withheld, and your refund or amount you owe.
3. Remember to sign and date Form 1040EZ and enter your occupation.
4. Use the amount from **line 6** to find your tax in the tax table. Be sure you enter the correct tax on line 10.
5. Check the "Yes" box on line 5 if you (or your spouse) can be claimed as a dependent on someone's 1997 return, such as your parents' return. Check "Yes" even if that person chooses not to claim you (or your spouse). If no one can claim you (or your spouse) as a dependent, check the "No" box.
6. Be sure to enter an amount on line 5. If you check the "Yes" box on line 5, fill in the worksheet on the back of Form 1040EZ to figure the amount to enter. If you check the "No" box, enter 6,800.00 if single; 12,200.00 if married filing jointly.
7. If you got a peel-off label, make sure it shows the correct name(s), address, and social security number(s). If not, enter the correct information.
8. If you did not get a peel-off label, enter your name, address, and social security number (SSN) in the spaces provided on Form 1040EZ. If you are married filing jointly, enter your spouse's name and SSN.
9. Attach your W-2 form(s) to the left margin of your return.
10. If you owe tax, be sure to include all the required information on your payment. See the instructions for line 12 on page 13 for details.

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

If not, your refund may be delayed or you may not receive credit for your social security earnings. If your Form W-2, Form 1099, or other tax document shows an incorrect name or SSN, notify your employer or the

form-issuing agent as soon as possible to make sure your earnings are credited to your social security record. If the name or SSN on your social security card is incorrect, call the Social Security Administration at 1-800-772-1213.

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### What if a Taxpayer Died?

If a taxpayer died before filing a return for 1997, 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 should print "**DECEASED**," the deceased taxpayer's name, and the date of death across the top of the return. **If your spouse died in 1997** and you did not remarry in 1997, or if your spouse died in 1998 before filing a return for 1997, you can file a joint return. A joint return should show your spouse's 1997 income before death and your income for all of 1997. Print "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 SSN 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 18) or see **Pub. 559**.

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### What Are the Filing Dates and Penalties?



*If you were a participant in Operation Joint Guard or you were in the Persian Gulf area combat zone, see **Pub. 3**.*

### When Is Your Tax Return Due?

Not later than **April 15, 1998**.

### What if You Cannot File on Time?

If you need more time to complete your return, you can get an automatic 4-month extension by filing **Form 4868** with the IRS by April 15, 1998. If you later find that you still need more time, **Form 2688** may get you an additional extension. However, even if you get an extension, the tax you owe is still due April 15, 1998. If

you make a payment with Form 4868 or Form 2688, see the instructions for line 9 on page 13.

### What if You File or Pay Late?

If you file or pay late, the IRS can charge you interest and penalties on the amount you owe.

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

If you pay your taxes late, the penalty is usually 1/2 of 1% of the unpaid amount for each month or part of a month the tax is not paid. The penalty can be as much as 25% of the unpaid amount. It applies to any unpaid tax on the return.

### Are There Other Penalties?

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

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

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### Where Do You File?

See page 28.

### Private Delivery Services

You can use certain private delivery services designated by the IRS to meet the "timely mailing as timely filing/paying" rule for tax returns and payments. The IRS publishes a list of the designated private delivery services in September of each year. The list published in September 1997 includes only the following:

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

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

# Filing Requirements

## Do You Have To File?

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

Were you (or your spouse if filing a joint return) age 65 or older on January 1, 1998?

**Yes.** Use TeleTax topic 351 (see page 18) to find out if you must file a return. If you do, you must use Form 1040A or 1040.

**No.** You must file a return if **any** of the following three conditions apply to you.

**1. Your filing status is single** and your **gross income** (see below) was at least \$6,800.

**2. Your filing status is married filing jointly** and your **gross income** (see below) was at least \$12,200. But if you **did not** live with your spouse at the end of 1997 (or on the date your spouse died), you must file a return if your gross income was at least \$2,650.

**3.** Your parents (or someone else) can claim you as a dependent (even if they chose not to claim you) and—

Your unearned income was:	AND	The total of that income plus your earned income was:
\$1 or more		over \$650
\$0		over \$4,150 if single over \$3,450 if married

In the chart above, **unearned income** includes taxable interest. **Earned income** includes wages, tips, and taxable scholarship and fellowship grants.

**Caution:** *If your gross income was \$2,650 or more, you usually cannot be claimed as a dependent unless you were under age 19 or a student under age 24. For details, use TeleTax topic 354 (see page 18).*

**Gross income** means all income you received in the form of money, goods, property, and services that is not exempt from tax.



*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.*

## Exception for Children Under Age 14

If you are planning to file a tax return for your child who was under age 14 on January 1, 1998, and certain other conditions apply, you can elect to include your child's income on your return. But you must use **Form 8814** and Form 1040 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 18) or see Form 8814.

## Other Situations When You Must File

You must also file a return using Form 1040A or 1040 if you received any advance earned income credit payments from your employer. These payments should be shown in box 9 of your W-2 form. You must file a

return using Form 1040 if **any** of the following apply for 1997:

- You owe any special taxes, such as social security and Medicare tax on tips you did not report to your employer, or
- You owe uncollected social security and Medicare or RRTA tax on tips you reported to your employer or on your group-term life insurance, or
- You had net earnings from self-employment of at least \$400, or
- You earned wages of \$108.28 or more from a church or qualified church-controlled organization that is exempt from employer social security and Medicare taxes, or
- You owe tax on a qualified retirement plan, including an individual retirement arrangement (IRA), or on a medical savings account (MSA). But if you are filing a return only because you owe the tax on a qualified retirement plan, you can file **Form 5329** by itself.

## Nonresident Aliens and Dual-Status Aliens

These rules also apply to nonresident aliens and dual-status aliens who were married to U.S. citizens or residents at the end of 1997 and who have elected to be taxed as resident aliens. Specific rules apply to determine if you are a resident or nonresident alien. See **Pub. 519** for details.

## Should You Use Form 1040EZ?

You can use Form 1040EZ if **all seven** of the following apply:

1. Your filing status is **single** or **married filing jointly** (see page 6). If you were a **nonresident alien** at any time in 1997, see **Nonresident Aliens** on page 6.
2. You do not claim any dependents.
3. You (and your spouse if married filing a joint return) were under age 65 on January 1, 1998, and not blind at the end of 1997.
4. Your taxable income (line 6 of Form 1040EZ) is less than \$50,000.
5. You had **only** wages, salaries, tips, and taxable scholarship or fellowship grants, unemployment compensation, or Alaska Permanent Fund dividends, and your taxable interest income was not over \$400.
6. You did not receive any advance earned income credit payments.
7. You did not owe any **household employment taxes** on wages you paid to a household employee. To find out who owes these taxes, use TeleTax topic 756 (see page 18).

If you do not meet **all seven** of the requirements above, you must use Form 1040A or 1040. Use TeleTax topic 352 (see page 18) to find out which form to use.

Even if you can use Form 1040EZ, it may benefit you to use Form 1040A or 1040 instead. For example, you can claim the head of household filing status (which

usually results in a lower tax than single) only on Form 1040A or 1040. Use TeleTax topic 353 (see page 18). Also, you can itemize deductions only on Form 1040. It would benefit you to itemize deductions if they total more than your standard deduction, which is \$4,150 for most single people and \$6,900 for most married people filing a joint return. Use TeleTax topic 501 (see page 18). But if someone can claim you (or your spouse if married) as a dependent, your standard deduction is the amount entered on line E of the worksheet on page 2 of Form 1040EZ.

**Nonresident Aliens.** If you were a nonresident alien at any time in 1997, your filing status must be **married filing jointly** to use Form 1040EZ. If your filing status is not married filing jointly, you may have to use **Form 1040NR** or **1040NR-EZ**. Specific rules apply to determine if you were a nonresident or resident alien. See **Pub. 519** for details, including the rules for students and scholars who are aliens.

### Single

You may use this filing status if **any** of the following was true on December 31, 1997:

- You were never married, or

- You were legally separated, according to your state law, under a decree of divorce or separate maintenance, or
- You were widowed before January 1, 1997, and did not remarry in 1997.

### Married Filing Joint Return

You may use this filing status if **any** of the following is true:

- You were married as of December 31, 1997, even if you did not live with your spouse at the end of 1997, or
- Your spouse died in 1997 and you did not remarry in 1997, or
- Your spouse died in 1998 before filing a 1997 return.

A husband and wife may file a joint return even if only one had income or if they did not live together all year. However, both persons must sign the return and both are responsible. This means that if one spouse does not pay the tax due, the other may have to. If you file a joint return for 1997, you may not, after the due date for filing that return, amend it to file as married filing a separate return.

## Where To Report Certain Items From 1997 Forms W-2 and 1099

Report any amounts shown on these forms as **Federal income tax withheld** on Form 1040EZ, line 7.

Form	Item and Box in Which it Should Appear	Where To Report on Form 1040EZ
W-2	Wages, salaries, tips, etc. (box 1) Allocated tips (box 8) Advance EIC payments (box 9) Dependent care benefits (box 10) Adoption benefits (box 13, code <b>T</b> ) Employer contributions to an MSA (box 13, code <b>R</b> )	Line 1 See <b>Tip income</b> on page 8 Must file Form 1040A or 1040 Must file Form 1040
W-2G	Gambling winnings (box 1)	Must file Form 1040
1099-C	Canceled debt (box 2)	Must file Form 1040 if taxable (see the instructions on Form 1099-C)
1099-DIV	Dividends and distributions	Must file Form 1040A or 1040
1099-G	Unemployment compensation (box 1)	Line 3. But if you repaid any unemployment compensation in 1997, see the instructions for line 3 on page 9
1099-INT	Interest income (box 1) Interest on U.S. savings bonds and Treasury obligations (box 3) Early withdrawal penalty (box 2) Foreign tax paid (box 5)	Line 2 See the instructions for line 2 on page 8 Must file Form 1040
1099-LTC	Long-term care and accelerated death benefits	Must file Form 1040 if required to file Form 8853 (see the instructions for Form 8853)
1099-MISC	Miscellaneous income	Must file Form 1040
1099-MSA	Distributions from medical savings accounts	Must file Form 1040
1099-OID	Original issue discount (box 1) Other periodic interest (box 2) Early withdrawal penalty (box 3)	See the instructions on Form 1099-OID Must file Form 1040
1099-R	Distributions from pensions, annuities, IRAs, etc.	Must file Form 1040A or 1040

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## Line Instructions for Form 1040EZ

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### Name, Address, and Social Security Number (SSN)

#### Use the Peel-Off Label

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

#### Address Change

If the address on your peel-off label is not your current address, cross out your old address and print your new address. If you plan to move after you file your 1997 return, see page 14.

#### Name Change

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

#### What if You Don't Have a Peel-Off Label?

Print the information, including your SSN(s), in the spaces provided.

#### Social Security Number (SSN)

Make sure your return includes the correct SSN for you and your spouse. If it does not, at the time we process your return, we may disallow the exemption(s) and any earned income credit you claim. **To apply for an SSN**, get **Form SS-5** from your local Social Security Administration (SSA) office or call the SSA at 1-800-772-1213. Fill in Form SS-5 and return it to the SSA. It usually takes about 2 weeks to get an SSN.

**IRS Individual Taxpayer Identification Numbers (ITINs) for Aliens.** The IRS will issue you an ITIN if you are a nonresident or resident alien and you do not have and are not eligible to get an SSN. **To apply for an ITIN**, file **Form W-7** with the IRS. It usually takes about 30 days to get an ITIN. **Enter your ITIN wherever your SSN is requested on your tax return.**

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

**Nonresident Alien Spouse.** If your spouse is a nonresident alien, he or she must have either an SSN or an ITIN.

#### P.O. Box

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

### Foreign Address

Print the information in the following order: city, province or state, and country. Follow the country's practice for entering the postal code. Please **do not** abbreviate the country name.

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### Presidential Election Campaign Fund

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

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### Income

#### Rounding Off to Whole Dollars

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

**Example.** You received two W-2 forms, one showing wages of \$5,009.55 and one showing wages of \$8,760.73. On Form 1040EZ, line 1, you would enter 13,770.00 (\$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 1997, you may receive a **Form 1099-G**. None of your refund is taxable if, in the year you paid the tax, you filed Form 1040EZ or 1040A or you used TeleFile. But if the refund, credit, or offset was for a tax you deducted as an **itemized deduction**, you may have to report part or all of it as income on Form 1040 for 1997. For details, use TeleTax topic 405 (see page 18).

#### Social Security Benefits

You should receive a **Form SSA-1099** or **Form RRB-1099**. These forms will show the total social security and equivalent railroad retirement benefits paid to you in 1997 and the amount of any benefits you repaid in 1997. Use the worksheet on page 8 to see if any of your benefits are taxable. If they are, you **MUST** use Form 1040A or 1040. For more details, see **Pub. 915**.

**Line 1**

**Wages, Salaries, and Tips**

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

- Wages received as a household employee for which you did not receive a W-2 form because your employer paid you less than \$1,000 in 1997.
- **Tip income** you did not report to your employer. But you must use Form 1040 and **Form 4137** instead of Form 1040EZ if **(1)** you received tips of \$20 or more in any month and did not report the full amount to your employer OR **(2)** your W-2 form(s) shows **allocated tips** that you **must** report as income. You must report the allocated tips shown on your W-2 form(s) unless you can prove that you received less. Allocated tips should be shown in box 8 of your W-2 form(s). They are not included as income in box 1. For more details, see **Pub. 531**.
- **Scholarship and fellowship grants** not reported on a W-2 form. Also, print "SCH" and the amount in the space to the right of the words "W-2 form(s)" on line 1. **Exception.** If you were a degree candidate, include on line 1 **only** the amounts you used for expenses other than tuition and course-related expenses. For example, amounts used for room, board, and travel must be reported on line 1.

**Note:** You must use Form 1040A or 1040 if you received **dependent care benefits** or **employer-provided adoption benefits** for 1997.

**Missing or Incorrect Form W-2?**  
If you do not get a W-2 form from your employer by February 2, 1998, use TeleTax topic 154 (see page 18) to find out what to do. Even if you do not get a W-2, you must still report your earnings on line 1. If you lose

your W-2 or it is incorrect, ask your employer for a new one.

**Line 2**

**Interest**

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

Include taxable interest from banks, savings and loan associations, money market certificates, credit unions, savings bonds, etc. If interest was credited in 1997 on deposits that you could not withdraw because of the bankruptcy or insolvency of the financial institution, you may be able to exclude part or all of that interest from your 1997 income. But you must use Form 1040A or 1040 to do so. See **Pub. 550** for details.

If you cashed series EE U.S. savings bonds in 1997 that were issued after 1989 and you paid certain higher education expenses during the year, you may be able to exclude from income part or all of the interest on those bonds. But you must use **Form 8815** and Form 1040A or 1040 to do so.

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

- You received interest as a nominee (that is, in your name but the interest income actually belongs to someone else), or
- You received a 1997 Form 1099-INT for U.S. savings bond interest that includes amounts you reported before 1997.

**Tax-Exempt Interest**

If you had tax-exempt interest, such as from municipal bonds, print "TEI" in the space to the right of the words "Form 1040EZ" on line 2. After "TEI," show the amount of your tax-exempt interest. **Do not** add tax-exempt interest in the total on line 2.

**Worksheet To See if Any of Your Social Security Benefits Are Taxable** (keep for your records)



If you are filing a joint return and your spouse also received a Form SSA-1099 or Form RRB-1099, add your spouse's amounts to yours on lines 1, 3, and 4 below.

1. Enter the amount from **box 5** of **all** your **Forms SSA-1099** and **Forms RRB-1099**. If the amount on line 1 is zero or less, stop; none of your social security benefits are taxable . . . . . **1.** \_\_\_\_\_
2. Enter one-half of line 1 . . . . . **2.** \_\_\_\_\_
3. Enter your total wages, salaries, tips, etc., from Form(s) W-2. Also, include any taxable unemployment compensation and Alaska Permanent Fund dividends you received (see page 9) . . . . . **3.** \_\_\_\_\_
4. Enter your total interest income, including any tax-exempt interest . . . . . **4.** \_\_\_\_\_
5. Add lines 2 through 4 . . . . . **5.** \_\_\_\_\_
6. Enter \$25,000 if single; \$32,000 if filing a joint return . . . . . **6.** \_\_\_\_\_
7. Subtract line 6 from line 5. If zero or less, enter -0- . . . . . **7.** \_\_\_\_\_

Is the amount on line 7 more than zero?  
**No.** None of your social security benefits are taxable this year. You can use Form 1040EZ. **Do not** list your benefits as income.  
**Yes.** Some of your benefits are taxable this year. You **MUST** use Form 1040A or 1040.

## Line 3

### Unemployment Compensation

You should receive a **Form 1099-G** showing the total unemployment compensation paid to you in 1997.

If you received an overpayment of unemployment compensation in 1997 and you repaid any of it in 1997, subtract the amount you repaid from the total amount you received. Enter the result on line 3. Also, print "Repaid" and the amount you repaid in the space to the right of the words "(see page 9)" on line 3. If you repaid unemployment compensation in 1997 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.

**Note:** If you received **Alaska Permanent Fund dividends**, report them on line 3.

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## Line 6

Subtract line 5 from line 4. Your tax is figured on this amount.

### If You Want, the IRS Will Figure Your Tax and Your Earned Income Credit

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

**Earned Income Credit (EIC).** Answer the questions on page 10 to see if you can take the EIC. If you can take this credit and you want us to figure it for you, follow the instructions for question 6.

---

## Payments and Tax

### Line 7

#### Federal Income Tax Withheld

Enter the total amount of Federal income tax withheld. This should be shown in box 2 of your 1997 Form(s) W-2.

If you received a 1997 Form 1099-INT, 1099-G, or 1099-OID showing Federal income tax withheld, include the tax withheld in the total on line 7. This should be shown in box 4 of these forms.

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

---

### Lines 8a and 8b

#### Earned Income Credit (EIC)

The EIC reduces the tax you owe and may give you a refund even if you do not owe any tax.

The credit can be as much as \$332 if you **do not** have a qualifying child (defined on this page). If you **do** have a qualifying child, the credit can be as much as \$2,210 (\$3,656 if more than one qualifying child). But if you have a qualifying child, you must use **Schedule EIC** and Form 1040A or 1040 to claim the credit.

## Who Can Take the EIC

Answer the questions on page 10 to see if you can take this credit. **But you cannot** take the credit if you (or your spouse if filing a joint return):

- Were the qualifying child of another person in 1997, or
- Do not have a social security number (defined below).

If you cannot take the credit for either of these reasons, print "No" in the space to the right of the word "below" on line 8b.

### Social Security Number (SSN)

For purposes of the EIC, an SSN means a number issued by the Social Security Administration to a U.S. citizen or to a person who has permission from the Immigration and Naturalization Service to work in the United States.

### Qualifying Child

A qualifying child is a child who:

1. Is your son, daughter, adopted child, grandchild, stepchild, or foster child, **and**
2. Was (at the end of 1997)—
  - under age 19, or
  - under age 24 and a full-time student, or
  - any age and permanently and totally disabled, **and**
3. Either lived with you in the United States for more than half of 1997 (for all of 1997 if a foster child) OR was born or died in 1997 and your home was the child's home for the entire time he or she was alive during 1997.

Special rules apply if the child was married or was also a qualifying child of another person (other than your spouse if filing a joint return). For details, use TeleTax topic 601 (see page 18) or see **Pub. 596**.

**Caution:** *The child must have an SSN (defined above) unless the child was born and died in 1997.*

### Taxable Earned Income

This is usually the amount reported on Form 1040EZ, line 1. But if line 1 includes an amount for a taxable scholarship or fellowship grant that was not reported on a W-2 form, or an amount paid to an inmate in a penal institution, subtract that amount from the total on line 1. The result is your taxable earned income for purposes of the earned income credit. If you subtracted income paid to an inmate, also print "PRI" and the amount subtracted to the right of the words "W-2 form(s)" on line 1 of Form 1040EZ.

Also, if line 1 of Form 1040EZ includes any amount paid to a household employee who did not receive a W-2 form, see **Special Rules** on page 10.

### Nontaxable Earned Income

Certain earned income is not taxable, but it must be included to see if you can take the earned income credit. It is also used to figure the credit. It includes anything of value (money, goods, or services) that is not taxable which you received from your employer for your work. Some examples of nontaxable earned income follow.

- Basic quarters and subsistence allowances, the value of in-kind quarters and subsistence, and combat zone excluded pay received from the U.S. military. These amounts should be shown in box 13 of your 1997 W-2 form with code **Q**.
- Housing allowances or rental value of a parsonage for clergy members.
- Meals and lodging provided for the convenience of your employer.
- Voluntary salary deferrals. If you chose to have your employer contribute part of your pay to certain retirement plans (such as a 401(k) plan or the Federal Thrift Savings Plan) instead of having it paid to you, the "Deferred compensation" box in box 15 of your W-2 form should be checked. The amount deferred should be shown in box 13 of your W-2 form.
- Voluntary salary reductions, such as under a cafeteria plan, unless they are included in box 1 of your W-2 form(s). For details, see **Pub. 596**.



*Nontaxable earned income does not include welfare benefits, such as those listed next.*

### Effect of Credit on Certain Welfare Benefits

Any refund you receive as the result of claiming the earned income credit will not be used to determine if

you are eligible for the following benefit programs, or how much you can receive from them.

- Temporary Assistance for Needy Families (formerly Aid to Families With Dependent Children (AFDC)).
- Medicaid and supplemental security income (SSI).
- Food stamps and low-income housing.

### Special Rules

If you were in the **military** on extended active duty outside the United States, your home is considered to be in the United States during that duty period. See **Pub. 596** for the definition of extended active duty.

If you were a **household employee** who did not receive a W-2 form because your employer paid you less than \$1,000 in 1997, be sure to include the amount you were paid on Form 1040EZ, line 1. Print "HSH" and the amount that was not reported on a W-2 form in the space to the right of the words "W-2 form(s)" on line 1.

Amounts paid to **inmates** in penal institutions for their work are not earned income for purposes of the EIC. If the total on Form 1040EZ, line 1, includes such income, subtract that income from the amount on line 1. Enter the result on line 1 of the worksheet on page 11. Also, print "PRI" and the amount subtracted in the space to the right of the words "W-2 form(s)" on line 1 of Form 1040EZ.

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## Questions To See if You Can Take the Earned Income Credit

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If you were in the military stationed outside the United States, see **Special Rules** on this page before you begin.

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- Is the amount on Form 1040EZ, line 4, less than \$9,770?
    - No. Stop.** You **cannot** take the credit.
    - Yes.** Go to question 2.

---

  - Do you have at least one qualifying child (defined on page 9)?
    - Yes. Stop.** You may be able to take the credit but you must use **Schedule EIC** and Form 1040A or 1040 to do so. For details, see **Pub. 596**.
    - No.** Go to question 3.

---

  - Were you (or your spouse if filing a joint return) at least age 25 but under age 65 at the end of 1997?
    - No. Stop.** You **cannot** take the credit. Print "No" to the right of the word "below" on line 8b.
    - Yes.** Go to question 4.

---

  - Can you (or your spouse if filing a joint return) be claimed as a dependent on someone else's 1997 tax return?
    - Yes. Stop.** You **cannot** take the credit.
    - No.** Go to question 5.

---

  - Was your home (and your spouse's if filing a joint return) in the United States for more than half of 1997?
    - No. Stop.** You **cannot** take the credit. Print "No" to the right of the word "below" on line 8b.
    - Yes.** Go to question 6.

---

  - Is the total of your **taxable and nontaxable earned income** (see page 9) less than \$9,770? (Nontaxable earned income includes military housing and subsistence, and contributions to a 401(k) plan.)
    - No. Stop.** You **cannot** take the credit. Print "No" to the right of the word "below" on line 8b.
    - Yes.** You can take the credit. **If you want the IRS to figure it for you**, print "EIC" in the space to the right of the word "below" on line 8b. Also, enter the type and amount of any nontaxable earned income in the spaces marked "Type" and "\$" on line 8b. **If you want to figure the credit yourself**, fill in the worksheet on page 11.
-



**Caution:** If you were a household employee who did not receive a Form W-2 because your employer paid you less than \$1,000 in 1997, see **Special Rules** on page 10 before completing this worksheet. Also, see **Special Rules** if Form 1040EZ, line 1, includes any amount paid to an inmate in a penal institution.

- 1. Enter the amount from Form 1040EZ, line 1 . . . . . **1.** \_\_\_\_\_
- 2. If you received a taxable scholarship or fellowship grant that was not reported on a W-2 form, enter that amount here . . . . . **2.** \_\_\_\_\_
- 3. Subtract line 2 from line 1 . . . . . **3.** \_\_\_\_\_
- 4. Enter any **nontaxable earned income** (see page 9). Types of nontaxable earned income include contributions to a 401(k) plan, and military housing and subsistence. These should be shown in box 13 of your W-2 form . . . . . **4.** \_\_\_\_\_
- 5. Add lines 3 and 4 . . . . . **5.** \_\_\_\_\_

**Caution:** If line 5 is \$9,770 or more, you **cannot** take the credit. Print "No" to the right of the word "below" on line 8b of Form 1040EZ.

- 6. Look up the amount on **line 5** above in the **EIC Table** on page 12 to find your credit. Enter the credit here . . . . . **6.** \_\_\_\_\_
- 7. Enter the amount from Form 1040EZ, line 4 . . . . . **7.** \_\_\_\_\_

**8. Is line 7 \$5,450 or more?**

**Yes.** Look up the amount on **line 7** above in the **EIC Table** on page 12 to find your credit. Enter the credit here . . . . . **8.** \_\_\_\_\_

**No.** Go to line 9.

**9. Earned income credit.**

- If you checked "Yes" on line 8, enter the **smaller** of line 6 or line 8.
- If you checked "No" on line 8, enter the amount from line 6 . . . . . **9.** \_\_\_\_\_

**Next:** Take the amount from line 9 above and enter it on Form 1040EZ, line 8a.

**AND**

If you had any nontaxable earned income (see line 4 above), enter the type and amount of that income in the spaces marked "Type" and "\$" on line 8b.

# 1997 Earned Income Credit (EIC) Table

**To find your credit:** First, read down the "At least—But less than" columns and find the line that includes the amount you entered on line 5 or line 7 of the **Earned Income Credit Worksheet** on page 11. Next, read across and find the credit. Then, enter the credit on line 6 or line 8 of the worksheet, whichever applies.

**Caution:** *This is not a tax table.*

If the amount on line 5 or line 7 of the worksheet is—		Your credit is—	If the amount on line 5 or line 7 of the worksheet is—		Your credit is—	If the amount on line 5 or line 7 of the worksheet is—		Your credit is—	If the amount on line 5 or line 7 of the worksheet is—		Your credit is—
At least	But less than		At least	But less than		At least	But less than		At least	But less than	
\$1	\$50	\$2	2,600	2,650	201	5,200	5,250	332	7,800	7,850	149
50	100	6	2,650	2,700	205	5,250	5,300	332	7,850	7,900	145
100	150	10	2,700	2,750	208	5,300	5,350	332	7,900	7,950	141
150	200	13	2,750	2,800	212	5,350	5,400	332	7,950	8,000	137
200	250	17	2,800	2,850	216	5,400	5,450	332	8,000	8,050	133
250	300	21	2,850	2,900	220	5,450	5,500	329	8,050	8,100	130
300	350	25	2,900	2,950	224	5,500	5,550	325	8,100	8,150	126
350	400	29	2,950	3,000	228	5,550	5,600	321	8,150	8,200	122
400	450	33	3,000	3,050	231	5,600	5,650	317	8,200	8,250	118
450	500	36	3,050	3,100	235	5,650	5,700	313	8,250	8,300	114
500	550	40	3,100	3,150	239	5,700	5,750	309	8,300	8,350	111
550	600	44	3,150	3,200	243	5,750	5,800	306	8,350	8,400	107
600	650	48	3,200	3,250	247	5,800	5,850	302	8,400	8,450	103
650	700	52	3,250	3,300	251	5,850	5,900	298	8,450	8,500	99
700	750	55	3,300	3,350	254	5,900	5,950	294	8,500	8,550	95
750	800	59	3,350	3,400	258	5,950	6,000	290	8,550	8,600	91
800	850	63	3,400	3,450	262	6,000	6,050	286	8,600	8,650	88
850	900	67	3,450	3,500	266	6,050	6,100	283	8,650	8,700	84
900	950	71	3,500	3,550	270	6,100	6,150	279	8,700	8,750	80
950	1,000	75	3,550	3,600	273	6,150	6,200	275	8,750	8,800	76
1,000	1,050	78	3,600	3,650	277	6,200	6,250	271	8,800	8,850	72
1,050	1,100	82	3,650	3,700	281	6,250	6,300	267	8,850	8,900	68
1,100	1,150	86	3,700	3,750	285	6,300	6,350	264	8,900	8,950	65
1,150	1,200	90	3,750	3,800	289	6,350	6,400	260	8,950	9,000	61
1,200	1,250	94	3,800	3,850	293	6,400	6,450	256	9,000	9,050	57
1,250	1,300	98	3,850	3,900	296	6,450	6,500	252	9,050	9,100	53
1,300	1,350	101	3,900	3,950	300	6,500	6,550	248	9,100	9,150	49
1,350	1,400	105	3,950	4,000	304	6,550	6,600	244	9,150	9,200	46
1,400	1,450	109	4,000	4,050	308	6,600	6,650	241	9,200	9,250	42
1,450	1,500	113	4,050	4,100	312	6,650	6,700	237	9,250	9,300	38
1,500	1,550	117	4,100	4,150	316	6,700	6,750	233	9,300	9,350	34
1,550	1,600	120	4,150	4,200	319	6,750	6,800	229	9,350	9,400	30
1,600	1,650	124	4,200	4,250	323	6,800	6,850	225	9,400	9,450	26
1,650	1,700	128	4,250	4,300	327	6,850	6,900	221	9,450	9,500	23
1,700	1,750	132	4,300	4,350	332	6,900	6,950	218	9,500	9,550	19
1,750	1,800	136	4,350	4,400	332	6,950	7,000	214	9,550	9,600	15
1,800	1,850	140	4,400	4,450	332	7,000	7,050	210	9,600	9,650	11
1,850	1,900	143	4,450	4,500	332	7,050	7,100	206	9,650	9,700	7
1,900	1,950	147	4,500	4,550	332	7,100	7,150	202	9,700	9,750	3
1,950	2,000	151	4,550	4,600	332	7,150	7,200	199	9,750	9,770	1
2,000	2,050	155	4,600	4,650	332	7,200	7,250	195	<div style="border: 1px solid black; border-radius: 50%; padding: 20px; display: inline-block;"> <p><b>\$9,770 or more— you cannot take the credit</b></p> </div>		
2,050	2,100	159	4,650	4,700	332	7,250	7,300	191			
2,100	2,150	163	4,700	4,750	332	7,300	7,350	187			
2,150	2,200	166	4,750	4,800	332	7,350	7,400	183			
2,200	2,250	170	4,800	4,850	332	7,400	7,450	179			
2,250	2,300	174	4,850	4,900	332	7,450	7,500	176			
2,300	2,350	178	4,900	4,950	332	7,500	7,550	172			
2,350	2,400	182	4,950	5,000	332	7,550	7,600	168			
2,400	2,450	186	5,000	5,050	332	7,600	7,650	164			
2,450	2,500	189	5,050	5,100	332	7,650	7,700	160			
2,500	2,550	193	5,100	5,150	332	7,700	7,750	156			
2,550	2,600	197	5,150	5,200	332	7,750	7,800	153			

## Line 9

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

### Amount Paid With Extensions of Time To File

If you filed **Form 4868** to get an automatic extension of time to file, include in the total on line 9 any amount you paid with that form. To the left of line 9, print "Form 4868" and show the amount paid. Also, include any amount paid with **Form 2688**.

## Refund

### Line 11a

If line 11a is under \$1, we will send the refund only if you request it when you file your return.



*If your refund is large, you may want to decrease the amount of income tax withheld from your pay. See **Income Tax Withholding and Estimated Tax Payments for 1998** on page 14.*

### Injured Spouse Claim

If you file a joint return and your spouse has not paid child or spousal support payments or certain Federal debts such as student loans, all or part of the refund on line 11a may be used to pay the past-due amount. But **your** part of the amount on line 11a may be refunded to you if certain conditions apply and you complete and attach **Form 8379**. For details, use TeleTax topic 203 (see page 18) or see Form 8379. If you file Form 8379, you **cannot** request direct deposit.

## Lines 11b Through 11d

### Direct Deposit of Refund

Complete lines 11b through 11d if you want us to directly deposit the amount shown on line 11a into your account at a bank or other financial institution (such as a mutual fund, brokerage firm, or credit union) instead of sending you a check.

### Why Use Direct Deposit?

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



*You can check with your financial institution to make sure your direct deposit will be accepted and to get the correct routing number and account number.*

**Line 11b.** The routing number **must** be **nine** digits. If the first two digits are not 01 through 12 or 21 through 32, the direct deposit will be rejected and a check sent instead. On the sample check on this page, the routing number is 250250025.

Your check may state that it is payable through a bank different from the financial institution 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 this line.

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

**Caution:** *Some financial institutions do not allow a joint refund to be deposited into an individual account. The IRS is not responsible when a financial institution refuses a direct deposit.*

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

## Amount You Owe

### Line 12



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

Enclose in the envelope with your return a check or money order payable to the "Internal Revenue Service" (not "IRS") for the full amount when you file. **Do not** attach the payment to the return. **Do not** send cash. Write "1997 Form 1040EZ" and your name, address, daytime phone number, and social security number (SSN) on your payment. If you are filing a joint return, enter the SSN shown first on your return.



*You may need to increase the amount of income tax withheld from your pay. See **Income Tax Withholding and Estimated Tax Payments for 1998** on page 14.*

### Installment Payments

If you cannot pay the full amount shown on line 12 with your return, you may ask to make monthly installment payments. However, you will be charged interest and may be charged a late payment penalty on the tax not paid by April 15, 1998, even if your request to pay in installments is granted. You must also pay a fee. To limit the interest and penalty charges, pay as much of the tax as possible when you file. But before requesting an installment agreement, you should consider other less costly alternatives, such as a bank loan.

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

*(continued)*

## Penalty for Not Paying Enough Tax During the Year

You may have to pay a penalty if line 12 is at least \$500 and it is more than 10% of the tax shown on your return. The "tax shown on your return" is the amount on line 10 minus the amount on line 8. You may choose to have the IRS figure the penalty for you. If you owe a penalty, the IRS will send you a bill. However, if you want to figure the penalty yourself on **Form 2210**, you must file Form 1040A or 1040 to do so.

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

**Exceptions to the Penalty.** You will not owe the penalty if your 1996 tax return was for a tax year of 12 full months and **either 1 or 2** below applies.

1. You had no tax liability for 1996 and you were a U.S. citizen or resident for all of 1996, **or**
2. Line 7 on your 1997 return is at least as much as the tax liability shown on your 1996 return.

## Sign Your Return

Form 1040EZ is not considered a valid return unless you sign it. If you are filing a joint return, your spouse must also sign. Be sure to date your return and enter your occupation(s). If you are filing a joint return as a surviving spouse, see **What if a Taxpayer Died?** on page 4.

### Child's Return

If your child cannot sign the return, either parent may sign the child's name in the space provided. Then, add "By (your signature), parent for minor child."

### Paid Preparers Must Sign Your Return

Generally, anyone you pay to prepare your return must sign it in the space provided on page 2 of Form 1040EZ and put an "X" in box 10 of the "For Official Use Only" area on page 1. 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.

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## General Information

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### What Should You Do if You Move?

If you move after you file your return, always notify in writing the Internal Revenue Service Center where you filed your last return, or the Chief, Taxpayer Service Division, at your local IRS district office. You can use **Form 8822** to notify us of your new address. If you are expecting a refund, you should also notify the post office serving your old address. This will help forward your check to your new address.

### How Long Should You Keep Your Tax Return?

Keep a copy of your tax return, worksheets you used, and records of all items appearing on it (such as W-2 and 1099 forms) until the statute of limitations runs out for that return. Usually, this is 3 years from the date the return was due or filed, or 2 years from the date the tax was paid, whichever is later. You should keep some records longer. For example, keep property records (including those on your home) 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 1998

If the amount you owe the IRS or the refund the IRS owes you 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 1998 pay. In general, you do not have to make estimated tax payments if you expect that your 1998 tax return will show a tax refund OR a tax balance due the IRS of less than \$1,000. See **Pub. 505** for more details.

### How Do You Amend Your Tax Return?

Use **Form 1040X** to change the 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.

### 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**.

### How Do You Make a Gift To Reduce the Public Debt?

If you wish to do so, make a check payable to "Bureau of the Public Debt." You can send it to: Bureau of the Public Debt, Department G, Washington, DC 20239-0601. Or, you can enclose the check with your income tax return when you file. You may be able to deduct this gift if you itemize your deductions for 1998.

### How Do You Get a Copy of Your Tax Return?

Use TeleTax topic 156 (see page 18) or see **Form 4506**.

# Quick and Easy Access to Tax Help and Forms



## PERSONAL COMPUTER

*Why not use a personal computer and modem to get the forms and information you need?*

Here is a sample of what you will find when you visit the IRS's Internet Web Site at — [www.irs.ustreas.gov](http://www.irs.ustreas.gov)

- Forms and Instructions
- Publications
- Educational Materials
- IRS Press Releases and Fact Sheets
- TeleTax Topics on About 150 Tax Topics
- Answers to Frequently Asked Questions

## You can also reach us using

- Telnet at [iris.irs.ustreas.gov](http://iris.irs.ustreas.gov)
- File Transfer Protocol at [ftp.irs.ustreas.gov](http://ftp.irs.ustreas.gov)
- Direct Dial (by modem)—You can also dial direct to the Internal Revenue Information Services (IRIS) at **703-321-8020**. IRIS is an on-line information service on FedWorld.



## PHONE

*You can also get forms and information, including the status of your refund, by phone.*

## Forms and Publications

You can order forms, instructions, and publications by phone. Just call **1-800-TAX-FORM** (1-800-829-3676) between 7:30 a.m. and 5:30 p.m. on weekdays. The best time to call is before 9 a.m. or after 2 p.m. Thursdays and Fridays are the best days to call. (The hours are Pacific time in Alaska and Hawaii, Eastern time in Puerto Rico.) You should receive your order or notification of its status within 7 to 15 workdays.

## TeleTax Topics

You can listen to pre-recorded messages covering about 150 tax topics. (See page 18 for the number to call and page 19 for a list of the topics.)

## Refund Information

You can check on the status of your 1997 refund using TeleTax's Refund Information service. (See page 18.)



## FAX

*Just call **703-368-9694** from the telephone connected to the fax machine to get the following:*

## Forms and Instructions

We can fax you over 100 of the most requested forms and instructions. (See page 16 for a partial list of the items.)

## TeleTax Topics

We can also fax you TeleTax topics covering about 150 tax topics. (See page 19 for a list of the topics.)



## MAIL

*You can order forms, instructions, and publications by sending a request to the IRS Distribution Center nearest you.*

Western part of the U.S.:	Western Area Distribution Center	Rancho Cordova, CA 95743-0001
Central part of the U.S.:	Central Area Distribution Center	P.O. Box 8903 Bloomington, IL 61702-8903
Eastern part of the U.S. and foreign addresses:	Eastern Area Distribution Center	P.O. Box 85074 Richmond, VA 23261-5074



## WALK-IN

*You can pick up certain forms, instructions, and publications at many post offices, libraries, and IRS offices. See page 16 for a partial list of products. You can also photocopy, or print out from a CD-ROM or the Internet, many other products at participating libraries.*



## CD-ROM

*To order the CD-ROM, call **202-512-1800** or connect to [www.access.gpo.gov/su\\_docs](http://www.access.gpo.gov/su_docs) by computer.*

The CD-ROM contains over 2,000 tax forms and publications for small businesses, return preparers, and others who frequently need current or prior year tax products. Popular tax forms on the CD-ROM may be filled-in electronically, then printed out for submission. Other products on the CD-ROM include the Internal Revenue Bulletin, Tax Supplements, and Internet resources for the tax professional with links to the World Wide Web. The CD-ROM can be purchased from the Government Printing Office (GPO), Superintendent of Documents, for \$17 plus the cost of either regular postage (\$3) or express delivery (\$8.50).

You can get the following items from the IRS or get them at participating post offices or libraries.

**Form 1040**

Instructions for Form 1040 & Schedules

**Schedule A** for itemized deductions

**Schedule B** for interest and dividend income if over \$400; and for answering the foreign accounts or foreign trusts questions

**Schedule EIC** qualifying child information for the earned income credit

**Form 1040A**

Instructions for Form 1040A & Schedules

**Schedule 1** for Form 1040A filers to report interest and dividend income

**Schedule 2** for Form 1040A filers to report child and dependent care expenses

**Form 1040EZ**

Instructions for Form 1040EZ

Many libraries also carry reference sets of forms and publications which can be photocopied and used for filing. Ask the reference librarian for **Pub. 1132**, Reproducible Federal Tax Forms For Use in Libraries, and **Pub. 1194**, A Selection of IRS Tax Information Publications.

**Partial List of Forms Available by Fax**

From the telephone connected to the fax machine call: **703-368-9694**.

Name of Form or Instructions	Title of Form or Instructions	Fax Order No.	No. of Pages	Name of Form or Instructions	Title of Form or Instructions	Fax Order No.	No. of Pages
Form SS-4	Application for Employer Identification Number	16055	4	Schedule 2 (Form 1040A)	Child and Dependent Care Expenses for Form 1040A Filers	10749	2
Form W-4	Employee's Withholding Allowance Certificate	10220	2	Schedule 3 (Form 1040A)	Credit for the Elderly or the Disabled for Form 1040A Filers	12064	2
Form W-5	Earned Income Credit Advance Payment Certificate	10227	2	Instr. Sch. 3		12059	4
Form W-7	Application for IRS Individual Taxpayer Identification Number	10229	3	Form 1040-ES	Estimated Tax for Individuals	11340	6
Form W-9	Request for Taxpayer Identification Number and Certification	10231	2	Form 1040EZ	Income Tax Return for Single and Joint Filers With No Dependents	11329	2
Instr. W-9		20479	2	Form 2106	Employee Business Expenses	11700	2
Form W-10	Dependent Care Provider's Identification and Certification	10437	1	Instr. 2106		64188	4
Form 1040	U.S. Individual Income Tax Return	11320	2	Form 2106-EZ	Unreimbursed Employee Business Expenses	20604	2
Instr. 1040	Line Instructions for Form 1040	11325	19	Form 2119	Sale of Your Home	11710	2
Instr. 1040	General Information for Form 1040	24811	16	Instr. 2119		18038	5
Tax Table and Tax Rate Sch.	Tax Table and Tax Rate Schedules (Form 1040)	24327	13	Form 2210	Underpayment of Estimated Tax by Individuals, Estates, and Trusts	11744	3
Schedules A&B (Form 1040)	Itemized Deductions & Interest and Dividend Income	11330	2	Instr. 2210		63610	5
Instr. Sch. A&B		24328	7	Form 2441	Child and Dependent Care Expenses	11862	2
Schedule C (Form 1040)	Profit or Loss From Business (Sole Proprietorship)	11334	2	Instr. 2441		10842	3
Instr. Sch. C		24329	6	Form 2848	Power of Attorney and Declaration of Representative	11980	2
Schedule C-EZ (Form 1040)	Net Profit From Business (Sole Proprietorship)	14374	2	Instr. 2848		11981	3
Schedule D (Form 1040)	Capital Gains and Losses	11338	2	Form 3903	Moving Expenses	12490	2
Instr. Sch. D		24331	4	Form 4868	Application for Automatic Extension of Time To File U.S. Individual Income Tax Return	13141	4
Schedule E (Form 1040)	Supplemental Income and Loss	11344	2	Form 4952	Investment Interest Expense Deduction	13177	2
Instr. Sch. E		24332	5	Form 8332	Release of Claim to Exemption for Child of Divorced or Separated Parents	13910	1
Schedule EIC (Form 1040A or 1040)	Earned Income Credit	13339	2	Form 8379	Injured Spouse Claim and Allocation	62474	2
Schedule SE (Form 1040)	Self-Employment Tax	11358	2	Form 8606	Nondeductible IRAs (Contributions, Distributions, and Basis)	63966	2
Instr. Sch. SE		24334	3	Form 8814	Parents' Election To Report Child's Interest and Dividends	10750	2
Form 1040A	U.S. Individual Income Tax Return	11327	2	Form 8822	Change of Address	12081	2
Schedule 1 (Form 1040A)	Interest and Dividend Income for Form 1040A Filers	12075	1	Form 8829	Expenses for Business Use of Your Home	13232	1
				Instr. 8829		15683	3
				Form 9465	Installment Agreement Request	14842	2

**Other Ways To Get Help**

**Send Your Written Questions to the IRS**

You may send your written tax questions to your IRS District Director. You should get an answer in about 30 days. If you do not have the address, call us. See page 17.

**Assistance With Your Return**

Many IRS offices can help you prepare your return. An assister will explain a Form 1040EZ, 1040A, or 1040 with Schedules A and B to you and others in a group

setting. You can also file your return electronically by computer free of charge at many IRS offices. To find the IRS office nearest you, look in the phone book under "United States Government, Internal Revenue Service" or call us. See page 17.

**Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE)**

These programs help older, disabled, low-income, and non-English-speaking people fill in their returns. For details, call us. See page 17 for the number. If you received a Federal income tax package in the mail,

take it with you when you go for help. Also, take a copy of your 1996 tax return if you have it.

Or to find the nearest American Association of Retired Persons (AARP) Tax-Aide site, visit AARP's Internet Web Site at—[www.aarp.org/taxaide/home.htm](http://www.aarp.org/taxaide/home.htm).

### On-Line Services

If you subscribe to an on-line service, ask if on-line filing or tax information is available.

### Help for People With Disabilities

Telephone help is available using TTY/TDD equipment. See below. Braille materials are available at libraries that have special services for people with disabilities.

### Help With Unresolved Tax Issues

The **Problem Resolution Program** is for people who have been unable to resolve their problems with the IRS. If you have a tax problem you cannot clear up through normal channels, write to your local IRS District Director or call your local IRS office and ask for Problem Resolution assistance. People who have access to TTY/TDD equipment may call 1-800-829-4059 to ask for help from Problem Resolution. This office cannot change the tax law or technical decisions. But it can help you clear up problems that resulted from previous contacts. For more details, use TeleTax topic 104 (see page 18) or see **Pub. 1546**.

## Calling the IRS

If you cannot answer your question by using one of the methods listed on page 15, please call us. You will not be charged for the call unless your phone company charges you for local calls. This service is available Monday through Saturday from 7:00 a.m. to 11:00 p.m. (in Alaska from 6:00 a.m. to 10:00 p.m. and in Hawaii from 5:00 a.m. to 9:00 p.m.).



*If you want to check on the status of your 1997 refund, call TeleTax. See page 18 for the number.*

## Before You Call

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

1. The tax form, schedule, or notice to which your question relates.
2. 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.
3. The name of any IRS publication or other source of information that you used to look for the answer.

## Making the Call

Find the correct number by using the chart below. If you have a pulse or rotary dial phone, stay on the line and one of our assisters will answer your call.

If you have a touch-tone telephone, press **1** to enter our automated telephone system. You can press the number for your topic as soon as you hear it. Selecting the correct topic helps us serve you faster and more efficiently. The system allows you to order tax forms and publications and to select from the following topics: questions about a notice, letter, or bill you received; questions about your refund, a tax return you filed, or your tax records; questions about your taxes, or about preparing a tax return; and questions about business or employment taxes.

## 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. The representative will be happy to take the additional time required to be sure he or she has answered your question fully so that it is most helpful to you.

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. To make sure that IRS representatives give accurate and courteous answers, a second IRS representative sometimes listens in on telephone calls. No record is kept of any taxpayer's identity.

## Choosing the Right Number For Tax Help

- If a number listed below is a local call for you, please use that number.
- If a number is not listed below for your local calling area, please call **1-800-829-1040**.



<b>California</b> Oakland, 510-839-1040  <b>Colorado</b> Denver, 303-825-7041  <b>Florida</b> Jacksonville, 904-354-1760  <b>Georgia</b> Atlanta, 404-522-0050  <b>Maryland</b> Baltimore, 410-962-2590  <b>Massachusetts</b> Boston, 617-536-1040	<b>Missouri</b> St. Louis, 314-342-1040  <b>New York</b> Buffalo, 716-685-5432  <b>Ohio</b> Cincinnati, 513-621-6281 Cleveland, 216-522-3000  <b>Oregon</b> Portland, 503-221-3960  <b>Pennsylvania</b> Philadelphia, 215-574-9900 Pittsburgh, 412-281-0112	<b>Puerto Rico</b> San Juan Metro Area, 787-759-5100  <b>Texas</b> Dallas, 214-742-2440 Houston, 713-541-0440  <b>Virginia</b> Richmond, 804-698-5000  <b>Washington</b> Seattle, 206-442-1040	<b>TTY/TDD Help</b>  All areas in U.S., including Alaska, Hawaii, Virgin Islands, and Puerto Rico: 1-800-829-4059 <b>Note:</b> <i>This number is answered by TTY/TDD equipment only.</i>	<b>Hours of TTY/TDD Operation</b>  7:30 a.m. to 6:30 p.m. EST (Jan. 1–April 4)  8:30 a.m. to 7:30 p.m. EDT (April 5–April 15)  9:30 a.m. to 6:30 p.m. EDT (April 16–Oct. 24)  7:30 a.m. to 5:30 p.m. EST (Oct. 25–Dec. 31)
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## What Is TeleTax?

TeleTax allows you to get:

**Refund information.** Check the status of your **1997** refund.

**Recorded tax information.** There are about 150 topics that answer many Federal tax questions. You can listen to up to three topics on each call you make.

## How Do You Use TeleTax?

### Refund Information

**Note:** *Refund information is not available until at least 4 weeks after you file your return (3 weeks if you file electronically), and sometimes is not available for up to 6 weeks. Please wait at least 4 weeks before calling to check on the status of your refund. If it has been more than 6 weeks and TeleTax does not give you a refund issuance date, please call us. See page 17.*

Be sure to have a copy of your 1997 tax return available because you will need to know the first social security number shown on your return, the filing status, and the **exact** whole-dollar amount of your refund. Then, call the appropriate phone number listed below and follow the recorded instructions.



*The IRS updates refund information every 7 days, usually over the weekend. If you call to check the status of your refund and are not given the date it will be issued, please wait until the next week before calling back.*

Touch-tone service is generally available Monday through Friday from 7:00 a.m. to 11:30 p.m. Rotary or pulse service is generally available Monday through Friday from 7:30 a.m. to 5:30 p.m. (Hours may vary in your area.)

### Recorded Tax Information

A complete list of topics is on page 19. Touch-tone service is available 24 hours a day, 7 days a week. Rotary or pulse service is generally available Monday through Friday from 7:30 a.m. to 5:30 p.m. (Hours in Alaska and Hawaii may vary.)

Select the number of the topic you want to hear. Then, call the appropriate phone number listed below. Have paper and pencil handy to take notes.

### Topics by Fax or Personal Computer

TeleTax topics are also available using a fax machine (call **703-368-9694** from the telephone connected to the fax machine) or a personal computer and modem (connect to **www.irs.ustreas.gov**).

## Choosing the Right Number For TeleTax

- If a number listed below is a local call for you, please use that number.
- If a number is not listed below for your local calling area, please call **1-800-829-4477**.



**California**  
Oakland, 510-839-4245

**Colorado**  
Denver, 303-592-1118

**District of Columbia**  
202-628-2929

**Florida**  
Jacksonville, 904-355-2000

**Georgia**  
Atlanta, 404-331-6572

**Illinois**  
Chicago, 312-886-9614

**Indiana**  
Indianapolis, 317-377-0001

**Maryland**  
Baltimore, 410-244-7306

**Massachusetts**  
Boston, 617-536-0709

**Missouri**  
St. Louis, 314-241-4700

**New York**  
Buffalo, 716-685-5533

**Ohio**  
Cincinnati, 513-421-0329  
Cleveland, 216-522-3037

**Oregon**  
Portland, 503-294-5363

**Pennsylvania**  
Philadelphia, 215-627-1040  
Pittsburgh, 412-261-1040

**Tennessee**  
Nashville, 615-781-5040

**Texas**  
Dallas, 214-767-1792  
Houston, 713-541-3400

**Virginia**  
Richmond, 804-783-1569

**Washington**  
Seattle, 206-343-7221

## What Should You Know About the Privacy Act and Paperwork Reduction Act Notice?

The law says that when we ask you for information we must 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 the information and whether your response is voluntary, needed for 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 the tax, interest, or penalties. Internal Revenue Code sections 6001, 6011, and 6012(a) say that you must file a return or statement with us for any tax for which you are liable. Your response is mandatory under these sections. Code section 6109 says that you must show your social security number on what you file, 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.

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.

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. We may give

the information to the Department of Justice and to other Federal agencies, as provided by law. We may also give it to cities, states, the District of Columbia, U.S. commonwealths or possessions, and certain foreign governments to carry out their tax laws.

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

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

**The Time It Takes To Prepare Your Return.** The time needed to complete and file Form 1040EZ will vary depending on individual circumstances. The estimated average time is: **Recordkeeping**, 5 min.; **Learning about the law or the form**, 58 min.; **Preparing the form**, 1 hr., 22 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min. The total is 2 hr., 45 min.

**We Welcome Comments on Forms.** If you have comments concerning the accuracy of these time estimates or suggestions for making this form simpler, we would be happy to hear from you. You can e-mail us your suggestions and comments through the IRS Internet Home Page ([www.irs.ustreas.gov](http://www.irs.ustreas.gov)) or write to the Tax Forms Committee, Western Area Distribution Center, Rancho Cordova, CA 95743-0001. **DO NOT** send your return to this address. Instead, see **Where Do You File?** on page 28.

TeleTax Topics		Topic No.	Subject	Topic No.	Subject	Topic No.	Subject
Topic No.	Subject	Topic No.	Subject	<b>Adjustments to Income</b>		Topic No.	Subject
	<b>IRS Help Available</b>	305	Recordkeeping	451	Individual retirement arrangements (IRAs)	658	We changed your account (Refund)
101	IRS services—Volunteer tax assistance, toll-free telephone, walk-in assistance, and outreach programs	306	Penalty for underpayment of estimated tax	452	Alimony paid	659	CP12—We changed your return—You are due a refund
102	Tax assistance for individuals with disabilities and the hearing impaired	307	Backup withholding	453	Bad debt deduction	660	CP22A—We changed your account
103	Small Business Tax Education Program (STEP)—Tax help for small businesses	308	Amended returns	454	Tax shelters		<b>Basis of Assets, Depreciation, and Sale of Assets</b>
104	Problem Resolution Program—Help for problem situations	309	Tax fraud—How to report	455	Moving expenses	701	Sale of your home—General
105	Public libraries—Tax information tapes and reproducible tax forms	310	Power of attorney information		<b>Itemized Deductions</b>	702	Sale of your home—How to report gain
	<b>IRS Procedures</b>	999	Local information	501	Should I itemize?	703	Sale of your home—Exclusion of gain, age 55 and over
151	Your appeal rights	<b>Filing Requirements, Filing Status, and Exemptions</b>		502	Medical and dental expenses	704	Basis of assets
152	Refunds—How long they should take	351	Who must file?	503	Deductible taxes	705	Depreciation
153	What to do if you haven't filed your tax return (Nonfilers)	352	Which form—1040, 1040A, or 1040EZ?	504	Home mortgage points	706	Installment sales
154	Form W-2—What to do if not received	353	What is your filing status?	505	Interest expense		<b>Employer Tax Information</b>
155	Forms and publications—How to order	354	Dependents	506	Contributions	751	Social security and Medicare withholding rates
156	Copy of your tax return—How to get one	355	Estimated tax	507	Casualty losses	752	Form W-2—Where, when, and how to file
157	Change of address—How to notify IRS	356	Decedents	508	Miscellaneous expenses	753	Form W-4—Employee's withholding allowance certificate
911	Hardship assistance applications	<b>Types of Income</b>		509	Business use of home	754	Form W-5—Advance earned income credit
	<b>Collection</b>	401	Wages and salaries	510	Business use of car	755	Employer identification number (EIN)—How to apply
201	The collection process	402	Tips	511	Business travel expenses	756	Employment taxes for household employees
202	What to do if you can't pay your tax	403	Interest received	512	Business entertainment expenses	757	Form 941—Deposit requirements
203	Failure to pay child support and other Federal obligations	404	Dividends	513	Educational expenses	758	Form 941—Employer's Quarterly Federal Tax Return
204	Offers in compromise	405	Refunds of state and local taxes	514	Employee business expenses	759	Form 940/940-EZ—Deposit requirements
	<b>Alternative Filing Methods</b>	406	Alimony received	515	Disaster area losses	760	Form 940/940-EZ—Employer's Annual Federal Unemployment Tax Return
251	Form 1040PC tax return	407	Business income		<b>Tax Computation</b>	761	Form 945—Annual Return of Withheld Federal Income Tax
252	Electronic filing	408	Sole proprietorship	551	Standard deduction	762	Tips—Withholding and reporting
253	Substitute tax forms	409	Capital gains and losses	552	Tax and credits figured by the IRS		<b>Magnetic Media Filers—1099 Series and Related Information Returns</b> (For electronic filing of individual returns, use topic 252.)
254	How to choose a tax preparer	410	Pensions and annuities	553	Tax on a child's investment income	801	Who must file magnetically
255	TeleFile	411	Pensions—The general rule and the simplified general rule	554	Self-employment tax	802	Applications, forms, and information
	<b>General Information</b>	412	Lump-sum distributions	555	Five- or ten-year tax options for lump-sum distributions	803	Waivers and extensions
301	When, where, and how to file	413	Rollovers from retirement plans	556	Alternative minimum tax	804	Test files and combined Federal and state filing
302	Highlights of tax changes	414	Rental income and expenses		<b>Tax Credits</b>	805	Electronic filing of information returns
303	Checklist of common errors when preparing your tax return	415	Renting vacation property and renting to relatives	601	Earned income credit (EIC)		
304	Extensions of time to file your tax return	416	Farming and fishing income	602	Child and dependent care credit		
		417	Earnings for clergy	603	Credit for the elderly or the disabled		
		418	Unemployment compensation	604	Advance earned income credit		
		419	Gambling income and expenses		<b>Tax Credits</b>		
		420	Bartering income	601	Earned income credit (EIC)		
		421	Scholarship and fellowship grants	602	Child and dependent care credit		
		422	Nontaxable income	603	Credit for the elderly or the disabled		
		423	Social security and equivalent railroad retirement benefits	604	Advance earned income credit		
		424	401(k) plans		<b>Tax Credits</b>		
		425	Passive activities—Losses and 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		
					<b>Tax Credits</b>		
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				603	Credit for the elderly or the disabled		
				604	Advance earned income credit		
					<b>Tax Credits</b>		
				601	Earned income credit (EIC)		
				602	Child and dependent care credit		
				603	Credit for the elderly or the disabled		
				604	Advance earned income credit		
					<b>Tax Credits</b>		
				601	Earned income credit (EIC)		
				602	Child and dependent care credit		
				603	Credit for the elderly or the disabled		
				604	Advance earned income credit		
					<b>Tax Credits</b>		
				601	Earned income credit (EIC)		
				602	Child and dependent care credit		
				603	Credit for the elderly or the disabled		
				604	Advance earned income credit		
					<b>Tax Credits</b>		
				601	Earned income credit (EIC)		
				602	Child and dependent care credit		
				603	Credit for the elderly or the disabled		
				604	Advance earned income credit		
					<b>Tax Credits</b>		
				601	Earned income credit (EIC)		
				602	Child and dependent care credit		
				603	Credit for the elderly or the disabled		
				604	Advance earned income credit		
					<b>Tax Credits</b>		
				601	Earned income credit (EIC)		
				602	Child and dependent care credit		
				603	Credit for the elderly or the disabled		
				604	Advance earned income credit		
					<b>Tax Credits</b>		
				601	Earned income credit (EIC)		
				602	Child and dependent care credit		
				603	Credit for the elderly or the disabled		
				604	Advance earned income credit		
					<b>Tax Credits</b>		
				601	Earned income credit (		



1997 1040EZ Tax Table—Continued

If Form 1040EZ, line 6, is—		And you are—		If Form 1040EZ, line 6, is—		And you are—		If Form 1040EZ, line 6, is—		And you are—		If Form 1040EZ, line 6, is—		And you are—	
At least	But less than	Single	Married filing jointly												
		Your tax is—				Your tax is—				Your tax is—				Your tax is—	
<b>9,000</b>				<b>12,000</b>				<b>15,000</b>				<b>18,000</b>			
9,000	9,050	1,354	1,354	12,000	12,050	1,804	1,804	15,000	15,050	2,254	2,254	18,000	18,050	2,704	2,704
9,050	9,100	1,361	1,361	12,050	12,100	1,811	1,811	15,050	15,100	2,261	2,261	18,050	18,100	2,711	2,711
9,100	9,150	1,369	1,369	12,100	12,150	1,819	1,819	15,100	15,150	2,269	2,269	18,100	18,150	2,719	2,719
9,150	9,200	1,376	1,376	12,150	12,200	1,826	1,826	15,150	15,200	2,276	2,276	18,150	18,200	2,726	2,726
9,200	9,250	1,384	1,384	12,200	12,250	1,834	1,834	15,200	15,250	2,284	2,284	18,200	18,250	2,734	2,734
9,250	9,300	1,391	1,391	12,250	12,300	1,841	1,841	15,250	15,300	2,291	2,291	18,250	18,300	2,741	2,741
9,300	9,350	1,399	1,399	12,300	12,350	1,849	1,849	15,300	15,350	2,299	2,299	18,300	18,350	2,749	2,749
9,350	9,400	1,406	1,406	12,350	12,400	1,856	1,856	15,350	15,400	2,306	2,306	18,350	18,400	2,756	2,756
9,400	9,450	1,414	1,414	12,400	12,450	1,864	1,864	15,400	15,450	2,314	2,314	18,400	18,450	2,764	2,764
9,450	9,500	1,421	1,421	12,450	12,500	1,871	1,871	15,450	15,500	2,321	2,321	18,450	18,500	2,771	2,771
9,500	9,550	1,429	1,429	12,500	12,550	1,879	1,879	15,500	15,550	2,329	2,329	18,500	18,550	2,779	2,779
9,550	9,600	1,436	1,436	12,550	12,600	1,886	1,886	15,550	15,600	2,336	2,336	18,550	18,600	2,786	2,786
9,600	9,650	1,444	1,444	12,600	12,650	1,894	1,894	15,600	15,650	2,344	2,344	18,600	18,650	2,794	2,794
9,650	9,700	1,451	1,451	12,650	12,700	1,901	1,901	15,650	15,700	2,351	2,351	18,650	18,700	2,801	2,801
9,700	9,750	1,459	1,459	12,700	12,750	1,909	1,909	15,700	15,750	2,359	2,359	18,700	18,750	2,809	2,809
9,750	9,800	1,466	1,466	12,750	12,800	1,916	1,916	15,750	15,800	2,366	2,366	18,750	18,800	2,816	2,816
9,800	9,850	1,474	1,474	12,800	12,850	1,924	1,924	15,800	15,850	2,374	2,374	18,800	18,850	2,824	2,824
9,850	9,900	1,481	1,481	12,850	12,900	1,931	1,931	15,850	15,900	2,381	2,381	18,850	18,900	2,831	2,831
9,900	9,950	1,489	1,489	12,900	12,950	1,939	1,939	15,900	15,950	2,389	2,389	18,900	18,950	2,839	2,839
9,950	10,000	1,496	1,496	12,950	13,000	1,946	1,946	15,950	16,000	2,396	2,396	18,950	19,000	2,846	2,846
<b>10,000</b>				<b>13,000</b>				<b>16,000</b>				<b>19,000</b>			
10,000	10,050	1,504	1,504	13,000	13,050	1,954	1,954	16,000	16,050	2,404	2,404	19,000	19,050	2,854	2,854
10,050	10,100	1,511	1,511	13,050	13,100	1,961	1,961	16,050	16,100	2,411	2,411	19,050	19,100	2,861	2,861
10,100	10,150	1,519	1,519	13,100	13,150	1,969	1,969	16,100	16,150	2,419	2,419	19,100	19,150	2,869	2,869
10,150	10,200	1,526	1,526	13,150	13,200	1,976	1,976	16,150	16,200	2,426	2,426	19,150	19,200	2,876	2,876
10,200	10,250	1,534	1,534	13,200	13,250	1,984	1,984	16,200	16,250	2,434	2,434	19,200	19,250	2,884	2,884
10,250	10,300	1,541	1,541	13,250	13,300	1,991	1,991	16,250	16,300	2,441	2,441	19,250	19,300	2,891	2,891
10,300	10,350	1,549	1,549	13,300	13,350	1,999	1,999	16,300	16,350	2,449	2,449	19,300	19,350	2,899	2,899
10,350	10,400	1,556	1,556	13,350	13,400	2,006	2,006	16,350	16,400	2,456	2,456	19,350	19,400	2,906	2,906
10,400	10,450	1,564	1,564	13,400	13,450	2,014	2,014	16,400	16,450	2,464	2,464	19,400	19,450	2,914	2,914
10,450	10,500	1,571	1,571	13,450	13,500	2,021	2,021	16,450	16,500	2,471	2,471	19,450	19,500	2,921	2,921
10,500	10,550	1,579	1,579	13,500	13,550	2,029	2,029	16,500	16,550	2,479	2,479	19,500	19,550	2,929	2,929
10,550	10,600	1,586	1,586	13,550	13,600	2,036	2,036	16,550	16,600	2,486	2,486	19,550	19,600	2,936	2,936
10,600	10,650	1,594	1,594	13,600	13,650	2,044	2,044	16,600	16,650	2,494	2,494	19,600	19,650	2,944	2,944
10,650	10,700	1,601	1,601	13,650	13,700	2,051	2,051	16,650	16,700	2,501	2,501	19,650	19,700	2,951	2,951
10,700	10,750	1,609	1,609	13,700	13,750	2,059	2,059	16,700	16,750	2,509	2,509	19,700	19,750	2,959	2,959
10,750	10,800	1,616	1,616	13,750	13,800	2,066	2,066	16,750	16,800	2,516	2,516	19,750	19,800	2,966	2,966
10,800	10,850	1,624	1,624	13,800	13,850	2,074	2,074	16,800	16,850	2,524	2,524	19,800	19,850	2,974	2,974
10,850	10,900	1,631	1,631	13,850	13,900	2,081	2,081	16,850	16,900	2,531	2,531	19,850	19,900	2,981	2,981
10,900	10,950	1,639	1,639	13,900	13,950	2,089	2,089	16,900	16,950	2,539	2,539	19,900	19,950	2,989	2,989
10,950	11,000	1,646	1,646	13,950	14,000	2,096	2,096	16,950	17,000	2,546	2,546	19,950	20,000	2,996	2,996
<b>11,000</b>				<b>14,000</b>				<b>17,000</b>				<b>20,000</b>			
11,000	11,050	1,654	1,654	14,000	14,050	2,104	2,104	17,000	17,050	2,554	2,554	20,000	20,050	3,004	3,004
11,050	11,100	1,661	1,661	14,050	14,100	2,111	2,111	17,050	17,100	2,561	2,561	20,050	20,100	3,011	3,011
11,100	11,150	1,669	1,669	14,100	14,150	2,119	2,119	17,100	17,150	2,569	2,569	20,100	20,150	3,019	3,019
11,150	11,200	1,676	1,676	14,150	14,200	2,126	2,126	17,150	17,200	2,576	2,576	20,150	20,200	3,026	3,026
11,200	11,250	1,684	1,684	14,200	14,250	2,134	2,134	17,200	17,250	2,584	2,584	20,200	20,250	3,034	3,034
11,250	11,300	1,691	1,691	14,250	14,300	2,141	2,141	17,250	17,300	2,591	2,591	20,250	20,300	3,041	3,041
11,300	11,350	1,699	1,699	14,300	14,350	2,149	2,149	17,300	17,350	2,599	2,599	20,300	20,350	3,049	3,049
11,350	11,400	1,706	1,706	14,350	14,400	2,156	2,156	17,350	17,400	2,606	2,606	20,350	20,400	3,056	3,056
11,400	11,450	1,714	1,714	14,400	14,450	2,164	2,164	17,400	17,450	2,614	2,614	20,400	20,450	3,064	3,064
11,450	11,500	1,721	1,721	14,450	14,500	2,171	2,171	17,450	17,500	2,621	2,621	20,450	20,500	3,071	3,071
11,500	11,550	1,729	1,729	14,500	14,550	2,179	2,179	17,500	17,550	2,629	2,629	20,500	20,550	3,079	3,079
11,550	11,600	1,736	1,736	14,550	14,600	2,186	2,186	17,550	17,600	2,636	2,636	20,550	20,600	3,086	3,086
11,600	11,650	1,744	1,744	14,600	14,650	2,194	2,194	17,600	17,650	2,644	2,644	20,600	20,650	3,094	3,094
11,650	11,700	1,751	1,751	14,650	14,700	2,201	2,201	17,650	17,700	2,651	2,651	20,650	20,700	3,101	3,101
11,700	11,750	1,759	1,759	14,700	14,750	2,209	2,209	17,700	17,750	2,659	2,659	20,700	20,750	3,109	3,109
11,750	11,800	1,766	1,766	14,750	14,800	2,216	2,216	17,750	17,800	2,666	2,666	20,750	20,800	3,116	3,116
11,800	11,850	1,774	1,774	14,800	14,850	2,224	2,224	17,800	17,850	2,674	2,674	20,800	20,850	3,124	3,124
11,850	11,900	1,781	1,781	14,850	14,900	2,231	2,231	17,850	17,900	2,681	2,681	20,850	20,900	3,131	3,131
11,900	11,950	1,789	1,789	14,900	14,950	2,239	2,239	17,900	17,950	2,689	2,689	20,900	20,950	3,139	3,139
11,950	12,000	1,796	1,796	14,950	15,000	2,246	2,246	17,950	18,000	2,696	2,696	20,950	21,000	3,146	3,146

Continued on next page

1997 1040EZ Tax Table—Continued

If Form 1040EZ, line 6, is—		And you are—		If Form 1040EZ, line 6, is—		And you are—		If Form 1040EZ, line 6, is—		And you are—		If Form 1040EZ, line 6, is—		And you are—	
At least	But less than	Single	Married filing jointly												
		Your tax is—				Your tax is—				Your tax is—				Your tax is—	
<b>21,000</b>				<b>24,000</b>				<b>27,000</b>				<b>30,000</b>			
21,000	21,050	3,154	3,154	24,000	24,050	3,604	3,604	27,000	27,050	4,363	4,054	30,000	30,050	5,203	4,504
21,050	21,100	3,161	3,161	24,050	24,100	3,611	3,611	27,050	27,100	4,377	4,061	30,050	30,100	5,217	4,511
21,100	21,150	3,169	3,169	24,100	24,150	3,619	3,619	27,100	27,150	4,391	4,069	30,100	30,150	5,231	4,519
21,150	21,200	3,176	3,176	24,150	24,200	3,626	3,626	27,150	27,200	4,405	4,076	30,150	30,200	5,245	4,526
21,200	21,250	3,184	3,184	24,200	24,250	3,634	3,634	27,200	27,250	4,419	4,084	30,200	30,250	5,259	4,534
21,250	21,300	3,191	3,191	24,250	24,300	3,641	3,641	27,250	27,300	4,433	4,091	30,250	30,300	5,273	4,541
21,300	21,350	3,199	3,199	24,300	24,350	3,649	3,649	27,300	27,350	4,447	4,099	30,300	30,350	5,287	4,549
21,350	21,400	3,206	3,206	24,350	24,400	3,656	3,656	27,350	27,400	4,461	4,106	30,350	30,400	5,301	4,556
21,400	21,450	3,214	3,214	24,400	24,450	3,664	3,664	27,400	27,450	4,475	4,114	30,400	30,450	5,315	4,564
21,450	21,500	3,221	3,221	24,450	24,500	3,671	3,671	27,450	27,500	4,489	4,121	30,450	30,500	5,329	4,571
21,500	21,550	3,229	3,229	24,500	24,550	3,679	3,679	27,500	27,550	4,503	4,129	30,500	30,550	5,343	4,579
21,550	21,600	3,236	3,236	24,550	24,600	3,686	3,686	27,550	27,600	4,517	4,136	30,550	30,600	5,357	4,586
21,600	21,650	3,244	3,244	24,600	24,650	3,694	3,694	27,600	27,650	4,531	4,144	30,600	30,650	5,371	4,594
21,650	21,700	3,251	3,251	24,650	24,700	3,705	3,701	27,650	27,700	4,545	4,151	30,650	30,700	5,385	4,601
21,700	21,750	3,259	3,259	24,700	24,750	3,719	3,709	27,700	27,750	4,559	4,159	30,700	30,750	5,399	4,609
21,750	21,800	3,266	3,266	24,750	24,800	3,733	3,716	27,750	27,800	4,573	4,166	30,750	30,800	5,413	4,616
21,800	21,850	3,274	3,274	24,800	24,850	3,747	3,724	27,800	27,850	4,587	4,174	30,800	30,850	5,427	4,624
21,850	21,900	3,281	3,281	24,850	24,900	3,761	3,731	27,850	27,900	4,601	4,181	30,850	30,900	5,441	4,631
21,900	21,950	3,289	3,289	24,900	24,950	3,775	3,739	27,900	27,950	4,615	4,189	30,900	30,950	5,455	4,639
21,950	22,000	3,296	3,296	24,950	25,000	3,789	3,746	27,950	28,000	4,629	4,196	30,950	31,000	5,469	4,646
<b>22,000</b>				<b>25,000</b>				<b>28,000</b>				<b>31,000</b>			
22,000	22,050	3,304	3,304	25,000	25,050	3,803	3,754	28,000	28,050	4,643	4,204	31,000	31,050	5,483	4,654
22,050	22,100	3,311	3,311	25,050	25,100	3,817	3,761	28,050	28,100	4,657	4,211	31,050	31,100	5,497	4,661
22,100	22,150	3,319	3,319	25,100	25,150	3,831	3,769	28,100	28,150	4,671	4,219	31,100	31,150	5,511	4,669
22,150	22,200	3,326	3,326	25,150	25,200	3,845	3,776	28,150	28,200	4,685	4,226	31,150	31,200	5,525	4,676
22,200	22,250	3,334	3,334	25,200	25,250	3,859	3,784	28,200	28,250	4,699	4,234	31,200	31,250	5,539	4,684
22,250	22,300	3,341	3,341	25,250	25,300	3,873	3,791	28,250	28,300	4,713	4,241	31,250	31,300	5,553	4,691
22,300	22,350	3,349	3,349	25,300	25,350	3,887	3,799	28,300	28,350	4,727	4,249	31,300	31,350	5,567	4,699
22,350	22,400	3,356	3,356	25,350	25,400	3,901	3,806	28,350	28,400	4,741	4,256	31,350	31,400	5,581	4,706
22,400	22,450	3,364	3,364	25,400	25,450	3,915	3,814	28,400	28,450	4,755	4,264	31,400	31,450	5,595	4,714
22,450	22,500	3,371	3,371	25,450	25,500	3,929	3,821	28,450	28,500	4,769	4,271	31,450	31,500	5,609	4,721
22,500	22,550	3,379	3,379	25,500	25,550	3,943	3,829	28,500	28,550	4,783	4,279	31,500	31,550	5,623	4,729
22,550	22,600	3,386	3,386	25,550	25,600	3,957	3,836	28,550	28,600	4,797	4,286	31,550	31,600	5,637	4,736
22,600	22,650	3,394	3,394	25,600	25,650	3,971	3,844	28,600	28,650	4,811	4,294	31,600	31,650	5,651	4,744
22,650	22,700	3,401	3,401	25,650	25,700	3,985	3,851	28,650	28,700	4,825	4,301	31,650	31,700	5,665	4,751
22,700	22,750	3,409	3,409	25,700	25,750	3,999	3,859	28,700	28,750	4,839	4,309	31,700	31,750	5,679	4,759
22,750	22,800	3,416	3,416	25,750	25,800	4,013	3,866	28,750	28,800	4,853	4,316	31,750	31,800	5,693	4,766
22,800	22,850	3,424	3,424	25,800	25,850	4,027	3,874	28,800	28,850	4,867	4,324	31,800	31,850	5,707	4,774
22,850	22,900	3,431	3,431	25,850	25,900	4,041	3,881	28,850	28,900	4,881	4,331	31,850	31,900	5,721	4,781
22,900	22,950	3,439	3,439	25,900	25,950	4,055	3,889	28,900	28,950	4,895	4,339	31,900	31,950	5,735	4,789
22,950	23,000	3,446	3,446	25,950	26,000	4,069	3,896	28,950	29,000	4,909	4,346	31,950	32,000	5,749	4,796
<b>23,000</b>				<b>26,000</b>				<b>29,000</b>				<b>32,000</b>			
23,000	23,050	3,454	3,454	26,000	26,050	4,083	3,904	29,000	29,050	4,923	4,354	32,000	32,050	5,763	4,804
23,050	23,100	3,461	3,461	26,050	26,100	4,097	3,911	29,050	29,100	4,937	4,361	32,050	32,100	5,777	4,811
23,100	23,150	3,469	3,469	26,100	26,150	4,111	3,919	29,100	29,150	4,951	4,369	32,100	32,150	5,791	4,819
23,150	23,200	3,476	3,476	26,150	26,200	4,125	3,926	29,150	29,200	4,965	4,376	32,150	32,200	5,805	4,826
23,200	23,250	3,484	3,484	26,200	26,250	4,139	3,934	29,200	29,250	4,979	4,384	32,200	32,250	5,819	4,834
23,250	23,300	3,491	3,491	26,250	26,300	4,153	3,941	29,250	29,300	4,993	4,391	32,250	32,300	5,833	4,841
23,300	23,350	3,499	3,499	26,300	26,350	4,167	3,949	29,300	29,350	5,007	4,399	32,300	32,350	5,847	4,849
23,350	23,400	3,506	3,506	26,350	26,400	4,181	3,956	29,350	29,400	5,021	4,406	32,350	32,400	5,861	4,856
23,400	23,450	3,514	3,514	26,400	26,450	4,195	3,964	29,400	29,450	5,035	4,414	32,400	32,450	5,875	4,864
23,450	23,500	3,521	3,521	26,450	26,500	4,209	3,971	29,450	29,500	5,049	4,421	32,450	32,500	5,889	4,871
23,500	23,550	3,529	3,529	26,500	26,550	4,223	3,979	29,500	29,550	5,063	4,429	32,500	32,550	5,903	4,879
23,550	23,600	3,536	3,536	26,550	26,600	4,237	3,986	29,550	29,600	5,077	4,436	32,550	32,600	5,917	4,886
23,600	23,650	3,544	3,544	26,600	26,650	4,251	3,994	29,600	29,650	5,091	4,444	32,600	32,650	5,931	4,894
23,650	23,700	3,551	3,551	26,650	26,700	4,265	4,001	29,650	29,700	5,105	4,451	32,650	32,700	5,945	4,901
23,700	23,750	3,559	3,559	26,700	26,750	4,279	4,009	29,700	29,750	5,119	4,459	32,700	32,750	5,959	4,909
23,750	23,800	3,566	3,566	26,750	26,800	4,293	4,016	29,750	29,800	5,133	4,466	32,750	32,800	5,973	4,916
23,800	23,850	3,574	3,574	26,800	26,850	4,307	4,024	29,800	29,850	5,147	4,474	32,800	32,850	5,987	4,924
23,850	23,900	3,581	3,581	26,850	26,900	4,321	4,031	29,850	29,900	5,161	4,481	32,850	32,900	6,001	4,931
23,900	23,950	3,589	3,589	26,900	26,950	4,335	4,039	29,900	29,950	5,175	4,489	32,900	32,950	6,015	4,939
23,950	24,000	3,596	3,596	26,950	27,000	4,349	4,046	29,950	30,000	5,189	4,496	32,950	33,000	6,029	4,946

Continued on next page

1997 1040EZ Tax Table—Continued

If Form 1040EZ, line 6, is—		And you are—		If Form 1040EZ, line 6, is—		And you are—		If Form 1040EZ, line 6, is—		And you are—		If Form 1040EZ, line 6, is—		And you are—	
At least	But less than	Single	Married filing jointly												
		Your tax is—				Your tax is—				Your tax is—				Your tax is—	
<b>33,000</b>				<b>36,000</b>				<b>39,000</b>				<b>42,000</b>			
33,000	33,050	6,043	4,954	36,000	36,050	6,883	5,404	39,000	39,050	7,723	5,854	42,000	42,050	8,563	6,411
33,050	33,100	6,057	4,961	36,050	36,100	6,897	5,411	39,050	39,100	7,737	5,861	42,050	42,100	8,577	6,425
33,100	33,150	6,071	4,969	36,100	36,150	6,911	5,419	39,100	39,150	7,751	5,869	42,100	42,150	8,591	6,439
33,150	33,200	6,085	4,976	36,150	36,200	6,925	5,426	39,150	39,200	7,765	5,876	42,150	42,200	8,605	6,453
33,200	33,250	6,099	4,984	36,200	36,250	6,939	5,434	39,200	39,250	7,779	5,884	42,200	42,250	8,619	6,467
33,250	33,300	6,113	4,991	36,250	36,300	6,953	5,441	39,250	39,300	7,793	5,891	42,250	42,300	8,633	6,481
33,300	33,350	6,127	4,999	36,300	36,350	6,967	5,449	39,300	39,350	7,807	5,899	42,300	42,350	8,647	6,495
33,350	33,400	6,141	5,006	36,350	36,400	6,981	5,456	39,350	39,400	7,821	5,906	42,350	42,400	8,661	6,509
33,400	33,450	6,155	5,014	36,400	36,450	6,995	5,464	39,400	39,450	7,835	5,914	42,400	42,450	8,675	6,523
33,450	33,500	6,169	5,021	36,450	36,500	7,009	5,471	39,450	39,500	7,849	5,921	42,450	42,500	8,689	6,537
33,500	33,550	6,183	5,029	36,500	36,550	7,023	5,479	39,500	39,550	7,863	5,929	42,500	42,550	8,703	6,551
33,550	33,600	6,197	5,036	36,550	36,600	7,037	5,486	39,550	39,600	7,877	5,936	42,550	42,600	8,717	6,565
33,600	33,650	6,211	5,044	36,600	36,650	7,051	5,494	39,600	39,650	7,891	5,944	42,600	42,650	8,731	6,579
33,650	33,700	6,225	5,051	36,650	36,700	7,065	5,501	39,650	39,700	7,905	5,951	42,650	42,700	8,745	6,593
33,700	33,750	6,239	5,059	36,700	36,750	7,079	5,509	39,700	39,750	7,919	5,959	42,700	42,750	8,759	6,607
33,750	33,800	6,253	5,066	36,750	36,800	7,093	5,516	39,750	39,800	7,933	5,966	42,750	42,800	8,773	6,621
33,800	33,850	6,267	5,074	36,800	36,850	7,107	5,524	39,800	39,850	7,947	5,974	42,800	42,850	8,787	6,635
33,850	33,900	6,281	5,081	36,850	36,900	7,121	5,531	39,850	39,900	7,961	5,981	42,850	42,900	8,801	6,649
33,900	33,950	6,295	5,089	36,900	36,950	7,135	5,539	39,900	39,950	7,975	5,989	42,900	42,950	8,815	6,663
33,950	34,000	6,309	5,096	36,950	37,000	7,149	5,546	39,950	40,000	7,989	5,996	42,950	43,000	8,829	6,677
<b>34,000</b>				<b>37,000</b>				<b>40,000</b>				<b>43,000</b>			
34,000	34,050	6,323	5,104	37,000	37,050	7,163	5,554	40,000	40,050	8,003	6,004	43,000	43,050	8,843	6,691
34,050	34,100	6,337	5,111	37,050	37,100	7,177	5,561	40,050	40,100	8,017	6,011	43,050	43,100	8,857	6,705
34,100	34,150	6,351	5,119	37,100	37,150	7,191	5,569	40,100	40,150	8,031	6,019	43,100	43,150	8,871	6,719
34,150	34,200	6,365	5,126	37,150	37,200	7,205	5,576	40,150	40,200	8,045	6,026	43,150	43,200	8,885	6,733
34,200	34,250	6,379	5,134	37,200	37,250	7,219	5,584	40,200	40,250	8,059	6,034	43,200	43,250	8,899	6,747
34,250	34,300	6,393	5,141	37,250	37,300	7,233	5,591	40,250	40,300	8,073	6,041	43,250	43,300	8,913	6,761
34,300	34,350	6,407	5,149	37,300	37,350	7,247	5,599	40,300	40,350	8,087	6,049	43,300	43,350	8,927	6,775
34,350	34,400	6,421	5,156	37,350	37,400	7,261	5,606	40,350	40,400	8,101	6,056	43,350	43,400	8,941	6,789
34,400	34,450	6,435	5,164	37,400	37,450	7,275	5,614	40,400	40,450	8,115	6,064	43,400	43,450	8,955	6,803
34,450	34,500	6,449	5,171	37,450	37,500	7,289	5,621	40,450	40,500	8,129	6,071	43,450	43,500	8,969	6,817
34,500	34,550	6,463	5,179	37,500	37,550	7,303	5,629	40,500	40,550	8,143	6,079	43,500	43,550	8,983	6,831
34,550	34,600	6,477	5,186	37,550	37,600	7,317	5,636	40,550	40,600	8,157	6,086	43,550	43,600	8,997	6,845
34,600	34,650	6,491	5,194	37,600	37,650	7,331	5,644	40,600	40,650	8,171	6,094	43,600	43,650	9,011	6,859
34,650	34,700	6,505	5,201	37,650	37,700	7,345	5,651	40,650	40,700	8,185	6,101	43,650	43,700	9,025	6,873
34,700	34,750	6,519	5,209	37,700	37,750	7,359	5,659	40,700	40,750	8,199	6,109	43,700	43,750	9,039	6,887
34,750	34,800	6,533	5,216	37,750	37,800	7,373	5,666	40,750	40,800	8,213	6,116	43,750	43,800	9,053	6,901
34,800	34,850	6,547	5,224	37,800	37,850	7,387	5,674	40,800	40,850	8,227	6,124	43,800	43,850	9,067	6,915
34,850	34,900	6,561	5,231	37,850	37,900	7,401	5,681	40,850	40,900	8,241	6,131	43,850	43,900	9,081	6,929
34,900	34,950	6,575	5,239	37,900	37,950	7,415	5,689	40,900	40,950	8,255	6,139	43,900	43,950	9,095	6,943
34,950	35,000	6,589	5,246	37,950	38,000	7,429	5,696	40,950	41,000	8,269	6,146	43,950	44,000	9,109	6,957
<b>35,000</b>				<b>38,000</b>				<b>41,000</b>				<b>44,000</b>			
35,000	35,050	6,603	5,254	38,000	38,050	7,443	5,704	41,000	41,050	8,283	6,154	44,000	44,050	9,123	6,971
35,050	35,100	6,617	5,261	38,050	38,100	7,457	5,711	41,050	41,100	8,297	6,161	44,050	44,100	9,137	6,985
35,100	35,150	6,631	5,269	38,100	38,150	7,471	5,719	41,100	41,150	8,311	6,169	44,100	44,150	9,151	6,999
35,150	35,200	6,645	5,276	38,150	38,200	7,485	5,726	41,150	41,200	8,325	6,176	44,150	44,200	9,165	7,013
35,200	35,250	6,659	5,284	38,200	38,250	7,499	5,734	41,200	41,250	8,339	6,187	44,200	44,250	9,179	7,027
35,250	35,300	6,673	5,291	38,250	38,300	7,513	5,741	41,250	41,300	8,353	6,201	44,250	44,300	9,193	7,041
35,300	35,350	6,687	5,299	38,300	38,350	7,527	5,749	41,300	41,350	8,367	6,215	44,300	44,350	9,207	7,055
35,350	35,400	6,701	5,306	38,350	38,400	7,541	5,756	41,350	41,400	8,381	6,229	44,350	44,400	9,221	7,069
35,400	35,450	6,715	5,314	38,400	38,450	7,555	5,764	41,400	41,450	8,395	6,243	44,400	44,450	9,235	7,083
35,450	35,500	6,729	5,321	38,450	38,500	7,569	5,771	41,450	41,500	8,409	6,257	44,450	44,500	9,249	7,097
35,500	35,550	6,743	5,329	38,500	38,550	7,583	5,779	41,500	41,550	8,423	6,271	44,500	44,550	9,263	7,111
35,550	35,600	6,757	5,336	38,550	38,600	7,597	5,786	41,550	41,600	8,437	6,285	44,550	44,600	9,277	7,125
35,600	35,650	6,771	5,344	38,600	38,650	7,611	5,794	41,600	41,650	8,451	6,299	44,600	44,650	9,291	7,139
35,650	35,700	6,785	5,351	38,650	38,700	7,625	5,801	41,650	41,700	8,465	6,313	44,650	44,700	9,305	7,153
35,700	35,750	6,799	5,359	38,700	38,750	7,639	5,809	41,700	41,750	8,479	6,327	44,700	44,750	9,319	7,167
35,750	35,800	6,813	5,366	38,750	38,800	7,653	5,816	41,750	41,800	8,493	6,341	44,750	44,800	9,333	7,181
35,800	35,850	6,827	5,374	38,800	38,850	7,667	5,824	41,800	41,850	8,507	6,355	44,800	44,850	9,347	7,195
35,850	35,900	6,841	5,381	38,850	38,900	7,681	5,831	41,850	41,900	8,521	6,369	44,850	44,900	9,361	7,209
35,900	35,950	6,855	5,389	38,900	38,950	7,695	5,839	41,900	41,950	8,535	6,383	44,900	44,950	9,375	7,223
35,950	36,000	6,869	5,396	38,950	39,000	7,709	5,846	41,950	42,000	8,549	6,397	44,950	45,000	9,389	7,237

Continued on next page

1997 1040EZ Tax Table—Continued

If Form 1040EZ, line 6, is—		And you are—		If Form 1040EZ, line 6, is—		And you are—	
At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly
Your tax is—				Your tax is—			
<b>45,000</b>				<b>48,000</b>			
45,000	45,050	9,403	7,251	48,000	48,050	10,243	8,091
45,050	45,100	9,417	7,265	48,050	48,100	10,257	8,105
45,100	45,150	9,431	7,279	48,100	48,150	10,271	8,119
45,150	45,200	9,445	7,293	48,150	48,200	10,285	8,133
45,200	45,250	9,459	7,307	48,200	48,250	10,299	8,147
45,250	45,300	9,473	7,321	48,250	48,300	10,313	8,161
45,300	45,350	9,487	7,335	48,300	48,350	10,327	8,175
45,350	45,400	9,501	7,349	48,350	48,400	10,341	8,189
45,400	45,450	9,515	7,363	48,400	48,450	10,355	8,203
45,450	45,500	9,529	7,377	48,450	48,500	10,369	8,217
45,500	45,550	9,543	7,391	48,500	48,550	10,383	8,231
45,550	45,600	9,557	7,405	48,550	48,600	10,397	8,245
45,600	45,650	9,571	7,419	48,600	48,650	10,411	8,259
45,650	45,700	9,585	7,433	48,650	48,700	10,425	8,273
45,700	45,750	9,599	7,447	48,700	48,750	10,439	8,287
45,750	45,800	9,613	7,461	48,750	48,800	10,453	8,301
45,800	45,850	9,627	7,475	48,800	48,850	10,467	8,315
45,850	45,900	9,641	7,489	48,850	48,900	10,481	8,329
45,900	45,950	9,655	7,503	48,900	48,950	10,495	8,343
45,950	46,000	9,669	7,517	48,950	49,000	10,509	8,357
<b>46,000</b>				<b>49,000</b>			
46,000	46,050	9,683	7,531	49,000	49,050	10,523	8,371
46,050	46,100	9,697	7,545	49,050	49,100	10,537	8,385
46,100	46,150	9,711	7,559	49,100	49,150	10,551	8,399
46,150	46,200	9,725	7,573	49,150	49,200	10,565	8,413
46,200	46,250	9,739	7,587	49,200	49,250	10,579	8,427
46,250	46,300	9,753	7,601	49,250	49,300	10,593	8,441
46,300	46,350	9,767	7,615	49,300	49,350	10,607	8,455
46,350	46,400	9,781	7,629	49,350	49,400	10,621	8,469
46,400	46,450	9,795	7,643	49,400	49,450	10,635	8,483
46,450	46,500	9,809	7,657	49,450	49,500	10,649	8,497
46,500	46,550	9,823	7,671	49,500	49,550	10,663	8,511
46,550	46,600	9,837	7,685	49,550	49,600	10,677	8,525
46,600	46,650	9,851	7,699	49,600	49,650	10,691	8,539
46,650	46,700	9,865	7,713	49,650	49,700	10,705	8,553
46,700	46,750	9,879	7,727	49,700	49,750	10,719	8,567
46,750	46,800	9,893	7,741	49,750	49,800	10,733	8,581
46,800	46,850	9,907	7,755	49,800	49,850	10,747	8,595
46,850	46,900	9,921	7,769	49,850	49,900	10,761	8,609
46,900	46,950	9,935	7,783	49,900	49,950	10,775	8,623
46,950	47,000	9,949	7,797	49,950	50,000	10,789	8,637
<b>47,000</b>				<div style="border: 1px solid black; border-radius: 50%; padding: 20px; width: fit-content; margin: 0 auto;"> <p><b>\$50,000 or over— use Form 1040</b></p> </div>			
47,000	47,050	9,963	7,811				
47,050	47,100	9,977	7,825				
47,100	47,150	9,991	7,839				
47,150	47,200	10,005	7,853				
47,200	47,250	10,019	7,867				
47,250	47,300	10,033	7,881				
47,300	47,350	10,047	7,895				
47,350	47,400	10,061	7,909				
47,400	47,450	10,075	7,923				
47,450	47,500	10,089	7,937				
47,500	47,550	10,103	7,951				
47,550	47,600	10,117	7,965				
47,600	47,650	10,131	7,979				
47,650	47,700	10,145	7,993				
47,700	47,750	10,159	8,007				
47,750	47,800	10,173	8,021				
47,800	47,850	10,187	8,035				
47,850	47,900	10,201	8,049				
47,900	47,950	10,215	8,063				
47,950	48,000	10,229	8,077				

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# Explore IRS *e-file*!

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Millions of people **JUST LIKE YOU** file their tax returns **ELECTRONICALLY** using an *e-file* option because they offer:

- **A Fast Refund IN HALF THE TIME—Even Faster with Direct Deposit**
- **Faster Processing and Increased Accuracy**
- **An Acknowledgment of IRS Receipt within 48 hours**

In many cases, *e-file* options allow you to file your state tax return with your Federal return. What's more, with *e-file* your return is less likely to have errors therefore lessening your chances of receiving a letter from IRS. Here's how you can participate with e-file:

## See A Tax Professional



Many tax professionals file returns electronically for their clients. You can prepare your own return and have a professional transmit it electronically *or* you can have your return both prepared AND transmitted electronically. Look for the "AUTHORIZED IRS *e-file* PROVIDER" sign. Tax professionals may charge a fee to *e-file* your return and fees may vary depending on the professional and the specific services requested.

## Use A Personal Computer

If you have a modem, personal computer, and tax preparation software, you can *e-file* your tax return

from the convenience of your home. Tax preparation software is available at your local computer retailer or through various web sites over the Internet. Through a tax return transmitter, you can file 24 hours a day, 7 days a week. A tax return transmitter may charge a fee for transmitting your return.

## Visit a VITA/TCE Site

The IRS offers FREE Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs. Many of these sites also offer *e-file*. See page 16 for details on these programs.

## Ask Your Employer or Financial Institution

Some businesses offer *e-file* FREE to their employees as a benefit. Others offer it for a fee to customers. Ask your employer or financial institution if they offer electronic filing. If they don't, why not suggest that they offer it as a benefit or service?

## Use a Phone



For millions of eligible taxpayers, *TeleFile* is the easiest way to file. The call only takes about 10 minutes. It allows taxpayers to file simple Federal tax returns using a Touch-Tone telephone. It's completely paperless. Eligible taxpayers will automatically receive the *TeleFile Tax Package* in the mail. **Parents!: If your children receive a *TeleFile Tax Package*, please encourage them to use *TeleFile*!**

## Major Categories of Federal Income and Outlays for Fiscal Year 1996

On or before the first Monday in February of each year, the President is required to submit to the Congress a budget proposal for the fiscal year that begins the following October. The budget sets forth the President's proposed receipts, spending, and deficit or surplus 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 deficit or surplus. Individual spending and revenue bills are then enacted consistent with the goals of the budget resolution.

In fiscal year 1996 (which began on October 1, 1995, and ended on September 30, 1996), Federal income was \$1,453 billion and outlays were \$1,560 billion, leaving a deficit of \$107 billion.

### Federal Income

Income and social insurance taxes are, by far, the largest source of receipts. In 1996, individuals paid \$656 billion in income taxes and corporations paid \$172 billion. Social security and other insurance and retirement contributions were \$509 billion. Excise taxes were \$54 billion. The remaining \$61 billion of receipts were from Federal Reserve deposits, customs duties, estate and gift taxes, and other miscellaneous receipts.

### Federal Outlays

About 93% of total outlays were financed by tax receipts and the remaining 7% were financed by borrowing. Government receipts and borrowing finance a wide range of public services. The following is the breakdown of total outlays for fiscal year 1996\*:

**1. Social security, Medicare, and other retirement:** \$597 billion. These programs were about 37% of total outlays. They provide income support for the retired and disabled and medical care for the elderly.

**2. National defense, veterans, and foreign affairs:** \$316 billion. About 17% of total outlays were to equip, modernize, and pay our armed forces and to fund other national defense activities; about 2% went for veterans benefits and services; and about 1% went for international activities, including military and economic assistance to foreign countries and the maintenance of U.S. embassies abroad.

**3. Net interest:** \$241 billion. About 15% of total outlays were for net interest payments on the public debt.

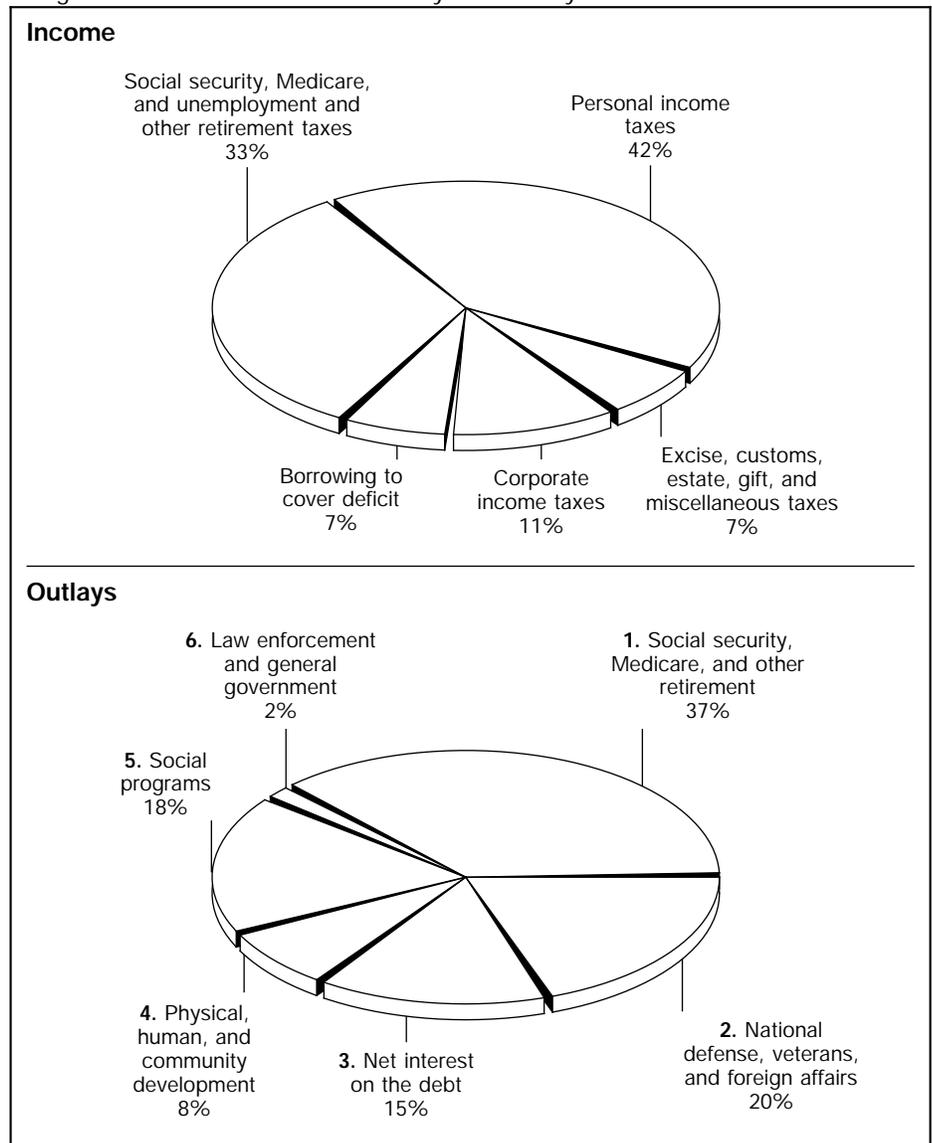
**4. Physical, human, and community development:** \$127 billion. About 8% of total outlays were for agriculture; natural resources and environmental programs; transportation programs; aid for elementary and secondary education and direct assistance to college students; job training programs; deposit insurance, commerce and housing credit, and community development; and space, energy, and general science programs.

**5. Social programs:** \$287 billion. The Federal Government spent 12% of total outlays to fund Medicaid, food stamps, aid to families with dependent children, supplemental security income, and related programs. 6% was spent for health research and public health programs, unemployment compensation, assisted housing, and social services.

**6. Law enforcement and general government:** \$29 billion. About 2% of total outlays were for judicial activities, Federal law enforcement, and prisons; and to provide for the general costs of the Federal Government, including the collection of taxes and legislative activities.

**Note:** Detail may not add to total due to rounding.

**Income and Outlays**—These pie charts show the relative sizes of the major categories of Federal income and outlays for fiscal year 1996.



\* The percentages on this page exclude undistributed offsetting receipts, which were -\$38 billion in fiscal year 1996. 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 spectrum auction.

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## Where Do You File?

If an envelope addressed to the Internal Revenue Service came with your booklet, please use it. If you do not have one, or if you moved during the year, mail your return to the **Internal Revenue Service Center** for the place where you live. **No street address is needed.** Envelopes without enough postage will be returned by the post office.

**Alabama**—Memphis, TN 37501-0014  
**Alaska**—Ogden, UT 84201-0014  
**Arizona**—Ogden, UT 84201-0014  
**Arkansas**—Memphis, TN 37501-0014  
**California**—*Counties of Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mendocino, Modoc, Napa, Nevada, Placer, Plumas, Sacramento, San Joaquin, Shasta, Sierra, Siskiyou, Solano, Sonoma, Sutter, Tehama, Trinity, Yolo, and Yuba*—Ogden, UT 84201-0014  
*All other counties*—Fresno, CA 93888-0014  
**Colorado**—Ogden, UT 84201-0014  
**Connecticut**—Andover, MA 05501-0014  
**Delaware**—Philadelphia, PA 19255-0014  
**District of Columbia**—Philadelphia, PA 19255-0014  
**Florida**—Atlanta, GA 39901-0014  
**Georgia**—Atlanta, GA 39901-0014  
**Hawaii**—Fresno, CA 93888-0014  
**Idaho**—Ogden, UT 84201-0014  
**Illinois**—Kansas City, MO 64999-0014  
**Indiana**—Cincinnati, OH 45999-0014  
**Iowa**—Kansas City, MO 64999-0014  
**Kansas**—Austin, TX 73301-0014  
**Kentucky**—Cincinnati, OH 45999-0014  
**Louisiana**—Memphis, TN 37501-0014  
**Maine**—Andover, MA 05501-0014  
**Maryland**—Philadelphia, PA 19255-0014  
**Massachusetts**—Andover, MA 05501-0014  
**Michigan**—Cincinnati, OH 45999-0014  
**Minnesota**—Kansas City, MO 64999-0014  
**Mississippi**—Memphis, TN 37501-0014  
**Missouri**—Kansas City, MO 64999-0014  
**Montana**—Ogden, UT 84201-0014  
**Nebraska**—Ogden, UT 84201-0014  
**Nevada**—Ogden, UT 84201-0014  
**New Hampshire**—Andover, MA 05501-0014  
**New Jersey**—Holtsville, NY 00501-0014  
**New Mexico**—Austin, TX 73301-0014  
**New York**—*New York City and counties of Nassau, Rockland, Suffolk, and Westchester*—Holtsville, NY 00501-0014  
*All other counties*—Andover, MA 05501-0014  
**North Carolina**—Memphis, TN 37501-0014  
**North Dakota**—Ogden, UT 84201-0014  
**Ohio**—Cincinnati, OH 45999-0014  
**Oklahoma**—Austin, TX 73301-0014  
**Oregon**—Ogden, UT 84201-0014  
**Pennsylvania**—Philadelphia, PA 19255-0014  
**Rhode Island**—Andover, MA 05501-0014  
**South Carolina**—Atlanta, GA 39901-0014  
**South Dakota**—Ogden, UT 84201-0014  
**Tennessee**—Memphis, TN 37501-0014  
**Texas**—Austin, TX 73301-0014  
**Utah**—Ogden, UT 84201-0014  
**Vermont**—Andover, MA 05501-0014  
**Virginia**—Philadelphia, PA 19255-0014  
**Washington**—Ogden, UT 84201-0014  
**West Virginia**—Cincinnati, OH 45999-0014  
**Wisconsin**—Kansas City, MO 64999-0014  
**Wyoming**—Ogden, UT 84201-0014  
**American Samoa**—Philadelphia, PA 19255-0014  
**Guam: Permanent residents**—Department of Revenue and Taxation Government of Guam P.O. Box 23607 GMF, GU 96921  
**Guam: Nonpermanent residents**—Philadelphia, PA 19255-0014  
**Puerto Rico**—Philadelphia, PA 19255-0014  
**Virgin Islands: Permanent residents**—V.I. Bureau of Internal Revenue 9601 Estate Thomas Charlotte Amalie St. Thomas, VI 00802  
**Virgin Islands: Nonpermanent residents**—Philadelphia, PA 19255-0014  
**Foreign country:**—Philadelphia, PA 19255-0014  
**All APO and FPO addresses**—Philadelphia, PA 19255-0014

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- How to get forms and publications (page 15)
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