



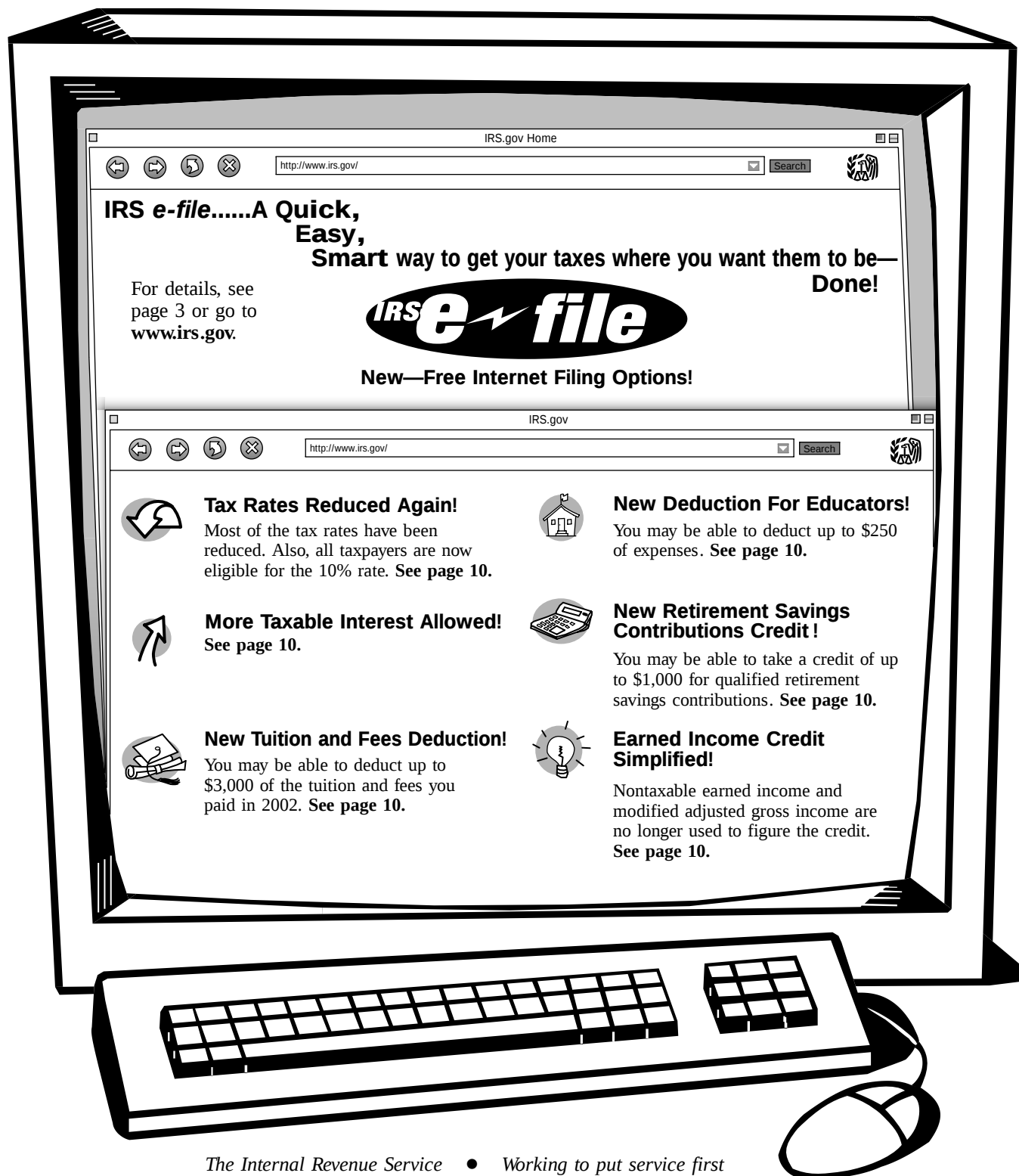
Department of the Treasury
Internal Revenue Service

www.irs.gov

Note. This booklet does not contain any tax forms.

20021040EZ

Instructions



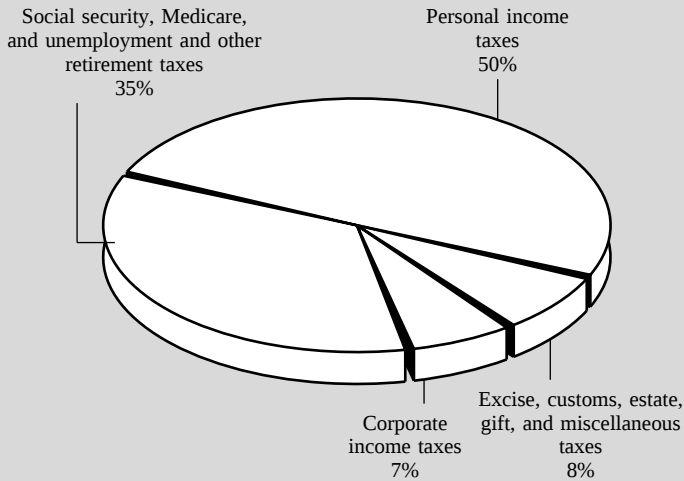
The Internal Revenue Service • Working to put service first

Cat. No. 12063Z

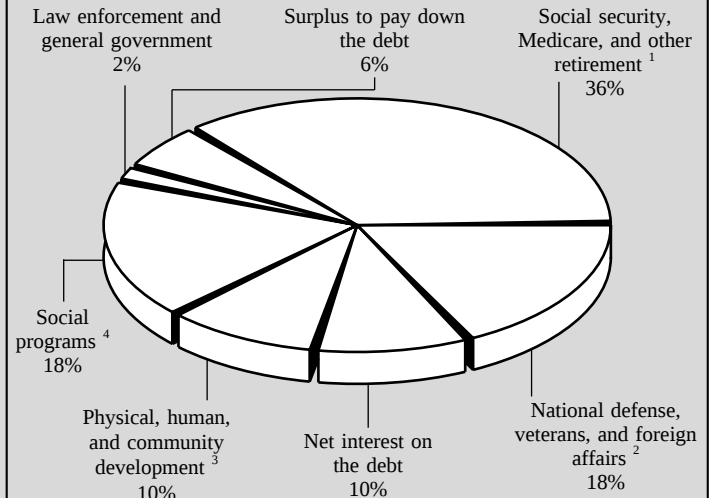
Major Categories of Federal Income and Outlays for Fiscal Year 2001

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

Income



Outlays



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

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

Footnotes for Certain Federal Outlays

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

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

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

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

Note. The percentages on this page exclude undistributed offsetting receipts, which were \$55 billion in fiscal year 2001. In the budget, these receipts are offset against spending in figuring the outlay totals shown above. These receipts are for the U.S. Government's share of its employee retirement programs, rents and royalties on the Outer Continental Shelf, and proceeds from the sale of assets.

The IRS Mission

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



New—Free Internet Filing Options!

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

IRS *e-file* has:

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

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

So Easy, No Wonder 47 Million People Use It.



- **New—Free Internet Filing Options**

- **Accurate**
- **Secure**
- **Paperless**

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

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

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



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

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

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

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

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

New—Free Internet Filing Options! More taxpayers can now prepare and *e-file* their individual income tax returns for free using commercial tax preparation software—accessible through www.irs.gov or www.firstgov.gov. The IRS is partnering with the tax software industry to offer free preparation and filing services to

a significant number of taxpayers. Security and privacy certificate programs will assure your tax data is safe and secure. To see if you qualify for these free services, visit the Free Internet Filing Homepage at www.irs.gov.

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

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

Free Help With Your Return. Free help in preparing your return is available nationwide from IRS-trained volunteers. The Volunteer Income Tax Assistance (VITA) program is designed to help low-income taxpayers and the Tax Counseling for the Elderly (TCE) program is designed to assist taxpayers age 60 or older with their tax returns. Some locations offer free electronic filing and all volunteers will let you know about the credits and deductions you may be entitled to claim. For details, call us. See page 8 for the number. If you received a Federal income tax package in the mail, take it with you when you go for help. Also take a copy of your 2001 tax return (if available), all your Forms W-2 and 1099 for 2002, any other information about your 2002 income and expenses, and the social security number (or individual taxpayer identification number) for your spouse, your dependents, and yourself. **Or** to find the nearest AARP Tax-Aide site, visit AARP's Web Site at www.aarp.org/taxaide or call 1-888-227-7669.



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

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

Parents: If your children receive a TeleFile Tax Package, please encourage them to use TeleFile.

More About IRS *e-file* Benefits

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

DIRECT DEPOSIT

Simple. Safe. Secure.

Fast Refunds! Choose Direct Deposit—a fast, simple, safe, secure way to have your Federal income tax refund deposited automatically into your checking or savings account. To choose Direct Deposit, the tax preparation software will prompt you to indicate on the refund portion of the electronic return the financial institution's routing number, account number, and type of account—either checking or savings. However, if your check is payable through a financial institution different from the one at which you have your checking account, **do not** use the routing number on the check. Instead, contact your financial institution for the correct routing number. Taxpayers who file electronically receive their refunds in less than half the time paper filers do and with Direct Deposit—in as few as 10 days!

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

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

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

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

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

Electronic Payment Options!

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

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

2. Credit Card. You can also *e-file* and *e-pay* your taxes in a single step by authorizing a credit card payment. This option is available through some tax preparation software and tax professionals. If you *e-file* and *e-pay* your taxes using your

personal computer, your tax preparation software will prompt you to enter your credit card information. Two other ways to pay by credit card are by telephone or Internet. For more information or to make a payment, you may contact the following service providers.

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

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

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



Service providers charge a convenience fee for credit card payments.

3.  **Electronic Federal Tax Payment System (EFTPS)** offers another way to pay your Federal taxes. Best of all, it's free and available to business and individual taxpayers. In fact, it's recommended for estimated tax payments (Form 1040-ES) and installment agreement payments. For details on how to enroll, visit www.eftps.gov or call EFTPS Customer Service at 1-800-555-4477 or 1-800-945-8400.

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

Federal/State e-file!

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

Need More Time To File?

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

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

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

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

IRS Customer Service Standards

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

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

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

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

Help With Unresolved Tax Issues

Office of the Taxpayer Advocate

Contacting Your Taxpayer Advocate

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

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

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

Handling Your Tax Problems

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

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

Information You Should Be Prepared To Provide

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

How To Contact Your Taxpayer Advocate

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

Quick and Easy Access to Tax Help and Forms

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



Personal Computer

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

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

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



Fax

You can get over 100 of the most requested forms and instructions 24 hours a day, 7 days a week, by fax. Just call **703-368-9694** from the telephone connected to the fax machine. For help with transmission problems, call **703-487-4608**.

Long-distance charges may apply.



Mail

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

Western
United States:

Western Area
Distribution Center

Rancho Cordova, CA
95743-0001

Central
United States:

Central Area
Distribution Center

P.O. Box 8903
Bloomington, IL
61702-8903

Eastern
United States
or a foreign
country:

Eastern Area
Distribution Center

P.O. Box 85074
Richmond, VA
23261-5074



Phone

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

Forms and Publications

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

TeleTax Topics

Call **1-800-829-4477** to listen to pre-recorded messages covering about 150 tax topics. See page 9 for a list of the topics.

Refund Information

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



Walk-In

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



CD-ROM

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

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

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

You can also get help in other ways—See page 24 for information.

Refund Information

You can check on the status of your **2002** refund if it has been at least 4 weeks from the date you filed your return (3 weeks if you filed electronically). Sometimes the information is not available for up to 6 weeks.

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

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

- Call **1-800-829-4477** for automated refund information and follow the recorded instructions.
- Call **1-800-829-1954** during the hours shown under **Calling the IRS**.



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

Calling the IRS

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



If you want to check the status of your **2002 refund** see **Refund Information** above.

Before You Call

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

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

To maintain your account security, you may be asked for the following information, which you should also have available: **(a)** your social security number, date of birth, or personal identification number (PIN) if you have one and **(b)** the amount of refund shown on your tax return, your filing status, the "Caller ID Number" shown at the top of any notice you received, the numbers in your street address, or your ZIP code. If you are asking for an installment agreement to pay your tax, you will be asked for the

highest amount you can pay each month and the date on which you can pay it.

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

Making the Call

Call **1-800-829-1040** (for TTY/TDD help, call 1-800-829-4059). We have redesigned our menus to allow callers with pulse or rotary dial telephones to speak their responses when requested to do so. First, you will be provided a series of options that will request touch-tone responses. If a touch-tone response is not received, you will then hear a series of options and be asked to speak your selections. After your touch-tone or spoken response is received, the system will direct your call to the appropriate assistance. You can do the following within the system: **(a)** order tax forms and publications, **(b)** find out what you owe, **(c)** determine if we have adjusted your account or received payments you made, **(d)** request a transcript of your account, **(e)** find out where to send your tax return or payment, and **(f)** request more time to pay or set up a monthly installment agreement.

Before You Hang Up

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

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

What Is TeleTax?

How Do You Use TeleTax?

Recorded Tax Information

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

Topics by Personal Computer

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

TeleTax Topics

All topics are available in Spanish.

Topic No.	Subject	Topic No.	Subject	Topic No.	Subject	Topic No.	Subject
IRS Help Available		General Information		416	Farming and fishing income	Tax Computation	
101	IRS services—Volunteer tax assistance, toll-free telephone, walk-in assistance, and outreach programs	301	When, where, and how to file	417	Earnings for clergy	551	Standard deduction
102	Tax assistance for individuals with disabilities and the hearing impaired	302	Highlights of tax changes	418	Unemployment compensation	552	Tax and credits figured by the IRS
103	Intro. to Federal taxes for small businesses/self-employed	303	Checklist of common errors when preparing your tax return	419	Gambling income and expenses	553	Tax on a child's investment income
104	Taxpayer Advocate program—Help for problem situations	304	Extensions of time to file your tax return	420	Bartering income	554	Self-employment tax
105	Public libraries—Tax information and reproducible tax forms	305	Recordkeeping	421	Scholarship and fellowship grants	555	Ten-year tax option for lump-sum distributions
IRS Procedures		306	Penalty for underpayment of estimated tax	422	Nontaxable income	556	Alternative minimum tax
151	Your appeal rights	307	Backup withholding	423	Social security and equivalent railroad retirement benefits	557	Tax on early distributions from traditional and Roth IRAs
152	Refunds—How long they should take	308	Amended returns	424	401(k) plans	558	Tax on early distributions from retirement plans
153	What to do if you haven't filed your tax return	309	Roth IRA contributions	425	Passive activities—Losses and credits	Tax Credits	
154	2002 Form W-2 and Form 1099-R—What to do if not received	310	Coverdell education savings accounts	426	Other income	601	Earned income credit (EIC)
155	Forms and publications—How to order	311	Power of attorney information	427	Stock options	602	Child and dependent care credit
156	Copy of your tax return—How to get one	312	Disclosure authorizations	428	Roth IRA distributions	603	Credit for the elderly or the disabled
157	Change of address—How to notify IRS	313	Qualified tuition programs (QTPs)	429	Traders in securities (information for Form 1040 filers)	604	Advance earned income credit
158	Ensuring proper credit of payments	Filing Requirements, Filing Status, and Exemptions		430	Exchange of policyholder interest for stock	605	Education credits
159	Prior year(s) Form W-2—How to get a copy of	351	Who must file?	431	Sale of assets held for more than 5 years	606	Child tax credits
Collection		352	Which form—1040, 1040A, or 1040EZ?	Adjustments to Income		607	Adoption credit
201	The collection process	353	What is your filing status?	451	Individual retirement arrangements (IRAs)	608	Excess social security and RRTA tax withheld
202	What to do if you can't pay your tax	354	Dependents	452	Alimony paid	610	Retirement savings contributions credit
203	Failure to pay child support and Federal nontax and state income tax obligations	355	Estimated tax	453	Bad debt deduction	IRS Notices	
204	Offers in compromise	356	Decedents	454	Tax shelters	651	Notices—What to do
205	Innocent spouse relief (and separation of liability and equitable relief)	357	Tax information for parents of kidnapped children	455	Moving expenses	652	Notice of underreported income—CP 2000
Alternative Filing Methods		Types of Income		456	Student loan interest deduction	653	IRS notices and bills, penalties, and interest charges
251	Electronic signatures	401	Wages and salaries	457	Tuition and fees deduction	Basis of Assets, Depreciation, and Sale of Assets	
252	Electronic filing	402	Tips	458	Educator expense deductions	701	Sale of your home
253	Substitute tax forms	403	Interest received	Itemized Deductions		703	Basis of assets
254	How to choose a paid tax preparer	404	Dividends	501	Should I itemize?	704	Depreciation
255	TeleFile	405	Refunds of state and local taxes	502	Medical and dental expenses	705	Installment sales
		406	Alimony received	503	Deductible taxes	Employer Tax Information	
		407	Business income	504	Home mortgage points	751	Social security and Medicare withholding rates
		408	Sole proprietorship	505	Interest expense	752	Form W-2—Where, when, and how to file
		409	Capital gains and losses	506	Contributions	753	Form W-4—Employee's Withholding Allowance Certificate
		410	Pensions and annuities	507	Casualty and theft losses	754	Form W-5—Advance earned income credit
		411	Pensions—The general rule and the simplified method	508	Miscellaneous expenses	755	Employer identification number (EIN)—How to apply
		412	Lump-sum distributions	509	Business use of home	Magnetic Media Filers—1099 Series and Related Information Returns	
		413	Rollovers from retirement plans	510	Business use of car	801	Who must file magnetically
		414	Rental income and expenses	511	Business travel expenses	802	Applications, forms, and information
		415	Renting vacation property and renting to relatives	512	Business entertainment expenses	803	Waivers and extensions
				513	Educational expenses	804	Test files and combined Federal and state filing
				514	Employee business expenses	805	Electronic filing of information returns
				515	Casualty, disaster, and theft losses	Tax Information for Aliens and U.S. Citizens Living Abroad	
						851	Resident and nonresident aliens
						852	Dual-status alien
						853	Foreign earned income exclusion—General
						854	Foreign earned income exclusion—Who qualifies?
						855	Foreign earned income exclusion—What qualifies?
						856	Foreign tax credit
						857	Individual Taxpayer Identification Number—Form W-7
						858	Alien tax clearance
						Tax Information for Puerto Rico Residents (in Spanish only)	
						901	Who must file a U.S. income tax return in Puerto Rico
						902	Deductions and credits for Puerto Rico filers
						903	Federal employment taxes in Puerto Rico
						904	Tax assistance for Puerto Rico residents

Topic numbers are effective January 1, 2003.

Before You Fill In Form 1040EZ



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

What's New for 2002?

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

Tax Rates Reduced. Most of the tax rates have decreased by $\frac{1}{2}\%$ and a new 10% tax rate applies to all filers. The new rates are reflected in the Tax Table that begins on page 25.

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

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

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

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

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

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

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

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



Earned Income Credit Expanded and Simplified!

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

\$11,060 (\$12,060 if married filing jointly). Also, nontaxable earned income and modified AGI are no longer used. Instead, taxable earned income and AGI are used to determine if you can take the credit and the amount of the credit. New rules apply to determine who is a qualifying child. See the instructions for line 8 that begin

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

Other Information

Parent of a Kidnapped Child. The parent of a child who is presumed by law enforcement authorities to have been kidnapped by someone who is not a family member may be able to take the child into account in determining his or her eligibility for the head of household or qualifying widow(er) filing status, deduction for dependents, child tax credit, and the earned income credit (EIC). For details, use TeleTax topic 357 (see page 8) or see **Pub. 501** (**Pub. 596** for the EIC).

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

If not, your exemption(s) and any earned income credit may be disallowed, your refund may be delayed, and you may not receive credit for your social security earnings. If your Form W-2, Form 1099, or other tax document shows an incorrect name or SSN, notify your employer or the form-issuing agent as soon as possible to make sure your earnings are credited to your social security record. If the name or SSN on your social security card is incorrect, call the Social Security Administration at 1-800-772-1213.

Death of a Taxpayer

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

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

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

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

For more details, use TeleTax topic 356 (see page 8) or see **Pub. 559**.

When Should You File?

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



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

What if You Cannot File on Time?

You can get an automatic 4-month extension if, by April 15, 2003, you **either**:

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

However, even if you get an extension, the tax you owe is still due April 15, 2003. If you make a payment with your extension request, see the instructions for line 9 on page 21.

What if You File or Pay Late?

The IRS can charge you interest and penalties on the amount you owe.

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

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

Are There Other Penalties?

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

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

Where Do You File?

See the back cover.

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

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

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

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

Do You Have To File?

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

- ☐ **Yes.** Use TeleTax topic 351 (see page 8) to find out if you must file a return. If you do, you must use Form 1040A or 1040.
- ☐ **No.** Use **Chart A, B, or C** on the next page to see if you must file a return.



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

Exception for Children Under Age 14. If you are planning to file a tax return for your child who was under age 14 at the end of 2002, and certain other conditions apply, you can elect to include your child’s income on your return. But you must use Form 1040 and **Form 8814** to do so. If you make this election, your child does not have to file a return. For details, use TeleTax topic 553 (see page 8) or see Form 8814.



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

Nonresident Aliens and Dual-Status Aliens. These rules also apply to nonresident aliens and dual-status aliens who were married to U.S. citizens or residents at the end of 2002 and who have elected to be taxed as resident aliens. Specific rules apply to determine if you are a resident or nonresident alien. See **Pub. 519** for details.

Chart A—For Most People

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

***Gross income** means all income you received in the form of money, goods, property, and services that is not exempt from tax, including any income from sources outside the United States (even if you may exclude part or all of it).

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

Chart B—For Children and Other Dependents

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

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



If your gross income was \$3,000 or more, you usually cannot be claimed as a dependent unless you were under age 19 or a student under age 24. For details, use TeleTax topic 354 (see page 8).

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

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

Chart C—Other Situations When You Must File

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

- You received any advance earned income credit payments from your employer. These payments are shown in box 9 of your W-2 form.
- You owe tax from the recapture of an education credit (see **Form 8863**).

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

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

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

- You had net earnings from self-employment of at least \$400.
- You had wages of \$108.28 or more from a church or qualified church-controlled organization that is exempt from employer social security and Medicare taxes.

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

Should You Use Form 1040EZ?

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

1. Your filing status is **single** or **married filing jointly** (see page 13). If you were a **nonresident alien** at any time in 2002, see **Nonresident Aliens** on page 13.
2. You do not claim any dependents.
3. You do not claim a deduction for educator expenses, the student loan interest deduction, or the tuition and fees deduction (see page 10).
4. You do not claim an **education credit** (use TeleTax topic 605, see page 8), the retirement savings contributions credit (see page 10), or the health insurance credit for eligible recipients (see page 10).

5. You (and your spouse if filing a joint return) were under age 65 and not blind at the end of 2002. If you were born on January 1, 1938, you are considered to be age 65 at the end of 2002 and **cannot** use Form 1040EZ.

6. Your taxable income (line 6 of Form 1040EZ) is less than \$50,000.

7. You had **only** wages, salaries, tips, taxable scholarship or fellowship grants, unemployment compensation, or Alaska Permanent Fund dividends, and your taxable interest was not over \$1,500.

8. You did not receive any advance earned income credit payments.

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

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

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

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

Single

You may use this filing status if **any** of the following was true on December 31, 2002.

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

Married Filing Jointly

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

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

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

Joint and Several Tax Liability. If you file a joint return, both you and your spouse are generally responsible for the tax and any interest or penalties due on the return. This means that if one spouse does not pay the tax due, the other may have to. However, see **Innocent Spouse Relief** on page 23.

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

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

Form	Item and Box in Which it Should Appear	Where To Report on Form 1040EZ
W-2	Wages, salaries, tips, etc. (box 1) Allocated tips (box 8) Advance EIC payment (box 9) Dependent care benefits (box 10) Adoption benefits (box 12, code T) Employer contributions to an Archer MSA (box 12, code R)	Line 1 See Tip income on page 15 Must file Form 1040A or 1040 Must file Form 1040
W-2G	Gambling winnings (box 1)	Must file Form 1040
1098-E	Student loan interest (box 1)	Must file Form 1040A or 1040 to deduct
1099-C	Canceled debt (box 2)	Must file Form 1040 if taxable (see the instructions on Form 1099-C)
1099-DIV	Dividends and distributions	Must file Form 1040A or 1040
1099-G	Unemployment compensation (box 1)	Line 3. But if you repaid any unemployment compensation in 2002, see the instructions for line 3 on page 16
1099-INT	Interest income (box 1) Interest on U.S. savings bonds and Treasury obligations (box 3) Early withdrawal penalty (box 2) Foreign tax paid (box 6)	Line 2 See the instructions for line 2 on page 15 Must file Form 1040 to deduct Must file Form 1040 to deduct or take a credit for the tax
1099-LTC	Long-term care and accelerated death benefits	Must file Form 1040 if required to file Form 8853 (see the instructions for Form 8853)
1099-MISC	Miscellaneous income	Must file Form 1040
1099-MSA	Distributions from MSAs*	Must file Form 1040
1099-OID	Original issue discount (box 1) Other periodic interest (box 2) Early withdrawal penalty (box 3)	See the instructions on Form 1099-OID Must file Form 1040 to deduct
1099-Q	Qualified tuition program payments	Must file Form 1040
1099-R	Distributions from Coverdell ESAs Distributions from pensions, annuities, IRAs, etc.	Must file Form 1040 Must file Form 1040A or 1040

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

Line Instructions for Form 1040EZ

Name and Address

Use the Peel-Off Label

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

Address Change

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

Name Change

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

What if You Do Not Have a Label?

Print the information in the spaces provided.



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

P.O. Box

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

Foreign Address

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

Social Security Number (SSN)

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

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

IRS Individual Taxpayer Identification Numbers (ITINs) for Aliens. The IRS will issue you an ITIN if you are a nonresident or resident alien and you do not have and are not eligible to get an SSN. To apply for an ITIN, file **Form W-7** with the IRS.

It usually takes about 4–6 weeks to get an ITIN. **Enter your ITIN wherever your SSN is requested on your tax return.**

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

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

Presidential Election Campaign Fund

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

Income

Rounding Off to Whole Dollars

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

Example. You received two W-2 forms, one showing wages of \$5,009.55 and one showing wages of \$8,760.73. On Form 1040EZ, line 1, you would enter \$13,770 (\$5,009.55 + \$8,760.73 = \$13,770.28).

Refunds of State or Local Income Taxes

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

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

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

Social Security Benefits

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

Line 1**Wages, Salaries, and Tips**

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

- Wages received as a **household employee** for which you did not receive a W-2 form because your employer paid you less than \$1,300 in 2002. Also, enter "HSH" and the amount not reported on a W-2 form in the space to the left of line 1.

- **Tip income** you did not report to your employer. But you must use Form 1040 and **Form 4137** if: **(a)** you received tips of \$20 or more in any month and did not report the full amount to your employer **or** **(b)** your W-2 form(s) shows **allocated tips** that you **must** report as income. You must report the allocated tips shown on your W-2 form(s) unless you can prove that you received less. Allocated tips should be shown in box 8 of your W-2 form(s). They are not included as income in box 1. See **Pub. 531** for more details.

- **Scholarship and fellowship grants** not reported on a W-2 form. Also, enter "SCH" and the amount in the space to the left of line 1. **Exception.** If you were a degree candidate, include on line 1 **only** the amounts you used for expenses other than tuition and course-related expenses. For example, amounts used for room, board, and travel must be reported on line 1.



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

Missing or Incorrect Form W-2?

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

Line 2**Taxable Interest**

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

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

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

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

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

(Continued on page 16)

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

Keep for Your Records

Before you begin: ✓ If you are filing a joint return, be sure to include any amounts your spouse received when entering amounts on lines 1, 3, and 4 below.



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

Tax-Exempt Interest

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

Line 3

Unemployment Compensation and Alaska Permanent Fund Dividends

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

If you received an overpayment of unemployment compensation in 2002 and you repaid any of it in 2002, subtract the amount you repaid from the total amount you received. Include the result in the total on line 3. Also, enter “Repaid” and the amount you repaid in the space to the left of line 3. If you repaid unemployment compensation in 2002 that you included in gross income in an earlier year, you can deduct the amount repaid. But you must use Form 1040 to do so. See **Pub. 525** for details.

Alaska Permanent Fund Dividends. Include the dividends in the total on line 3. But you cannot use Form 1040EZ for a child who was under age 14 at the end of 2002 if the child’s dividends are more than \$1,500. Instead, you must file **Form 8615** and Form 1040A or 1040 for the child. You must also use Form 8615 and Form 1040A or 1040 for the child if the child’s dividends and taxable interest (line 2) total more than \$1,500.



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

Payments and Tax

Line 7

Federal Income Tax Withheld

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

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

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

Line 8 Earned Income Credit (EIC)

What Is the EIC?

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



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

To Take the EIC:

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



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

Step 1 All Filers

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

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

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

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

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

☐ **Yes.** You cannot take the credit.
☐ **No.** Go to question 4.

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

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

5. Was your home, and your spouse's if filing a joint return, in the United States for more than half of 2002? Members of the military stationed outside the United States, see page 18 before you answer.

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

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

☐ **Yes.** You cannot take the credit. Enter "No" in the space to the left of line 8.
☐ **No.** Go to Step 2 on page 18.

A qualifying child is a child who is—

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

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

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

AND

was at the end of 2002...

Under age 19

or

Under age 24 and a student

or

Any age and permanently and totally disabled

AND

who...

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

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

(Continued on page 18)

Continued from page 17**Step 2 Earned Income****1.** Figure earned income:

Form 1040EZ, line 1 _____

Subtract, if included on line 1, any:

- Taxable scholarship or fellowship grant not reported on a W-2 form
- Amount paid to an inmate in a penal institution for work (enter "PRI" in the space to the left of line 1 on Form 1040EZ)
- Amount received as a pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan (enter "DFC" and the amount subtracted in the space to the left of line 1 on Form 1040EZ). This amount may be shown in box 11 of your W-2 form. If you received such an amount but box 11 is blank, contact your employer for the amount received as a pension or annuity.

Earned Income =**2.** Is your earned income less than \$11,060 (\$12,060 if married filing jointly)?☐ **Yes.** Go to Step 3.☐ **No.**

You cannot take the credit.

Step 3 How To Figure the Credit**1.** Do you want the IRS to figure the credit for you?☐ **Yes.** See Credit Figured by the IRS on this page.☐ **No.** Go to the worksheet on page 19.**Definitions and Special Rules***(listed in alphabetical order)***Credit Figured by the IRS.** To have the IRS figure the credit for you:

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

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

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

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

Members of the Military. If you were on extended active duty outside the United States, your home is considered to be in the United States during that duty period. Extended active duty is military duty ordered for an indefinite period or for a period of more than 90 days. Once you begin serving extended active duty, you are considered to be on extended active duty even if you serve fewer than 90 days.**Social Security Number (SSN).** For purposes of taking the EIC, a valid SSN is a number issued by the Social Security Administration unless "Not Valid for Employment" is printed on the social security card and the number was issued solely to apply for or receive a Federally funded benefit.

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

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

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

(Continued on page 19)

Earned Income Credit (EIC) Worksheet—Line 8

Keep for Your Records

**Part 1****All Filers**

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

1

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

2

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

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

3

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

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

☐ **No.** Go to line 5.

Part 2**Filers Who
Answered
"No" on
Line 4**

5. Is the amount on line 3 less than \$6,150 (\$7,150 if married filing jointly)?

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

☐ **No.** Look up the amount on line 3 in the EIC Table on page 20 to find the credit. Be sure you use the correct column for your filing status. Enter the credit here.

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

5**Part 3****Your Earned
Income Credit**

6. This is your earned income credit.

6

Enter this amount on
Form 1040EZ, line 8.



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



2002 Earned Income Credit (EIC) Table



This is **not** a tax table.

1. To find your credit, read down the “At least—But less than” columns and find the line that includes the amount you were told to look up from the EIC Worksheet on page 19.

2. Then, read across to the column for your filing status. Enter the credit from that column on your EIC Worksheet.

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

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

Line 9

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

Amount Paid With Extensions of Time To File. If you filed **Form 4868** to get an automatic extension of time to file, include in the total on line 9 any amount you paid with that form or by electronic funds withdrawal or credit card. If you paid by credit card, do not include on line 9 the convenience fee you were charged. To the left of line 9, enter “Form 4868” and show the amount paid. Also, include any amount paid with **Form 2688**.

Line 10**Tax**

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

- ☐ **Yes.** See **Pub. 967** for details, including who is eligible and what to do. If you have paid too much, we will send you a refund. If you did not pay enough, we will send you a bill.
- ☐ **No.** Use the **Tax Table** that starts on page 25.

Refund**Line 11a**

If line 11a is under \$1, we will send the refund only if you request it when you file your return. If you want to check the status of your refund, please wait at least 4 weeks (3 weeks if you filed electronically) from the date you filed to do so. See page 8 for details.



If your refund is large, you may want to decrease the amount of income tax withheld from your pay by filing a new **Form W-4**. See **Income Tax Withholding and Estimated Tax Payments for 2003** on page 23.

Refund Offset

If you owe past-due Federal tax, state income tax, child support, spousal support, or certain Federal nontax debts, such as student loans, all or part of the refund on line 11a may be used (offset) to pay the past-due amount. Offsets for Federal taxes are made by the IRS. All other offsets are made by the Treasury Department's Financial Management Service (FMS). You will receive a notice from FMS showing the amount of the offset and the agency receiving it. To find out if you may have an offset or if you have a question about it, contact the agency(ies) you owe the debt to.

Injured Spouse Claim. If you file a joint return and your spouse has not paid past-due Federal tax, state income tax, child support, spousal support, or a Federal nontax debt, such as a student loan, part or all of the refund on line 11a may be used (offset) to pay the past-due amount. But **your** part of the refund may be refunded to you after the offset occurs if certain conditions apply and you complete **Form 8379**. For details, use TeleTax topic 203 (see page 8) or see Form 8379.

Lines 11b Through 11d**Direct Deposit of Refund**

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

Why Use Direct Deposit?

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



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

If you file a joint return and fill in lines 11b through 11d, you are appointing your spouse as an agent to receive the refund. This appointment cannot be changed later.

Line 11b. The routing number **must** be **nine** digits. The first two digits must be 01 through 12 or 21 through 32. Otherwise, the direct deposit will be rejected and a check sent instead. On the sample check below, the routing number is 250250025.

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

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



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

Sample Check—Lines 11b Through 11d

William Maple
Doris Maple
1234 Redwood Circle
Anytown, MD 20000

PAY TO THE ORDER OF

ANYTOWN BANK
Anytown, MD 20000

For

Routing number (line 11b): 250250025

Account number (line 11d): 20202086

Check number: 1234

Do not include the check number.

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

Amount You Owe

Line 12



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

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

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

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

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

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

Link2Gov Corporation
1-888-PAY1040SM
(1-888-729-1040)
1-888-658-5465
(Customer Service)
www.PAY1040.com



You may need to increase the amount of income tax withheld from your pay by filing a new **Form W-4**. See **Income Tax Withholding and Estimated Tax Payments for 2003** on page 23.

What if You Cannot Pay?

If you cannot pay the full amount shown on line 12 when you file, you may ask to make monthly **installment payments**. You may have up to 60 months to pay. However, you will be charged interest and may be charged a late payment penalty on the tax not paid by April 15, 2003, even if your request to pay in installments is granted. You must also pay a fee. To limit the interest and penalty charges, pay as much of the tax as possible when you file. But before requesting an installment agreement, you should consider other less costly alternatives, such as a bank loan.

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

Penalty for Not Paying Enough Tax During the Year

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

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

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

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

Third Party Designee

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

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

- Give the IRS any information that is missing from your return,
- Call the IRS for information about the processing of your return or the status of your refund or payment(s), and
- Respond to certain IRS notices that you have shared with the designee about math errors, offsets, and return preparation. The notices will not be sent to the designee.

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

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

Sign Your Return

Form 1040EZ is not considered a valid return unless you sign it. If you are filing a joint return, your spouse must also sign. If your spouse cannot sign the return, see **Pub. 501**. Be sure to date your return and enter your occupation(s). If you are filing a joint return as a surviving spouse, see **Death of a Taxpayer** on page 10.

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

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

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

General Information

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

1. Be sure to enter the correct social security number for you and your spouse if married in the space provided on Form 1040EZ.

2. Use the amount from **line 6** to find your tax in the tax table. Be sure you enter the correct tax on line 10.

3. If you think you can take the earned income credit, read the instructions for line 8 that begin on page 17 to make sure you qualify. If you do, make sure you use the correct column of the EIC Table for your filing status.

4. Check your math, especially when figuring your taxable income, Federal income tax withheld, earned income credit, total payments, and your refund or amount you owe.

5. Check the "Yes" box on line 5 if you (or your spouse) can be claimed as a dependent on someone's (such as your parents') 2002 return. Check "Yes" even if that person chooses not to claim you (or your spouse). If no one can claim you (or your spouse) as a dependent, check "No."

6. Enter an amount on line 5. If you check the "Yes" box, use the worksheet on the back of Form 1040EZ to figure the amount to enter. If you check the "No" box, enter \$7,700 if single; \$13,850 if married filing jointly.

7. Remember to sign and date Form 1040EZ and enter your occupation.

8. If you got a peel-off label, make sure it shows the correct name(s) and address. If not, enter the correct information. If you did not get a label, enter your name and address in the spaces provided on Form 1040EZ.

9. Attach your W-2 form(s) to the left margin of Form 1040EZ.

10. If you owe tax and are paying by check or money order, be sure to include all the required information on your payment. See the instructions for line 12 on page 22 for details.

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

Innocent Spouse Relief. You may qualify for relief from liability for tax on a joint return if **(a)** there is an understatement of tax because your spouse omitted income or claimed false deductions or credits, **(b)** you are divorced, separated, or no longer living with your spouse, **or (c)** given all the facts and circumstances, it would not be fair to hold you liable for the tax. See **Form 8857** or **Pub. 971** for more details.

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

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

How Long Should You Keep Your Tax Return? Keep a copy of your tax return, worksheets you used, and records of all items appearing on it (such as W-2 and 1099 forms) until the statute of limitations runs out for that return. Usually, this is 3 years from the date the return was due or filed, or 2 years from the date the tax was paid, whichever is later. You should keep some records longer. See **Pub. 552** for details.

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

How Do You Make a Gift To Reduce the Public Debt? If you wish to do so, make a check payable to "Bureau of the Public Debt." You can send it to: Bureau of the Public Debt, Department G, P.O. Box 2188, Parkersburg, WV 26106-2188. Or you can enclose the check with your income tax return when you file.



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

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

Other Ways To Get Help

Send or E-Mail Your Written Tax Questions to the IRS. You should get an answer in about 30 days. If you do not have the mailing address, call us. See page 8 for the number. Or e-mail your questions to us through the IRS Web Site at www.irs.gov/help and click on **Tax Law Questions**. Do not send questions with your return.

Free Help With Your Return. Free help in preparing your return is available nationwide from IRS-trained volunteers. The Volunteer Income Tax Assistance (VITA) program is designed to help low-income taxpayers and the Tax Counseling for the Elderly (TCE) program is designed to assist taxpayers age 60 or older with their tax return. Some locations offer free electronic filing and all volunteers will let you know about the credits and deductions that you may be entitled to claim. For details, call us. See page 8 for the number. If you received a Federal income tax package in the

mail, take it with you when you go for help. Also take a copy of your 2001 tax return (if available), all your Forms W-2 and 1099 for 2002, any other information about your 2002 income and expenses, and the social security number (or individual taxpayer identification number) for your spouse, your dependents, and yourself. Or to find the nearest AARP Tax-Aide site, visit AARP's Web Site at www.aarp.org/taxaide or call 1-888-227-7669.

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

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

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

Disclosure, Privacy Act, and Paperwork Reduction Act Notice

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

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

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

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

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

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

Generally, tax returns and return information are confidential, as stated in Code section 6103. However, Code section 6103 allows or

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

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

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

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

2002 Tax Table

Example. Mr. Brown is single. His taxable income on line 6 of Form 1040EZ is \$26,250. First, he finds the \$26,250–26,300 income line. Next, he finds the “Single” column and reads down the column. The amount shown where the income line and filing status column meet is \$3,641. This is the tax amount he should enter on line 10 of Form 1040EZ.

At least	But less than	Single	Married filing jointly
		Your tax is—	
26,200	26,250	3,634	3,334
26,250	26,300	3,641	3,341
26,300	26,350	3,649	3,349
26,350	26,400	3,656	3,356

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	At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly
Your tax is—				Your tax is—				Your tax is—				Your tax is—			
0	5	0	0	1,500	1,525	151	151	3,000				6,000			
5	15	1	1	1,525	1,550	154	154	3,000	3,050	303	303	6,000	6,050	604	603
15	25	2	2	1,550	1,575	156	156	3,050	3,100	308	308	6,050	6,100	611	608
25	50	4	4	1,575	1,600	159	159	3,100	3,150	313	313	6,100	6,150	619	613
50	75	6	6	1,600	1,625	161	161	3,150	3,200	318	318	6,150	6,200	626	618
75	100	9	9	1,625	1,650	164	164	3,200	3,250	323	323	6,200	6,250	634	623
100	125	11	11	1,650	1,675	166	166	3,250	3,300	328	328	6,250	6,300	641	628
125	150	14	14	1,675	1,700	169	169	3,300	3,350	333	333	6,300	6,350	649	633
150	175	16	16	1,700	1,725	171	171	3,350	3,400	338	338	6,350	6,400	656	638
175	200	19	19	1,725	1,750	174	174	3,400	3,450	343	343	6,400	6,450	664	643
200	225	21	21	1,750	1,775	176	176	3,450	3,500	348	348	6,450	6,500	671	648
225	250	24	24	1,775	1,800	179	179	3,500	3,550	353	353	6,500	6,550	679	653
250	275	26	26	1,800	1,825	181	181	3,550	3,600	358	358	6,550	6,600	686	658
275	300	29	29	1,825	1,850	184	184	3,600	3,650	363	363	6,600	6,650	694	663
300	325	31	31	1,850	1,875	186	186	3,650	3,700	368	368	6,650	6,700	701	668
325	350	34	34	1,875	1,900	189	189	3,700	3,750	373	373	6,700	6,750	709	673
350	375	36	36	1,900	1,925	191	191	3,750	3,800	378	378	6,750	6,800	716	678
375	400	39	39	1,925	1,950	194	194	3,800	3,850	383	383	6,800	6,850	724	683
400	425	41	41	1,950	1,975	196	196	3,850	3,900	388	388	6,850	6,900	731	688
425	450	44	44	1,975	2,000	199	199	3,900	3,950	393	393	6,900	6,950	739	693
450	475	46	46					3,950	4,000	398	398	6,950	7,000	746	698
475	500	49	49	2,000				4,000				7,000			
500	525	51	51	2,000	2,025	201	201	4,000	4,050	403	403	7,000	7,050	754	703
525	550	54	54	2,025	2,050	204	204	4,050	4,100	408	408	7,050	7,100	761	708
550	575	56	56	2,050	2,075	206	206	4,100	4,150	413	413	7,100	7,150	769	713
575	600	59	59	2,075	2,100	209	209	4,150	4,200	418	418	7,150	7,200	776	718
600	625	61	61	2,100	2,125	211	211	4,200	4,250	423	423	7,200	7,250	784	723
625	650	64	64	2,125	2,150	214	214	4,250	4,300	428	428	7,250	7,300	791	728
650	675	66	66	2,150	2,175	216	216	4,300	4,350	433	433	7,300	7,350	799	733
675	700	69	69	2,175	2,200	219	219	4,350	4,400	438	438	7,350	7,400	806	738
700	725	71	71	2,200	2,225	221	221	4,400	4,450	443	443	7,400	7,450	814	743
725	750	74	74	2,225	2,250	224	224	4,450	4,500	448	448	7,450	7,500	821	748
750	775	76	76	2,250	2,275	226	226	4,500	4,550	453	453	7,500	7,550	829	753
775	800	79	79	2,275	2,300	229	229	4,550	4,600	458	458	7,550	7,600	836	758
800	825	81	81	2,300	2,325	231	231	4,600	4,650	463	463	7,600	7,650	844	763
825	850	84	84	2,325	2,350	234	234	4,650	4,700	468	468	7,650	7,700	851	768
850	875	86	86	2,350	2,375	236	236	4,700	4,750	473	473	7,700	7,750	859	773
875	900	89	89	2,375	2,400	239	239	4,750	4,800	478	478	7,750	7,800	866	778
900	925	91	91	2,400	2,425	241	241	4,800	4,850	483	483	7,800	7,850	874	783
925	950	94	94	2,425	2,450	244	244	4,850	4,900	488	488	7,850	7,900	881	788
950	975	96	96	2,450	2,475	246	246	4,900	4,950	493	493	7,900	7,950	889	793
975	1,000	99	99	2,475	2,500	249	249	4,950	5,000	498	498	7,950	8,000	896	798
1,000				2,500	2,525	251	251	5,000				8,000			
1,000	1,025	101	101	2,525	2,550	254	254	5,000	5,050	503	503	8,000	8,050	904	803
1,025	1,050	104	104	2,550	2,575	256	256	5,050	5,100	508	508	8,050	8,100	911	808
1,050	1,075	106	106	2,575	2,600	259	259	5,100	5,150	513	513	8,100	8,150	919	813
1,075	1,100	109	109	2,600	2,625	261	261	5,150	5,200	518	518	8,150	8,200	926	818
1,100	1,125	111	111	2,625	2,650	264	264	5,200	5,250	523	523	8,200	8,250	934	823
1,125	1,150	114	114	2,650	2,675	266	266	5,250	5,300	528	528	8,250	8,300	941	828
1,150	1,175	116	116	2,675	2,700	269	269	5,300	5,350	533	533	8,300	8,350	949	833
1,175	1,200	119	119	2,700	2,725	271	271	5,350	5,400	538	538	8,350	8,400	956	838
1,200	1,225	121	121	2,725	2,750	274	274	5,400	5,450	543	543	8,400	8,450	964	843
1,225	1,250	124	124	2,750	2,775	276	276	5,450	5,500	548	548	8,450	8,500	971	848
1,250	1,275	126	126	2,775	2,800	279	279	5,500	5,550	553	553	8,500	8,550	979	853
1,275	1,300	129	129	2,800	2,825	281	281	5,550	5,600	558	558	8,550	8,600	986	858
1,300	1,325	131	131	2,825	2,850	284	284	5,600	5,650	563	563	8,600	8,650	994	863
1,325	1,350	134	134	2,850	2,875	286	286	5,650	5,700	568	568	8,650	8,700	1,001	868
1,350	1,375	136	136	2,875	2,900	289	289	5,700	5,750	573	573	8,700	8,750	1,009	873
1,375	1,400	139	139	2,900	2,925	291	291	5,750	5,800	578	578	8,750	8,800	1,016	878
1,400	1,425	141	141	2,925	2,950	294	294	5,800	5,850	583	583	8,800	8,850	1,024	883
1,425	1,450	144	144	2,950	2,975	296	296	5,850	5,900	588	588	8,850	8,900	1,031	888
1,450	1,475	146	146	2,975	3,000	299	299	5,900	5,950	593	593	8,900	8,950	1,039	893
1,475	1,500	149	149					5,950	6,000	598	598	8,950	9,000	1,046	898

Continued on page 26

2002 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	At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly
Your tax is—				Your tax is—				Your tax is—				Your tax is—			
9,000				12,000				15,000				18,000			
9,000	9,050	1,054	903	12,000	12,050	1,504	1,204	15,000	15,050	1,954	1,654	18,000	18,050	2,404	2,104
9,050	9,100	1,061	908	12,050	12,100	1,511	1,211	15,050	15,100	1,961	1,661	18,050	18,100	2,411	2,111
9,100	9,150	1,069	913	12,100	12,150	1,519	1,219	15,100	15,150	1,969	1,669	18,100	18,150	2,419	2,119
9,150	9,200	1,076	918	12,150	12,200	1,526	1,226	15,150	15,200	1,976	1,676	18,150	18,200	2,426	2,126
9,200	9,250	1,084	923	12,200	12,250	1,534	1,234	15,200	15,250	1,984	1,684	18,200	18,250	2,434	2,134
9,250	9,300	1,091	928	12,250	12,300	1,541	1,241	15,250	15,300	1,991	1,691	18,250	18,300	2,441	2,141
9,300	9,350	1,099	933	12,300	12,350	1,549	1,249	15,300	15,350	1,999	1,699	18,300	18,350	2,449	2,149
9,350	9,400	1,106	938	12,350	12,400	1,556	1,256	15,350	15,400	2,006	1,706	18,350	18,400	2,456	2,156
9,400	9,450	1,114	943	12,400	12,450	1,564	1,264	15,400	15,450	2,014	1,714	18,400	18,450	2,464	2,164
9,450	9,500	1,121	948	12,450	12,500	1,571	1,271	15,450	15,500	2,021	1,721	18,450	18,500	2,471	2,171
9,500	9,550	1,129	953	12,500	12,550	1,579	1,279	15,500	15,550	2,029	1,729	18,500	18,550	2,479	2,179
9,550	9,600	1,136	958	12,550	12,600	1,586	1,286	15,550	15,600	2,036	1,736	18,550	18,600	2,486	2,186
9,600	9,650	1,144	963	12,600	12,650	1,594	1,294	15,600	15,650	2,044	1,744	18,600	18,650	2,494	2,194
9,650	9,700	1,151	968	12,650	12,700	1,601	1,301	15,650	15,700	2,051	1,751	18,650	18,700	2,501	2,201
9,700	9,750	1,159	973	12,700	12,750	1,609	1,309	15,700	15,750	2,059	1,759	18,700	18,750	2,509	2,209
9,750	9,800	1,166	978	12,750	12,800	1,616	1,316	15,750	15,800	2,066	1,766	18,750	18,800	2,516	2,216
9,800	9,850	1,174	983	12,800	12,850	1,624	1,324	15,800	15,850	2,074	1,774	18,800	18,850	2,524	2,224
9,850	9,900	1,181	988	12,850	12,900	1,631	1,331	15,850	15,900	2,081	1,781	18,850	18,900	2,531	2,231
9,900	9,950	1,189	993	12,900	12,950	1,639	1,339	15,900	15,950	2,089	1,789	18,900	18,950	2,539	2,239
9,950	10,000	1,196	998	12,950	13,000	1,646	1,346	15,950	16,000	2,096	1,796	18,950	19,000	2,546	2,246
10,000				13,000				16,000				19,000			
10,000	10,050	1,204	1,003	13,000	13,050	1,654	1,354	16,000	16,050	2,104	1,804	19,000	19,050	2,554	2,254
10,050	10,100	1,211	1,008	13,050	13,100	1,661	1,361	16,050	16,100	2,111	1,811	19,050	19,100	2,561	2,261
10,100	10,150	1,219	1,013	13,100	13,150	1,669	1,369	16,100	16,150	2,119	1,819	19,100	19,150	2,569	2,269
10,150	10,200	1,226	1,018	13,150	13,200	1,676	1,376	16,150	16,200	2,126	1,826	19,150	19,200	2,576	2,276
10,200	10,250	1,234	1,023	13,200	13,250	1,684	1,384	16,200	16,250	2,134	1,834	19,200	19,250	2,584	2,284
10,250	10,300	1,241	1,028	13,250	13,300	1,691	1,391	16,250	16,300	2,141	1,841	19,250	19,300	2,591	2,291
10,300	10,350	1,249	1,033	13,300	13,350	1,699	1,399	16,300	16,350	2,149	1,849	19,300	19,350	2,599	2,299
10,350	10,400	1,256	1,038	13,350	13,400	1,706	1,406	16,350	16,400	2,156	1,856	19,350	19,400	2,606	2,306
10,400	10,450	1,264	1,043	13,400	13,450	1,714	1,414	16,400	16,450	2,164	1,864	19,400	19,450	2,614	2,314
10,450	10,500	1,271	1,048	13,450	13,500	1,721	1,421	16,450	16,500	2,171	1,871	19,450	19,500	2,621	2,321
10,500	10,550	1,279	1,053	13,500	13,550	1,729	1,429	16,500	16,550	2,179	1,879	19,500	19,550	2,629	2,329
10,550	10,600	1,286	1,058	13,550	13,600	1,736	1,436	16,550	16,600	2,186	1,886	19,550	19,600	2,636	2,336
10,600	10,650	1,294	1,063	13,600	13,650	1,744	1,444	16,600	16,650	2,194	1,894	19,600	19,650	2,644	2,344
10,650	10,700	1,301	1,068	13,650	13,700	1,751	1,451	16,650	16,700	2,201	1,901	19,650	19,700	2,651	2,351
10,700	10,750	1,309	1,073	13,700	13,750	1,759	1,459	16,700	16,750	2,209	1,909	19,700	19,750	2,659	2,359
10,750	10,800	1,316	1,078	13,750	13,800	1,766	1,466	16,750	16,800	2,216	1,916	19,750	19,800	2,666	2,366
10,800	10,850	1,324	1,083	13,800	13,850	1,774	1,474	16,800	16,850	2,224	1,924	19,800	19,850	2,674	2,374
10,850	10,900	1,331	1,088	13,850	13,900	1,781	1,481	16,850	16,900	2,231	1,931	19,850	19,900	2,681	2,381
10,900	10,950	1,339	1,093	13,900	13,950	1,789	1,489	16,900	16,950	2,239	1,939	19,900	19,950	2,689	2,389
10,950	11,000	1,346	1,098	13,950	14,000	1,796	1,496	16,950	17,000	2,246	1,946	19,950	20,000	2,696	2,396
11,000				14,000				17,000				20,000			
11,000	11,050	1,354	1,103	14,000	14,050	1,804	1,504	17,000	17,050	2,254	1,954	20,000	20,050	2,704	2,404
11,050	11,100	1,361	1,108	14,050	14,100	1,811	1,511	17,050	17,100	2,261	1,961	20,050	20,100	2,711	2,411
11,100	11,150	1,369	1,113	14,100	14,150	1,819	1,519	17,100	17,150	2,269	1,969	20,100	20,150	2,719	2,419
11,150	11,200	1,376	1,118	14,150	14,200	1,826	1,526	17,150	17,200	2,276	1,976	20,150	20,200	2,726	2,426
11,200	11,250	1,384	1,123	14,200	14,250	1,834	1,534	17,200	17,250	2,284	1,984	20,200	20,250	2,734	2,434
11,250	11,300	1,391	1,128	14,250	14,300	1,841	1,541	17,250	17,300	2,291	1,991	20,250	20,300	2,741	2,441
11,300	11,350	1,399	1,133	14,300	14,350	1,849	1,549	17,300	17,350	2,299	1,999	20,300	20,350	2,749	2,449
11,350	11,400	1,406	1,138	14,350	14,400	1,856	1,556	17,350	17,400	2,306	2,006	20,350	20,400	2,756	2,456
11,400	11,450	1,414	1,143	14,400	14,450	1,864	1,564	17,400	17,450	2,314	2,014	20,400	20,450	2,764	2,464
11,450	11,500	1,421	1,148	14,450	14,500	1,871	1,571	17,450	17,500	2,321	2,021	20,450	20,500	2,771	2,471
11,500	11,550	1,429	1,153	14,500	14,550	1,879	1,579	17,500	17,550	2,329	2,029	20,500	20,550	2,779	2,479
11,550	11,600	1,436	1,158	14,550	14,600	1,886	1,586	17,550	17,600	2,336	2,036	20,550	20,600	2,786	2,486
11,600	11,650	1,444	1,163	14,600	14,650	1,894	1,594	17,600	17,650	2,344	2,044	20,600	20,650	2,794	2,494
11,650	11,700	1,451	1,168	14,650	14,700	1,901	1,601	17,650	17,700	2,351	2,051	20,650	20,700	2,801	2,501
11,700	11,750	1,459	1,173	14,700	14,750	1,909	1,609	17,700	17,750	2,359	2,059	20,700	20,750	2,809	2,509
11,750	11,800	1,466	1,178	14,750	14,800	1,916	1,616	17,750	17,800	2,366	2,066	20,750	20,800	2,816	2,516
11,800	11,850	1,474	1,183	14,800	14,850	1,924	1,624	17,800	17,850	2,374	2,074	20,800	20,850	2,824	2,524
11,850	11,900	1,481	1,188	14,850	14,900	1,931	1,631	17,850	17,900	2,381	2,081	20,850	20,900	2,831	2,531
11,900	11,950	1,489	1,193	14,900	14,950	1,939	1,639	17,900	17,950	2,389	2,089	20,900	20,950	2,839	2,539
11,950	12,000	1,496	1,198	14,950	15,000	1,946	1,646	17,950	18,000	2,396	2,096	20,950	21,000	2,846	2,546

Continued on page 27

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

Continued on page 28

2002 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	At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly
		Your tax is—				Your tax is—				Your tax is—				Your tax is—	
33,000				36,000				39,000				42,000			
33,000	33,050	5,263	4,354	36,000	36,050	6,073	4,804	39,000	39,050	6,883	5,254	42,000	42,050	7,693	5,704
33,050	33,100	5,276	4,361	36,050	36,100	6,086	4,811	39,050	39,100	6,896	5,261	42,050	42,100	7,706	5,711
33,100	33,150	5,290	4,369	36,100	36,150	6,100	4,819	39,100	39,150	6,910	5,269	42,100	42,150	7,720	5,719
33,150	33,200	5,303	4,376	36,150	36,200	6,113	4,826	39,150	39,200	6,923	5,276	42,150	42,200	7,733	5,726
33,200	33,250	5,317	4,384	36,200	36,250	6,127	4,834	39,200	39,250	6,937	5,284	42,200	42,250	7,747	5,734
33,250	33,300	5,330	4,391	36,250	36,300	6,140	4,841	39,250	39,300	6,950	5,291	42,250	42,300	7,760	5,741
33,300	33,350	5,344	4,399	36,300	36,350	6,154	4,849	39,300	39,350	6,964	5,299	42,300	42,350	7,774	5,749
33,350	33,400	5,357	4,406	36,350	36,400	6,167	4,856	39,350	39,400	6,977	5,306	42,350	42,400	7,787	5,756
33,400	33,450	5,371	4,414	36,400	36,450	6,181	4,864	39,400	39,450	6,991	5,314	42,400	42,450	7,801	5,764
33,450	33,500	5,384	4,421	36,450	36,500	6,194	4,871	39,450	39,500	7,004	5,321	42,450	42,500	7,814	5,771
33,500	33,550	5,398	4,429	36,500	36,550	6,208	4,879	39,500	39,550	7,018	5,329	42,500	42,550	7,828	5,779
33,550	33,600	5,411	4,436	36,550	36,600	6,221	4,886	39,550	39,600	7,031	5,336	42,550	42,600	7,841	5,786
33,600	33,650	5,425	4,444	36,600	36,650	6,235	4,894	39,600	39,650	7,045	5,344	42,600	42,650	7,855	5,794
33,650	33,700	5,438	4,451	36,650	36,700	6,248	4,901	39,650	39,700	7,058	5,351	42,650	42,700	7,868	5,801
33,700	33,750	5,452	4,459	36,700	36,750	6,262	4,909	39,700	39,750	7,072	5,359	42,700	42,750	7,882	5,809
33,750	33,800	5,465	4,466	36,750	36,800	6,275	4,916	39,750	39,800	7,085	5,366	42,750	42,800	7,895	5,816
33,800	33,850	5,479	4,474	36,800	36,850	6,289	4,924	39,800	39,850	7,099	5,374	42,800	42,850	7,909	5,824
33,850	33,900	5,492	4,481	36,850	36,900	6,302	4,931	39,850	39,900	7,112	5,381	42,850	42,900	7,922	5,831
33,900	33,950	5,506	4,489	36,900	36,950	6,316	4,939	39,900	39,950	7,126	5,389	42,900	42,950	7,936	5,839
33,950	34,000	5,519	4,496	36,950	37,000	6,329	4,946	39,950	40,000	7,139	5,396	42,950	43,000	7,949	5,846
34,000				37,000				40,000				43,000			
34,000	34,050	5,533	4,504	37,000	37,050	6,343	4,954	40,000	40,050	7,153	5,404	43,000	43,050	7,963	5,854
34,050	34,100	5,546	4,511	37,050	37,100	6,356	4,961	40,050	40,100	7,166	5,411	43,050	43,100	7,976	5,861
34,100	34,150	5,560	4,519	37,100	37,150	6,370	4,969	40,100	40,150	7,180	5,419	43,100	43,150	7,990	5,869
34,150	34,200	5,573	4,526	37,150	37,200	6,383	4,976	40,150	40,200	7,193	5,426	43,150	43,200	8,003	5,876
34,200	34,250	5,587	4,534	37,200	37,250	6,397	4,984	40,200	40,250	7,207	5,434	43,200	43,250	8,017	5,884
34,250	34,300	5,600	4,541	37,250	37,300	6,410	4,991	40,250	40,300	7,220	5,441	43,250	43,300	8,030	5,891
34,300	34,350	5,614	4,549	37,300	37,350	6,424	4,999	40,300	40,350	7,234	5,449	43,300	43,350	8,044	5,899
34,350	34,400	5,627	4,556	37,350	37,400	6,437	5,006	40,350	40,400	7,247	5,456	43,350	43,400	8,057	5,906
34,400	34,450	5,641	4,564	37,400	37,450	6,451	5,014	40,400	40,450	7,261	5,464	43,400	43,450	8,071	5,914
34,450	34,500	5,654	4,571	37,450	37,500	6,464	5,021	40,450	40,500	7,274	5,471	43,450	43,500	8,084	5,921
34,500	34,550	5,668	4,579	37,500	37,550	6,478	5,029	40,500	40,550	7,288	5,479	43,500	43,550	8,098	5,929
34,550	34,600	5,681	4,586	37,550	37,600	6,491	5,036	40,550	40,600	7,301	5,486	43,550	43,600	8,111	5,936
34,600	34,650	5,695	4,594	37,600	37,650	6,505	5,044	40,600	40,650	7,315	5,494	43,600	43,650	8,125	5,944
34,650	34,700	5,708	4,601	37,650	37,700	6,518	5,051	40,650	40,700	7,328	5,501	43,650	43,700	8,138	5,951
34,700	34,750	5,722	4,609	37,700	37,750	6,532	5,059	40,700	40,750	7,342	5,509	43,700	43,750	8,152	5,959
34,750	34,800	5,735	4,616	37,750	37,800	6,545	5,066	40,750	40,800	7,355	5,516	43,750	43,800	8,165	5,966
34,800	34,850	5,749	4,624	37,800	37,850	6,559	5,074	40,800	40,850	7,369	5,524	43,800	43,850	8,179	5,974
34,850	34,900	5,762	4,631	37,850	37,900	6,572	5,081	40,850	40,900	7,382	5,531	43,850	43,900	8,192	5,981
34,900	34,950	5,776	4,639	37,900	37,950	6,586	5,089	40,900	40,950	7,396	5,539	43,900	43,950	8,206	5,989
34,950	35,000	5,789	4,646	37,950	38,000	6,599	5,096	40,950	41,000	7,409	5,546	43,950	44,000	8,219	5,996
35,000				38,000				41,000				44,000			
35,000	35,050	5,803	4,654	38,000	38,050	6,613	5,104	41,000	41,050	7,423	5,554	44,000	44,050	8,233	6,004
35,050	35,100	5,816	4,661	38,050	38,100	6,626	5,111	41,050	41,100	7,436	5,561	44,050	44,100	8,246	6,011
35,100	35,150	5,830	4,669	38,100	38,150	6,640	5,119	41,100	41,150	7,450	5,569	44,100	44,150	8,260	6,019
35,150	35,200	5,843	4,676	38,150	38,200	6,653	5,126	41,150	41,200	7,463	5,576	44,150	44,200	8,273	6,026
35,200	35,250	5,857	4,684	38,200	38,250	6,667	5,134	41,200	41,250	7,477	5,584	44,200	44,250	8,287	6,034
35,250	35,300	5,870	4,691	38,250	38,300	6,680	5,141	41,250	41,300	7,490	5,591	44,250	44,300	8,300	6,041
35,300	35,350	5,884	4,699	38,300	38,350	6,694	5,149	41,300	41,350	7,504	5,599	44,300	44,350	8,314	6,049
35,350	35,400	5,897	4,706	38,350	38,400	6,707	5,156	41,350	41,400	7,517	5,606	44,350	44,400	8,327	6,056
35,400	35,450	5,911	4,714	38,400	38,450	6,721	5,164	41,400	41,450	7,531	5,614	44,400	44,450	8,341	6,064
35,450	35,500	5,924	4,721	38,450	38,500	6,734	5,171	41,450	41,500	7,544	5,621	44,450	44,500	8,354	6,071
35,500	35,550	5,938	4,729	38,500	38,550	6,748	5,179	41,500	41,550	7,558	5,629	44,500	44,550	8,368	6,079
35,550	35,600	5,951	4,736	38,550	38,600	6,761	5,186	41,550	41,600	7,571	5,636	44,550	44,600	8,381	6,086
35,600	35,650	5,965	4,744	38,600	38,650	6,775	5,194	41,600	41,650	7,585	5,644	44,600	44,650	8,395	6,094
35,650	35,700	5,978	4,751	38,650	38,700	6,788	5,201	41,650	41,700	7,598	5,651	44,650	44,700	8,408	6,101
35,700	35,750	5,992	4,759	38,700	38,750	6,802	5,209	41,700	41,750	7,612	5,659	44,700	44,750	8,422	6,109
35,750	35,800	6,005	4,766	38,750	38,800	6,815	5,216	41,750	41,800	7,625	5,666	44,750	44,800	8,435	6,116
35,800	35,850	6,019	4,774	38,800	38,850	6,829	5,224	41,800	41,850	7,639	5,674	44,800	44,850	8,449	6,124
35,850	35,900	6,032	4,781	38,850	38,900	6,842	5,231	41,850	41,900	7,652	5,681	44,850	44,900	8,462	6,131
35,900	35,950	6,046	4,789	38,900	38,950	6,856	5,239	41,900	41,950	7,666	5,689	44,900	44,950	8,476	6,139
35,950	36,000	6,059	4,796	38,950	39,000	6,869	5,246	41,950	42,000	7,679	5,696	44,950	45,000	8,489	6,146

Continued on page 29

2002 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—	
45,000				48,000			
45,000	45,050	8,503	6,154	48,000	48,050	9,313	6,763
45,050	45,100	8,516	6,161	48,050	48,100	9,326	6,776
45,100	45,150	8,530	6,169	48,100	48,150	9,340	6,790
45,150	45,200	8,543	6,176	48,150	48,200	9,353	6,803
45,200	45,250	8,557	6,184	48,200	48,250	9,367	6,817
45,250	45,300	8,570	6,191	48,250	48,300	9,380	6,830
45,300	45,350	8,584	6,199	48,300	48,350	9,394	6,844
45,350	45,400	8,597	6,206	48,350	48,400	9,407	6,857
45,400	45,450	8,611	6,214	48,400	48,450	9,421	6,871
45,450	45,500	8,624	6,221	48,450	48,500	9,434	6,884
45,500	45,550	8,638	6,229	48,500	48,550	9,448	6,898
45,550	45,600	8,651	6,236	48,550	48,600	9,461	6,911
45,600	45,650	8,665	6,244	48,600	48,650	9,475	6,925
45,650	45,700	8,678	6,251	48,650	48,700	9,488	6,938
45,700	45,750	8,692	6,259	48,700	48,750	9,502	6,952
45,750	45,800	8,705	6,266	48,750	48,800	9,515	6,965
45,800	45,850	8,719	6,274	48,800	48,850	9,529	6,979
45,850	45,900	8,732	6,281	48,850	48,900	9,542	6,992
45,900	45,950	8,746	6,289	48,900	48,950	9,556	7,006
45,950	46,000	8,759	6,296	48,950	49,000	9,569	7,019
46,000				49,000			
46,000	46,050	8,773	6,304	49,000	49,050	9,583	7,033
46,050	46,100	8,786	6,311	49,050	49,100	9,596	7,046
46,100	46,150	8,800	6,319	49,100	49,150	9,610	7,060
46,150	46,200	8,813	6,326	49,150	49,200	9,623	7,073
46,200	46,250	8,827	6,334	49,200	49,250	9,637	7,087
46,250	46,300	8,840	6,341	49,250	49,300	9,650	7,100
46,300	46,350	8,854	6,349	49,300	49,350	9,664	7,114
46,350	46,400	8,867	6,356	49,350	49,400	9,677	7,127
46,400	46,450	8,881	6,364	49,400	49,450	9,691	7,141
46,450	46,500	8,894	6,371	49,450	49,500	9,704	7,154
46,500	46,550	8,908	6,379	49,500	49,550	9,718	7,168
46,550	46,600	8,921	6,386	49,550	49,600	9,731	7,181
46,600	46,650	8,935	6,394	49,600	49,650	9,745	7,195
46,650	46,700	8,948	6,401	49,650	49,700	9,758	7,208
46,700	46,750	8,962	6,412	49,700	49,750	9,772	7,222
46,750	46,800	8,975	6,425	49,750	49,800	9,785	7,235
46,800	46,850	8,989	6,439	49,800	49,850	9,799	7,249
46,850	46,900	9,002	6,452	49,850	49,900	9,812	7,262
46,900	46,950	9,016	6,466	49,900	49,950	9,826	7,276
46,950	47,000	9,029	6,479	49,950	50,000	9,839	7,289
47,000				\$50,000 or over— use Form 1040			
47,000	47,050	9,043	6,493				
47,050	47,100	9,056	6,506				
47,100	47,150	9,070	6,520				
47,150	47,200	9,083	6,533				
47,200	47,250	9,097	6,547				
47,250	47,300	9,110	6,560				
47,300	47,350	9,124	6,574				
47,350	47,400	9,137	6,587				
47,400	47,450	9,151	6,601				
47,450	47,500	9,164	6,614				
47,500	47,550	9,178	6,628				
47,550	47,600	9,191	6,641				
47,600	47,650	9,205	6,655				
47,650	47,700	9,218	6,668				
47,700	47,750	9,232	6,682				
47,750	47,800	9,245	6,695				
47,800	47,850	9,259	6,709				
47,850	47,900	9,272	6,722				
47,900	47,950	9,286	6,736				
47,950	48,000	9,299	6,749				

Index to Instructions

A

Address Change 14, 23
Addresses of Internal Revenue
Service Centers **Back Cover**
Alaska Permanent Fund Dividends 16
Allocated Tip Income 15
Amended Return 23
Amount You Owe 22

C

Common Mistakes, How To Avoid 23
Customer Service Standards 6

D

Death of Spouse 10
Death of Taxpayer 10
Debt, Gift To Reduce the Public 23
Dependent Care Benefits 15
Direct Deposit of Refund 21
Disclosure, Privacy Act, and Paperwork
Reduction Act Notice 24

E

Earned Income Credit 10, 17–19
Earned Income Credit Table 20
Education Credit 12
Educator Expense Deduction 10
Electronic Filing (*e-file*) 3–5
Employer-Provided Adoption Benefits 15
Everyday Tax Solutions 24
Extensions of Time To File 11, 21

F

Filing Instructions—
When To File 11
Where To File **Back Cover**
Filing Requirements 11
Filing Status 13
Form W-2 15
Forms W-2 and 1099,
Where To Report Certain Items From 13
Forms, How To Get 7

H

Health Insurance Credit for Eligible Recipients 10, 11
Help (free) 7–8, 24
Help With Unresolved Tax Issues 6
Household Employment Taxes 13

I

Income Tax Withheld (Federal) 16
Injured Spouse Claim 21
Innocent Spouse Relief 23
Installment Payments 22
Interest Income—
Taxable 10, 15
Tax-Exempt 16
Interest—Late Payment of Tax 11

K

Kidnapped Child, Parent of 10

L

Line Instructions 14–23

M

Married Persons 13

N

Name and Address 14
Name Change 10, 14
Nonresident Alien 11, 13, 14

P

Payments and Tax 16
Amount You Owe 22
What if You Cannot Pay 22
Penalty—
Late Filing 11
Late Payment 11
Underpayment of Tax 22
Preparer, Tax Return 23
Presidential Election—\$3 Check-Off 14
Private Delivery Services 11
Public Debt, Gift To Reduce the 23
Publications, How To Get 7

Q

Qualified State Tuition Program Earnings 10

R

Railroad Retirement Benefits Treated as Social Security 14
Recordkeeping 23
Refund 21
Refunds of State and Local Income Taxes 14
Retirement Savings Contributions Credit 10
Rights of Taxpayers 23
Rounding Off to Whole Dollars 14

S

Salaries 15
Scholarship and Fellowship Grants 15
Sign Your Return 23
Single Person 13
Social Security Benefits 14
Social Security Number 10, 14
State and Local Income Taxes, Refunds of 14
Student Loan Interest Deduction 10

T

Tax Assistance 7, 8, 24
Tax-Exempt Interest 16
Tax Figured by the IRS 21
Tax Table 25–29
Taxpayer Advocate, Office of 6
Telephone Assistance—Federal Tax Information 7–8
TeleTax 7, 8–9
Third Party Designee 22
Tip Income 15
Tuition and Fees Deduction 10

U

Unemployment Compensation 16

W

Wages 15
When To File 11
Where To File **Back Cover**
Who Can Use Form 1040EZ 12
Who Must File 11–12
Who Should File 11
Withholding and Estimated Tax Payments for 2003 23



Where Do You File?

If an envelope addressed to “Internal Revenue Service Center” came with this booklet, please use it. If you do not have one or if you moved during the year, mail your return to the Internal Revenue

Service Center shown that applies to you. Envelopes without enough postage will be returned to you by the post office.

IF you live in...	THEN use this address if you:	
	Are not enclosing a check or money order...	Are enclosing a check or money order...
Florida, Georgia, Mississippi, North Carolina, South Carolina, West Virginia	Internal Revenue Service Center Atlanta, GA 39901-0014	Internal Revenue Service Center Atlanta, GA 39901-0114
New York (<i>New York City and counties of Nassau, Rockland, Suffolk, and Westchester</i>)	Internal Revenue Service Center Holtsville, NY 00501-0014	Internal Revenue Service Center Holtsville, NY 00501-0114
New York (<i>all other counties</i>), Maine, Massachusetts, Michigan, New Hampshire, Rhode Island, Vermont	Internal Revenue Service Center Andover, MA 05501-0014	Internal Revenue Service Center Andover, MA 05501-0114
Illinois, Indiana, Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota, Utah, Wisconsin	Internal Revenue Service Center Kansas City, MO 64999-0014	Internal Revenue Service Center Kansas City, MO 64999-0114
Connecticut, Delaware, District of Columbia, Maryland, New Jersey, Pennsylvania	Internal Revenue Service Center Philadelphia, PA 19255-0014	Internal Revenue Service Center Philadelphia, PA 19255-0114
Colorado, Kentucky, Louisiana, Montana, New Mexico, Oklahoma, Texas, Wyoming	Internal Revenue Service Center Austin, TX 73301-0014	Internal Revenue Service Center Austin, TX 73301-0114
Alaska, Arizona, California, Hawaii, Idaho, Nevada, Oregon, Washington	Internal Revenue Service Center Fresno, CA 93888-0014	Internal Revenue Service Center Fresno, CA 93888-0114
Alabama, Arkansas, Ohio, Tennessee, Virginia	Internal Revenue Service Center Memphis, TN 37501-0014	Internal Revenue Service Center Memphis, TN 37501-0114
All APO and FPO addresses, American Samoa, nonpermanent residents of Guam or the Virgin Islands*, Puerto Rico (<i>or if excluding income under Internal Revenue Code section 933</i>), dual-status aliens, a foreign country: U.S. citizens and those filing Form 2555, 2555-EZ, or 4563	Internal Revenue Service Center Philadelphia, PA 19255-0215 USA	Internal Revenue Service Center Philadelphia, PA 19255-0215 USA

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

What's Inside?

When to file (page 11)

What's new for 2002 (page 10)

Index (page 30)

How to comment on forms (page 24)

How to avoid common mistakes (page 23)

Help with unresolved tax issues (page 6)

Free tax help (pages 7, 8, and 24)

How to get forms and publications (page 7)

Tax table (page 25)

How to make a gift to reduce the public debt (page 23)

