



# 2015 Instructions for Schedule A (Form 1040)

## Itemized Deductions

Use Schedule A (Form 1040) to figure your itemized deductions. In most cases, your federal income tax will be less if you take the larger of your itemized deductions or your standard deduction.

If you itemize, you can deduct a part of your medical and dental expenses and unreimbursed employee business expenses, and amounts you paid for certain taxes, interest, contributions, and miscellaneous expenses. You can also deduct certain casualty and theft losses.

If you and your spouse paid expenses jointly and are filing separate returns for 2015, see Pub. 504 to figure the portion of joint expenses that you can claim as itemized deductions.



*Don't include on Schedule A items deducted elsewhere, such as on Form 1040 or Schedule C, C-EZ, E, or F.*

Section references are to the Internal Revenue Code unless otherwise noted.

**Future Developments.** For the latest information about developments related to Schedule A (Form 1040) and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/schedulea](http://www.irs.gov/schedulea).

### What's New

**Limit on itemized deductions.** Itemized deductions for taxpayers with adjusted gross incomes above \$154,950 may be reduced. See the instructions for line 29.

**Standard mileage rates.** The standard mileage rate allowed for operating expenses for a car when you use it for medical reasons is 23 cents per mile. The business standard mileage rate is 57.5 cents per mile. The 2015 rate for use of your vehicle to do volunteer work for certain charitable organizations remains at 14 cents per mile.

**Health coverage tax credit.** The health coverage tax credit, which was claimed on Form 8885, has been reinstated retroactive to January 1, 2014. See Form 8885 and its instructions for more information.

## Medical and Dental Expenses

You generally can deduct only the part of your medical and dental expenses that exceeds 10% of the amount on Form 1040, line 38. However, if either you or your spouse was born before January 2, 1951, you can deduct the part of your medical and dental expenses that exceeds 7.5% of the amount on Form 1040, line 38. See the [instructions for line 3](#).

Pub. 502 discusses the types of expenses you can and cannot deduct. It also explains when you can deduct capital expenses and special care expenses for disabled persons.



*If you received a distribution from a health savings account or a medical savings account in 2015, see Pub. 969 to figure your deduction.*

### Examples of Medical and Dental Payments You Can Deduct

To the extent you weren't reimbursed, you can deduct what you paid for:

- Insurance premiums for medical and dental care, including premiums for qualified long-term care insurance contracts as defined in Pub. 502. But see

[Limit on long-term care premiums you can deduct](#), later. Reduce the insurance premiums by any self-employed health insurance deduction you claimed on Form 1040, line 29. You can't deduct insurance premiums paid with pretax dollars because the premiums aren't included in box 1 of your Form(s) W-2. If you are a retired public safety officer, you can't deduct any premiums you paid to the extent they were paid for with a tax-free distribution from your retirement plan.



*If, during 2015, you were an eligible trade adjustment assistance (TAA) recipient, an alternative TAA (ATAA) recipient, reemployment TAA (RTAA) recipient, or Pension Benefit Guaranty Corporation (PBGC) pension recipient, you must reduce your insurance premiums by any amounts used to figure the health coverage tax credit. See the instructions for [Line 1](#).*

- Prescription medicines or insulin.
- Acupuncturists, chiropractors, dentists, eye doctors, medical doctors, occupational therapists, osteopathic doctors, physical therapists, podiatrists, psychiatrists, psychoanalysts (medical care only), and psychologists.
- Medical examinations, X-ray and laboratory services, insulin treatment, and whirlpool baths your doctor ordered.

- Diagnostic tests, such as a full-body scan, pregnancy test, or blood sugar test kit.

- Nursing help (including your share of the employment taxes paid). If you paid someone to do both nursing and housework, you can deduct only the cost of the nursing help.

- Hospital care (including meals and lodging), clinic costs, and lab fees.

- Qualified long-term care services (see Pub. 502).

- The supplemental part of Medicare insurance (Medicare B).

- The premiums you pay for Medicare Part D insurance.

- A program to stop smoking and for prescription medicines to alleviate nicotine withdrawal.

- A weight-loss program as treatment for a specific disease (including obesity) diagnosed by a doctor.

- Medical treatment at a center for drug or alcohol addiction.

- Medical aids such as eyeglasses, contact lenses, hearing aids, braces, crutches, wheelchairs, and guide dogs, including the cost of maintaining them.

- Surgery to improve defective vision, such as laser eye surgery or radial keratotomy.

- Lodging expenses (but not meals) while away from home to receive medical care in a hospital or a medical care facility related to a hospital, provided there was no significant element of personal pleasure, recreation, or vacation in the travel. Don't deduct more than \$50 a night for each eligible person.

- Ambulance service and other travel costs to get medical care. If you used your own car, you can claim what you spent for gas and oil to go to and from the place you received the care; or you can claim 23 cents per mile. Add parking and tolls to the amount you claim under either method.

- Cost of breast pumps and supplies that assist lactation.

**Deceased taxpayer.** Certain medical expenses paid out of a deceased taxpayer's estate can be claimed on the deceased taxpayer's final return. See Pub. 502 for details.

**Limit on long-term care premiums you can deduct.** The amount you can deduct for qualified long-term care insurance contracts (as defined in Pub. 502) depends on the age, at the end of

2015, of the person for whom the premiums were paid. See the following chart for details.

IF the person was, at the end of 2015, age . . .	THEN the most you can deduct is . . .
40 or under	\$ 380
41-50	\$ 710
51-60	\$ 1,430
61-70	\$ 3,800
71 or older	\$ 4,750

### Examples of Medical and Dental Payments You Can't Deduct

- The cost of diet food.
- Cosmetic surgery unless it was necessary to improve a deformity related to a congenital abnormality, an injury from an accident or trauma, or a disfiguring disease.

- Life insurance or income protection policies.

- The Medicare tax on your wages and tips or the Medicare tax paid as part of the self-employment tax or household employment taxes.

**TIP** *If you were age 65 or older but not entitled to social security benefits, you can deduct premiums you voluntarily paid for Medicare A coverage.*

- Nursing care for a healthy baby. But you may be able to take a credit for the amount you paid. See the instructions for Form 2441.

- Illegal operations or drugs.

- Imported drugs not approved by the U.S. Food and Drug Administration (FDA). This includes foreign-made versions of U.S.-approved drugs manufactured without FDA approval.

- Nonprescription medicines, other than insulin (including nicotine gum and certain nicotine patches).

- Travel your doctor told you to take for rest or a change.

- Funeral, burial, or cremation costs.

## Line 1

### Medical and Dental Expenses

Enter the total of your medical and dental expenses, after you reduce these expenses by any payments received from insurance or other sources. See [Reimbursements](#), later.

If advance payments of the premium tax credit were made, or you think you may be eligible to claim a premium tax credit, fill out Form 8962 before filling out Schedule A, line 1. See Pub. 502 for how to figure your medical and dental expenses deduction.



*Don't forget to include insurance premiums you paid for medical and dental care. But if you claimed the self-employed health insurance deduction on Form 1040, line 29, reduce the premiums by the amount on line 29.*



*If, during 2015, you were an eligible trade adjustment assistance (TAA) recipient, an alternative TAA (ATAA) recipient, reemployment TAA (RTAA) recipient, or Pension Benefit Guaranty Corporation (PBGC) pension recipient, you must complete Form 8885 before completing Schedule A, line 1. When figuring the amount of insurance premiums you can deduct on Schedule A, do not include any amounts you included on Form 8885, line 4.*

### Whose medical and dental expenses can you include?

You can include medical and dental bills you paid in 2015 for anyone who was one of the following either when the services were provided or when you paid for them.

- Yourself and your spouse.
- All dependents you claim on your return.

- Your child whom you don't claim as a dependent because of the rules for children of divorced or separated parents.

- Any person you could have claimed as a dependent on your return except that person received \$4,000 or more of gross income or filed a joint return.

- Any person you could have claimed as a dependent except that you, or your spouse if filing jointly, can be

claimed as a dependent on someone else's 2015 return.

**Example.** You provided over half of your mother's support but can't claim her as a dependent because she received wages of \$4,000 in 2015. You can include on line 1 any medical and dental expenses you paid in 2015 for your mother.

**Insurance premiums for certain non-dependents.** You may have a medical or dental insurance policy that also covers an individual who isn't your dependent (for example, a nondependent child under age 27). You can't deduct any premiums attributable to this individual, unless they are such a person described under [Whose medical and dental expenses can you include](#), earlier. However, if you had family coverage when you added this individual to your policy and your premiums didn't increase, you can enter on line 1 the full amount of your medical and dental insurance premiums. See Pub. 502 for more information.

**Reimbursements.** If your insurance company paid the provider directly for part of your expenses, and you paid only the amount that remained, include on line 1 only the amount you paid. If you received a reimbursement in 2015 for medical or dental expenses you paid in 2015, reduce your 2015 expenses by this amount. If you received a reimbursement in 2015 for prior year medical or dental expenses, don't reduce your 2015 expenses by this amount. But if you deducted the expenses in the earlier year and the deduction reduced your tax, you must include the reimbursement in income on Form 1040, line 21. See Pub. 502 for details on how to figure the amount to include.

**Cafeteria plans.** Don't include on line 1 insurance premiums paid by an employer-sponsored health insurance plan (cafeteria plan) unless the premiums are included in box 1 of your Form(s) W-2. Also, don't include any other medical and dental expenses paid by the plan unless the amount paid is included in box 1 of your Form(s) W-2.

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## Line 3

Multiply line 2 by 10%. But, if either you or your spouse was born before January 2, 1951, multiply line 2 by 7.5%. The 7.5% rate applies whether you file a

joint or separate return as long as one spouse was born before January 2, 1951.



*If you are claiming the 7.5% threshold amount for medical and dental expenses, make sure you check the appropriate box(es) on line 39a of Form 1040 for your situation. If you can't check a box on line 39a of Form 1040, but either you or your spouse was born before January 2, 1951, attach a statement to your return indicating that you are taking the 7.5% threshold because you (or your spouse) meets the requirements.*

**Death before age 65.** A taxpayer is considered to be age 65 on the day before the taxpayer's 65th birthday. If the taxpayer wasn't age 65 or older at the time of death, the 7.5% threshold doesn't apply for that taxpayer or the spouse of that taxpayer who is under age 65. For example, a taxpayer who was born on February 14, 1950, dies on February 13, 2015. The taxpayer is considered age 65 at the time of death and the 7.5% threshold applies. However, if the taxpayer died on February 12, 2015, the taxpayer isn't considered age 65 and the 7.5% threshold doesn't apply.

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## Taxes You Paid

### Taxes You Can't Deduct

- Federal income and most excise taxes.
- Social security, Medicare, federal unemployment (FUTA), and railroad retirement (RRTA) taxes.
- Customs duties.
- Federal estate and gift taxes. But see the instructions for [Line 28](#).
- Certain state and local taxes, including: tax on gasoline, car inspection fees, assessments for sidewalks or other improvements to your property, tax you paid for someone else, and license fees (marriage, driver's, dog, etc.).

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## Line 5



*You can elect to deduct state and local general sales taxes instead of state and local income taxes. **You can't deduct both.***

## State and Local Income Taxes

If you elect to deduct state and local income taxes, you **must** check **box a** on line 5. Include on this line the state and local income taxes listed next.

- State and local income taxes withheld from your salary during 2015. Your Form(s) W-2 will show these amounts. Forms W-2G, 1099-G, 1099-R, and 1099-MISC may also show state and local income taxes withheld.

- State and local income taxes paid in 2015 for a prior year, such as taxes paid with your 2014 state or local income tax return. Don't include penalties or interest.

- State and local estimated tax payments made during 2015, including any part of a prior year refund that you chose to have credited to your 2015 state or local income taxes.

- Mandatory contributions you made to the California, New Jersey, or New York Nonoccupational Disability Benefit Fund, Rhode Island Temporary Disability Benefit Fund, or Washington State Supplemental Workmen's Compensation Fund.

- Mandatory contributions to the Alaska, California, New Jersey, or Pennsylvania state unemployment fund.

- Mandatory contributions to state family leave programs, such as the New Jersey Family Leave Insurance (FLI) program and the California Paid Family Leave program.

Don't reduce your deduction by any:

- State or local income tax refund or credit you expect to receive for 2015, or
- Refund of, or credit for, prior year state and local income taxes you actually received in 2015. Instead, see the instructions for Form 1040, line 10.

## State and Local General Sales Taxes

If you elect to deduct state and local general sales taxes, you **must** check **box b** on line 5. To figure your deduction, you can use either your actual expenses or the optional sales tax tables.

## Actual Expenses

Generally, you can deduct the actual state and local general sales taxes (including compensating use taxes) you paid in 2015 if the tax rate was the same

as the general sales tax rate. However, sales taxes on food, clothing, medical supplies, and motor vehicles are deductible as a general sales tax even if the tax rate was less than the general sales tax rate. If you paid sales tax on a motor vehicle at a rate higher than the general sales tax rate, you can deduct only the amount of tax that you would have paid at the general sales tax rate on that vehicle. Motor vehicles include cars, motorcycles, motor homes, recreational vehicles, sport utility vehicles, trucks, vans, and off-road vehicles. Also include any state and local general sales taxes paid for a leased motor vehicle. Don't include sales taxes paid on items used in your trade or business.



*You must keep your actual receipts showing general sales taxes paid to use this method.*

**Refund of general sales taxes.** If you received a refund of state or local general sales taxes in 2015 for amounts paid in 2015, reduce your **actual** 2015 state and local general sales taxes by this amount. If you received a refund of state or local general sales taxes in 2015 for prior year purchases, don't reduce your 2015 state and local general sales taxes by this amount. But if you deducted your **actual** state and local general sales taxes in the earlier year and the deduction reduced your tax, you may have to include the refund in income on Form 1040, line 21. See *Recoveries* in Pub. 525 for details.

### Optional Sales Tax Tables

Instead of using your actual expenses, you can use the 2015 Optional State Sales Tax Table and the 2015 Optional Local Sales Tax Tables at the end of these instructions to figure your state and local general sales tax deduction. You may also be able to add the state and local general sales taxes paid on certain specified items.

To figure your state and local general sales tax deduction using the tables, complete the State and Local General Sales Tax Deduction Worksheet or use the Sales Tax Deduction Calculator on the IRS website at [www.irs.gov/Individuals/Sales-Tax-Deduction-Calculator](http://www.irs.gov/Individuals/Sales-Tax-Deduction-Calculator).



*If your filing status is married filing separately, both you and your spouse elect to deduct sales taxes, and your spouse elects to use the optional sales tax tables, you also must use the tables to figure your state and local general sales tax deduction.*

### Instructions for the State and Local General Sales Tax Deduction Worksheet

**Line 1.** If you lived in the same state for all of 2015, enter the applicable amount, based on your 2015 income and exemptions, from the 2015 Optional State Sales Tax Table for your state. Read down the “At least–But less than” columns for your state and find the line that includes your 2015 income. If married filing separately, don't include your spouse's income. Your 2015 income is the amount shown on your Form 1040, line 38, **plus** any nontaxable items, such as the following.

- Tax-exempt interest.
- Veterans' benefits.
- Nontaxable combat pay.
- Workers' compensation.
- Nontaxable part of social security and railroad retirement benefits.
- Nontaxable part of IRA, pension, or annuity distributions. Don't include rollovers.
- Public assistance payments.

The exemptions column refers to the number of exemptions claimed on Form 1040, line 6d.

**What if you lived in more than one state?** If you lived in more than one state during 2015, look up the table amount for each state using the rules stated earlier. If there is no table for your state, the table amount is considered to be zero. Multiply the table amount for each state you lived in by a fraction. The numerator of the fraction is the number of days you lived in the state during 2015 and the denominator is the total number of days in the year (365). Enter the total of the prorated table amounts for each state on line 1. However, if you also lived in a locality during 2015 that imposed a local general sales tax, don't enter the total on line 1. Instead, complete a separate worksheet for each state you lived in and enter the prorated amount for that state on line 1.

**Example.** You lived in State A from January 1 through August 31, 2015 (243 days), and in State B from September 1 through December 31, 2015 (122 days). The table amount for State A is \$500. The table amount for State B is \$400. You would figure your state general sales tax as follows.

State A:	\$500 x 243/365 =	\$333
State B:	\$400 x 122/365 =	134
Total		= \$467

If none of the localities in which you lived during 2015 imposed a local general sales tax, enter \$467 on line 1 of your worksheet. Otherwise, complete a separate worksheet for State A and State B. Enter \$333 on line 1 of the State A worksheet and \$134 on line 1 of the State B worksheet.

**Line 2.** If you checked the “No” box, enter -0- on line 2, and go to line 3. If you checked the “Yes” box and lived in the same locality for all of 2015, enter the applicable amount, based on your 2015 income and exemptions, from the 2015 Optional Local Sales Tax Tables for your locality. Read down the “At least–But less than” columns for your locality and find the line that includes your 2015 income. See the instructions for line 1 of the worksheet to figure your 2015 income. The exemptions column refers to the number of exemptions claimed on Form 1040, line 6d.

**What if you lived in more than one locality?** If you lived in more than one locality during 2015, look up the table amount for each locality using the rules stated earlier. If there is no table for your locality, the table amount is considered to be zero. Multiply the table amount for each locality you lived in by a fraction. The numerator of the fraction is the number of days you lived in the locality during 2015 and the denominator is the total number of days in the year (365). If you lived in more than one locality in the same state and the local general sales tax rate was the same for each locality, enter the total of the prorated table amounts for each locality in that state on line 2. Otherwise, complete a separate worksheet for lines 2 through 6 for each locality and enter each prorated table amount on line 2 of the applicable worksheet.

**Example.** You lived in Locality 1 from January 1 through August 31, 2015 (243 days), and in Locality 2 from September 1 through December 31, 2015

(122 days). The table amount for Locality 1 is \$100. The table amount for Locality 2 is \$150. You would figure the amount to enter on line 2 as follows.

Note that this amount may not equal your local sales tax deduction, which is figured on line 6 of the worksheet.

## State and Local General Sales Tax Deduction Worksheet—Line 5b

Keep for Your Records 



Instead of using this worksheet, you can find your deduction by using the Sales Tax Deduction Calculator at IRS.gov.

**Before you begin:** See the instructions for line 1 of the worksheet if you:

- Lived in more than one state during 2015, or
- Had any **nontaxable** income in 2015.

1. Enter your **state** general sales taxes from the 2015 Optional State Sales Tax Table ..... 1. \$ \_\_\_\_\_

**Next.** If, for all of 2015, you lived only in Connecticut, the District of Columbia, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Jersey, or Rhode Island, skip lines 2 through 5, enter -0- on line 6, and go to line 7. Otherwise, go to line 2.

2. Did you live in Alaska, Arizona, Arkansas, Colorado, Georgia, Illinois, Louisiana, Mississippi, Missouri, New York, North Carolina, South Carolina, Tennessee, Utah, or Virginia in 2015?

**No.** Enter -0-

**Yes.** Enter your base **local** general sales taxes from the 2015 Optional Local Sales Tax Tables

2. \$ \_\_\_\_\_

3. Did your locality impose a **local** general sales tax in 2015? Residents of California and Nevada, see the instructions for line 3 of the worksheet.

**No.** Skip lines 3 through 5, enter -0- on line 6, and go to line 7.

**Yes.** Enter your **local** general sales tax rate, but omit the percentage sign. For example, if your local general sales tax rate was 2.5%, enter 2.5. If your local general sales tax rate changed or you lived in more than one locality in the same state during 2015, see the instructions for line 3 of the worksheet

3. \_\_\_\_\_

4. Did you enter -0- on line 2?

**No.** Skip lines 4 and 5 and go to line 6.

**Yes.** Enter your **state** general sales tax rate (shown in the table heading for your state), but omit the percentage sign. For example, if your state general sales tax rate is 6%, enter 6.0

4. \_\_\_\_\_

5. Divide line 3 by line 4. Enter the result as a decimal (rounded to at least three places)

5. \_\_\_\_\_

6. Did you enter -0- on line 2?

**No.** Multiply line 2 by line 3

**Yes.** Multiply line 1 by line 5. If you lived in more than one locality in the same state during 2015, see the instructions for line 6 of the worksheet

6. \$ \_\_\_\_\_

7. Enter your state and local general sales taxes paid on specified items, if any. See the instructions for line 7 of the worksheet

7. \$ \_\_\_\_\_

8. **Deduction for general sales taxes.** Add lines 1, 6, and 7. Enter the result here and the total from all your state and local general sales tax deduction worksheets, if you completed more than one, on Schedule A, line 5. Be sure to check **box b** on that line

8. \$ \_\_\_\_\_

Locality 1:	$\$100 \times 243/365 =$	$\$67$
Locality 2:	$\$150 \times 122/365 =$	$\frac{50}{}$
Total		$= \$117$

**Line 3.** If you lived in California, check the “No” box if your combined state and local general sales tax rate is 7.5000%. Otherwise, check the “Yes” box and include on line 3 only the part of the combined rate that is more than 7.5000%.

If you lived in Nevada, check the “No” box if your combined state and local general sales tax rate is 6.8500%. Otherwise, check the “Yes” box and include on line 3 only the part of the combined rate that is more than 6.8500%.

**What if your local general sales tax rate changed during 2015?** If you checked the “Yes” box and your local general sales tax rate changed during 2015, figure the rate to enter on line 3 as follows. Multiply each tax rate for the period it was in effect by a fraction. The numerator of the fraction is the number of days the rate was in effect during 2015 and the denominator is the total number of days in the year (365). Enter the total of the prorated tax rates on line 3.

**Example.** Locality 1 imposed a 1% local general sales tax from January 1 through September 30, 2015 (273 days). The rate increased to 1.75% for the period from October 1 through December 31, 2015 (92 days). You would enter “1.189” on line 3, figured as follows.

January 1 –		
September 30:	$1.00 \times 273/365 =$	$0.748$
October 1 –		
December 31:	$1.75 \times 92/365 =$	$\frac{0.441}{}$
Total		$= 1.189$

**What if you lived in more than one locality in the same state during 2015?** Complete a separate worksheet for lines 2 through 6 for each locality in your state if you lived in more than one locality in the same state during 2015 and each locality didn't have the same local general sales tax rate.

To figure the amount to enter on line 3 of the worksheet for each locality in which you lived (except a locality for which you used the 2015 Optional Local Sales Tax Tables to figure your local

general sales tax deduction), multiply the local general sales tax rate by a fraction. The numerator of the fraction is the number of days you lived in the locality during 2015 and the denominator is the total number of days in the year (365).

**Example.** You lived in Locality 1 from January 1 through August 31, 2015 (243 days), and in Locality 2 from September 1 through December 31, 2015 (122 days). The local general sales tax rate for Locality 1 is 1%. The rate for Locality 2 is 1.75%. You would enter “0.666” on line 3 for the Locality 1 worksheet and “0.585” for the Locality 2 worksheet, figured as follows.

Locality 1:	$1.00 \times 243/365 =$	$0.666$
Locality 2:	$1.75 \times 122/365 =$	$0.585$

**Line 6.** If you lived in more than one locality in the same state during 2015, you should have completed line 1 only on the first worksheet for that state and separate worksheets for lines 2 through 6 for any other locality within that state in which you lived during 2015. If you checked the “Yes” box on line 6 of any of those worksheets, multiply line 5 of that worksheet by the amount that you entered on line 1 for that state on the first worksheet.

**Line 7.** Enter on line 7 any state and local general sales taxes paid on the following specified items. If you are completing more than one worksheet, include the total for line 7 on only one of the worksheets.

1. A motor vehicle (including a car, motorcycle, motor home, recreational vehicle, sport utility vehicle, truck, van, and off-road vehicle). Also include any state and local general sales taxes paid for a leased motor vehicle. If the state sales tax rate on these items is higher than the general sales tax rate, only include the amount of tax you would have paid at the general sales tax rate.

2. An aircraft or boat, if the tax rate was the same as the general sales tax rate.

3. A home (including a mobile home or prefabricated home) or substantial addition to or major renovation of a home, but only if the tax rate was the same as the general sales tax rate and any of the following applies.

a. Your state or locality imposes a general sales tax directly on the sale of a home or on the cost of a substantial addition or major renovation.

b. You purchased the materials to build a home or substantial addition or to perform a major renovation and paid the sales tax directly.

c. Under your state law, your contractor is considered your agent in the construction of the home or substantial addition or the performance of a major renovation. The contract must state that the contractor is authorized to act in your name and must follow your directions on construction decisions. In this case, you will be considered to have purchased any items subject to a sales tax and to have paid the sales tax directly.

Don't include sales taxes paid on items used in your trade or business. If you received a refund of state or local general sales taxes in 2015, see [Refund of general sales taxes](#), earlier.

## Line 6

### Real Estate Taxes



*If you are a homeowner who received assistance under a State Housing Finance Agency Hardest Hit Fund program or an Emergency Homeowners' Loan program, see Pub. 530 for the amount you can deduct on line 6.*

Include taxes (state, local, or foreign) you paid on real estate you own that wasn't used for business, but only if the taxes are assessed uniformly at a like rate on all real property throughout the community, and the proceeds are used for general community or governmental purposes. Pub. 530 explains the deductions homeowners can take.

Don't include the following amounts on line 6.

- Itemized charges for services to specific property or persons (for example, a \$20 monthly charge per house for trash collection, a \$5 charge for every 1,000 gallons of water consumed, or a flat charge for mowing a lawn that had grown higher than permitted under a local ordinance).

- Charges for improvements that tend to increase the value of your property (for example, an assessment to

build a new sidewalk). The cost of a property improvement is added to the basis of the property. However, a charge is deductible if it is used only to maintain an existing public facility in service (for example, a charge to repair an existing sidewalk, and any interest included in that charge).

If your mortgage payments include your real estate taxes, you can deduct only the amount the mortgage company actually paid to the taxing authority in 2015.

If you sold your home in 2015, any real estate tax charged to the buyer should be shown on your settlement statement and in box 5 of any Form 1099-S you received. This amount is considered a refund of real estate taxes. See [Refunds and rebates](#), later. Any real estate taxes you paid at closing should be shown on your settlement statement.



*You must look at your real estate tax bill to decide if any nondeductible itemized charges, such as those listed earlier, are included in the bill. If your taxing authority (or lender) doesn't furnish you a copy of your real estate tax bill, ask for it.*

**Refunds and rebates.** If you received a refund or rebate in 2015 of real estate taxes you paid in 2015, reduce your deduction by the amount of the refund or rebate. If you received a refund or rebate in 2015 of real estate taxes you paid in an earlier year, don't reduce your deduction by this amount. Instead, you must include the refund or rebate in income on Form 1040, line 21, if you deducted the real estate taxes in the earlier year and the deduction reduced your tax. See [Recoveries](#) in Pub. 525 for details on how to figure the amount to include in income.

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## Line 7

### Personal Property Taxes

Enter the state and local personal property taxes you paid, but only if the taxes were based on value alone and were imposed on a yearly basis.

**Example.** You paid a yearly fee for the registration of your car. Part of the fee was based on the car's value and part was based on its weight. You can deduct

only the part of the fee that was based on the car's value.

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## Line 8

### Other Taxes

If you had any deductible tax not listed on line 5, 6, or 7, list the type and amount of tax. Enter only one total on line 8. Include on this line income tax you paid to a foreign country or U.S. possession.



*You may want to take a credit for the foreign tax instead of a deduction. See the instructions for Form 1040, line 48, for details.*

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## Interest You Paid

Whether your interest expense is treated as investment interest, personal interest, or business interest depends on how and when you used the loan proceeds. See Pub. 535 for details.

In general, if you paid interest in 2015 that applies to any period after 2015, you can deduct only amounts that apply for 2015.

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## Lines 10 and 11

### Home Mortgage Interest



*If you are a homeowner who received assistance under a State Housing Finance Agency Hardest Hit Fund program or an Emergency Homeowners' Loan program, see Pub. 530 for the amount you can deduct on line 10 or 11.*

A home mortgage is any loan that is secured by your main home or second home. It includes first and second mortgages, home equity loans, and refinanced mortgages.

A home can be a house, condominium, cooperative, mobile home, boat, or similar property. It must provide basic living accommodations including sleeping space, toilet, and cooking facilities.

**Limit on home mortgage interest.** If you took out any mortgages after October 13, 1987, your deduction may be limited. Any additional amounts borrowed after October 13, 1987, on a line-of-credit mortgage you had on that

date are treated as a mortgage taken out after October 13, 1987. If you refinanced a mortgage you had on October 13, 1987, treat the new mortgage as taken out on or before October 13, 1987. But if you refinanced for more than the balance of the old mortgage, treat the excess as a mortgage taken out after October 13, 1987.

See Pub. 936 to figure your deduction if either (1) or (2) next applies. If you had more than one home at the same time, the dollar amounts in (1) and (2) apply to the total mortgages on both homes.

1. You took out any mortgages after October 13, 1987, and used the proceeds for purposes other than to buy, build, or improve your home, and all of these mortgages totaled over \$100,000 at any time during 2015. The limit is \$50,000 if married filing separately. An example of this type of mortgage is a home equity loan used to pay off credit card bills, buy a car, or pay tuition.

2. You took out any mortgages after October 13, 1987, and used the proceeds to buy, build, or improve your home, and these mortgages plus any mortgages you took out on or before October 13, 1987, totaled over \$1 million at any time during 2015. The limit is \$500,000 if married filing separately.



*If the total amount of all mortgages is more than the fair market value of the home, additional limits apply. See Pub. 936.*

## Line 10

Enter on line 10 mortgage interest and points reported to you on Form 1098. If your Form 1098 shows any refund of overpaid interest, don't reduce your deduction by the refund. Instead, see the instructions for Form 1040, line 21. If you and at least one other person (other than your spouse if filing jointly) were liable for and paid interest on the mortgage, and the interest was reported on the other person's Form 1098, report your share of the interest on line 11 (as explained in the line 11 instructions).

If you paid more interest to the recipient than is shown on Form 1098, see Pub. 936 to find out if you can deduct the additional interest. If you can, attach a statement to your paper return explain-

ing the difference and enter “See attached” to the right of line 10.



*If you are claiming the mortgage interest credit (for holders of qualified mortgage credit certificates issued by state or local governmental units or agencies), subtract the amount shown on Form 8396, line 3, from the total deductible interest you paid on your home mortgage. Enter the result on line 10.*

## Line 11

If you paid home mortgage interest and it wasn't reported to you on Form 1098, report your deductible mortgage interest on line 11.

If you paid home mortgage interest to the person from whom you bought the home, write that person's name, identifying number, and address on the dotted lines next to line 11. If the recipient of your home mortgage payment(s) is an individual, the identifying number is his or her social security number (SSN). Otherwise, it is the employer identification number. You must also let the recipient know your SSN. If you don't show the required information about the recipient or let the recipient know your SSN, you may have to pay a \$50 penalty.

If you and at least one other person (other than your spouse if filing jointly) were liable for and paid interest on the mortgage, and the home mortgage interest paid was reported on the other person's Form 1098, attach a statement to your paper return listing the name and address of that person. To the right of line 11, enter “See attached.”

## Line 12

### Points Not Reported on Form 1098

Points are shown on your settlement statement. Points you paid only to borrow money are generally deductible over the life of the loan. See Pub. 936 to figure the amount you can deduct. Points paid for other purposes, such as for a lender's services, aren't deductible.

**Refinancing.** Generally, you must deduct points you paid to refinance a mortgage over the life of the loan. This is

true even if the new mortgage is secured by your main home.

If you used part of the proceeds to improve your main home, you may be able to deduct the part of the points related to the improvement in the year paid. See Pub. 936 for details.



*If you paid off a mortgage early, deduct any remaining points in the year you paid off the mortgage. However, if you refinanced your mortgage with the same lender, see Mortgage ending early in Pub. 936 for an exception.*

## Line 13

### Mortgage Insurance Premiums

Enter the qualified mortgage insurance premiums you paid under a mortgage insurance contract issued after December 31, 2006, in connection with home acquisition debt that was secured by your first or second home. Box 4 of Form 1098 may show the amount of premiums you paid in 2015. If you and at least one other person (other than your spouse if filing jointly) were liable for and paid the premiums in connection with the loan, and the premiums were reported on the other person's Form 1098, report your share of the premiums on line 13. See [Prepaid mortgage insurance premiums](#), later, if you paid any premiums allocable to any period after 2015.

Qualified mortgage insurance is mortgage insurance provided by the Department of Veterans Affairs, the Federal Housing Administration, or the Rural Housing Service (or their successor organizations), and private mortgage insurance (as defined in section 2 of the Homeowners Protection Act of 1998 as in effect on December 20, 2006).

Mortgage insurance provided by the Department of Veterans Affairs and the Rural Housing Service is commonly known as a funding fee and guarantee fee respectively. These fees can be deducted fully in 2015 if the mortgage insurance contract was issued in 2015. Contact the mortgage insurance issuer to determine the deductible amount if it isn't included in box 4 of Form 1098.

**Prepaid mortgage insurance premiums.** If you paid qualified mortgage in-

sureance premiums that are allocable to periods after 2015, you must allocate them over the shorter of:

- The stated term of the mortgage, or
- 84 months, beginning with the month the insurance was obtained.

The premiums are treated as paid in the year to which they are allocated. If the mortgage is satisfied before its term, no deduction is allowed for the unamortized balance. See Pub. 936 for details.

The allocation rules, explained earlier, don't apply to qualified mortgage insurance provided by the Department of Veterans Affairs or the Rural Housing Service (or their successor organizations).

**Limit on amount you can deduct.** You can't deduct your mortgage insurance premiums if the amount on Form 1040, line 38, is more than \$109,000 (\$54,500 if married filing separately). If the amount on Form 1040, line 38, is more than \$100,000 (\$50,000 if married filing separately), your deduction is limited and you must use the Mortgage Insurance Premiums Deduction Worksheet to figure your deduction.

## Line 14

### Investment Interest

Investment interest is interest paid on money you borrowed that is allocable to property held for investment. It doesn't include any interest allocable to passive activities or to securities that generate tax-exempt income.

Complete and attach Form 4952 to figure your deduction.

**Exception.** You don't have to file Form 4952 if all three of the following apply.

1. Your investment interest expense isn't more than your investment income from interest and ordinary dividends minus any qualified dividends.

2. You have no other deductible investment expenses.

3. You have no disallowed investment interest expense from 2014.



*Alaska Permanent Fund dividends, including those reported on Form 8814, aren't investment income.*

For more details, see Pub. 550.



## Gifts to Charity

You can deduct contributions or gifts you gave to organizations that are religious, charitable, educational, scientific, or literary in purpose. You can also deduct what you gave to organizations that work to prevent cruelty to children or animals. Certain whaling captains may be able to deduct expenses paid in 2015 for Native Alaskan subsistence bowhead whale hunting activities. See Pub. 526 for details.

To verify an organization's charitable status, you can:

- Check with the organization to which you made the donation. The organization should be able to provide you with verification of its charitable status.
- Use our on-line search tool [Exempt Organizations Select Check](#) to see if an organization is eligible to receive tax-deductible contributions (Publication 78 data). You can access *Exempt Organizations Select Check* on IRS.gov. Click on *Tools* then on *Exempt Organizations Select Check*.

### Examples of Qualified Charitable Organizations

- Churches, mosques, synagogues, temples, etc.

- Boy Scouts, Boys and Girls Clubs of America, CARE, Girl Scouts, Goodwill Industries, Red Cross, Salvation Army, United Way, etc.

- Fraternal orders, if the gifts will be used for the purposes listed under [Gifts to Charity](#), earlier.

- Veterans' and certain cultural groups.

- Nonprofit hospitals, and organizations whose purpose is to find a cure for, or help people who have, arthritis, asthma, birth defects, cancer, cerebral palsy, cystic fibrosis, diabetes, heart disease, hemophilia, mental illness or retardation, multiple sclerosis, muscular dystrophy, tuberculosis, etc.

- Most nonprofit educational organizations, such as colleges, but only if your contribution isn't a substitute for tuition or other enrollment fees.

- Federal, state, and local governments if the gifts are solely for public purposes.

### Amounts You Can Deduct

Contributions can be in cash, property, or out-of-pocket expenses you paid to do volunteer work for the kinds of organizations described earlier. If you drove to and from the volunteer work, you can take the actual cost of gas and oil or 14 cents a mile. Add parking and tolls to the amount you claim under either meth-

od. But don't deduct any amounts that were repaid to you.

**Gifts from which you benefit.** If you made a gift and received a benefit in return, such as food, entertainment, or merchandise, you can generally only deduct the amount that is more than the value of the benefit. But this rule doesn't apply to certain membership benefits provided in return for an annual payment of \$75 or less or to certain items or benefits of token value. For details, see Pub. 526.

**Example.** You paid \$70 to a charitable organization to attend a fund-raising dinner and the value of the dinner was \$40. You can deduct only \$30.

**Gifts of \$250 or more.** You can deduct a gift of \$250 or more only if you have a statement from the charitable organization showing the information in (1) and (2) next.

1. The amount of any money contributed and a description (but not value) of any property donated.

2. Whether the organization did or did not give you any goods or services in return for your contribution. If you did receive any goods or services, a description and estimate of the value must be included. If you received only intangible religious benefits (such as admission to a religious ceremony), the

## Mortgage Insurance Premiums Deduction Worksheet—Line 13

Keep for Your Records



**Before you begin:** ✓ See the instructions for line 13 to see if you must use this worksheet to figure your deduction.

1.	Enter the total premiums you paid in 2015 for qualified mortgage insurance for a contract issued after December 31, 2006 .....	1.	<input type="text"/>
2.	Enter the amount from Form 1040, line 38 .....	2.	<input type="text"/>
3.	Enter \$100,000 (\$50,000 if married filing separately) .....	3.	<input type="text"/>
4.	Is the amount on line 2 more than the amount on line 3? <input type="checkbox"/> <b>No.</b> Your deduction isn't limited. Enter the amount from line 1 of this worksheet on Schedule A, line 13. <b>Don't</b> complete the rest of this worksheet. <input type="checkbox"/> <b>Yes.</b> Subtract line 3 from line 2. If the result isn't a multiple of \$1,000 (\$500 if married filing separately), increase it to the next multiple of \$1,000 (\$500 if married filing separately). For example, increase \$425 to \$1,000, increase \$2,025 to \$3,000; or if married filing separately, increase \$425 to \$500, increase \$2,025 to \$2,500, etc. ....	4.	<input type="text"/>
5.	Divide line 4 by \$10,000 (\$5,000 if married filing separately). Enter the result as a decimal. If the result is 1.0 or more, enter 1.0 .....	5.	<input type="text"/>
6.	Multiply line 1 by line 5 .....	6.	<input type="text"/>
7.	<b>Mortgage insurance premiums deduction.</b> Subtract line 6 from line 1. Enter the result here and on Schedule A, line 13 .....	7.	<input type="text"/>

organization must state this, but it doesn't have to describe or value the benefit.

In figuring whether a gift is \$250 or more, don't combine separate donations. For example, if you gave your church \$25 each week for a total of \$1,300, treat each \$25 payment as a separate gift. If you made donations through payroll deductions, treat each deduction from each paycheck as a separate gift. See Pub. 526 if you made a separate gift of \$250 or more through payroll deduction.



*You must get the statement by the date you file your return or the due date (including extensions) for filing your return, whichever is earlier. Don't attach the statement to your return. Instead, keep it for your records.*

**Limit on the amount you can deduct.** See Pub. 526 to figure the amount of your deduction if any of the following applies.

1. Your cash contributions or contributions of ordinary income property are more than 30% of the amount on Form 1040, line 38.
2. Your gifts of capital gain property are more than 20% of the amount on Form 1040, line 38.
3. You gave gifts of property that increased in value or gave gifts of the use of property.

### Amounts You Can't Deduct

- Travel expenses (including meals and lodging) while away from home, unless there was no significant element of personal pleasure, recreation, or vacation in the travel.
- Political contributions.
- Dues, fees, or bills paid to country clubs, lodges, fraternal orders, or similar groups.
- Cost of raffle, bingo, or lottery tickets. But you may be able to deduct these expenses on line 28. See the instructions for [Line 28](#) for more information on gambling losses.
- Value of your time or services.
- Value of blood given to a blood bank.
- The transfer of a future interest in tangible personal property (generally,

until the entire interest has been transferred).

- Gifts to individuals and groups that are run for personal profit.
- Gifts to foreign organizations. But you may be able to deduct gifts to certain U.S. organizations that transfer funds to foreign charities and certain Canadian, Israeli, and Mexican charities. See Pub. 526 for details.
- Gifts to organizations engaged in certain political activities that are of direct financial interest to your trade or business. See section 170(f)(9).
- Gifts to groups whose purpose is to lobby for changes in the laws.
- Gifts to civic leagues, social and sports clubs, labor unions, and chambers of commerce.
- Value of benefits received in connection with a contribution to a charitable organization. See Pub. 526 for exceptions.
- Cost of tuition. But you may be able to deduct this as a job education expense on line 21; as a tuition and fees deduction on Form 1040, line 34; or take an education credit (see Form 8863).

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## Line 16

### Gifts by Cash or Check

Enter on line 16 the total value of gifts you made in cash or by check (including out-of-pocket expenses).

**Recordkeeping.** For any contribution made in cash, regardless of the amount, you must maintain as a record of the contribution a bank record (such as a canceled check or credit card statement) or a written record from the charity. The written record must include the name of the charity, date, and amount of the contribution. If you made contributions through payroll deduction, see Pub. 526 for information on the records you must keep. Don't attach the record to your tax return. Instead, keep it with your other tax records.

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## Line 17

### Other Than by Cash or Check

Enter on line 17 the total value of your contributions of property other than by cash or check. If you gave used items, such as clothing or furniture, deduct

their fair market value at the time you gave them. Fair market value is what a willing buyer would pay a willing seller when neither has to buy or sell and both are aware of the conditions of the sale. For more details on determining the value of donated property, see Pub. 561.

If the amount of your deduction is more than \$500, you must complete and attach Form 8283. For this purpose, the "amount of your deduction" means your deduction before applying any income limits that could result in a carryover of contributions. If you deduct more than \$500 for a contribution of a motor vehicle, boat, or airplane, you must also attach a statement from the charitable organization to your paper return. The organization may use Form 1098-C to provide the required information. If your total deduction is over \$5,000 (\$500 for certain contributions of clothing and household items (discussed next)), you may also have to get appraisals of the values of the donated property. See Form 8283 and its instructions for details.

**Contributions of clothing and household items.** A deduction for these contributions will be allowed only if the items are in good used condition or better. However, this rule doesn't apply to a contribution of any single item for which a deduction of more than \$500 is claimed and for which you include a qualified appraisal and Form 8283 with your tax return.

**Recordkeeping.** If you gave property, you should keep a receipt or written statement from the organization you gave the property to, or a reliable written record, that shows the organization's name and address, the date and location of the gift, and a description of the property. For each gift of property, you should also keep reliable written records that include:

- How you figured the property's value at the time you gave it. If the value was determined by an appraisal, keep a signed copy of the appraisal.
- The cost or other basis of the property if you must reduce it by any ordinary income or capital gain that would have resulted if the property had been sold at its fair market value.
- How you figured your deduction if you chose to reduce your deduction for gifts of capital gain property.

- Any conditions attached to the gift.



If your total deduction for gifts of property is over \$500, you gave less than your entire interest in the property, or you made a "qualified conservation contribution," your records should contain additional information. See Pub. 526 for details.

## Line 18

### Carryover From Prior Year

Enter any carryover of contributions that you couldn't deduct in an earlier year because they exceeded your adjusted gross income limit. See Pub. 526 for details.

## Casualty and Theft Losses

### Line 20

Complete and attach Form 4684 to figure the amount of your loss to enter on line 20.

You may be able to deduct part or all of each loss caused by theft, vandalism, fire, storm, or similar causes; car, boat, and other accidents; and corrosive drywall. You may also be able to deduct money you had in a financial institution but lost because of the insolvency or bankruptcy of the institution.

You can deduct personal casualty or theft losses only to the extent that:

1. The amount of each separate casualty or theft loss is more than \$100, and
2. The total amount of all losses during the year (reduced by the \$100 limit discussed in (1)) is more than 10% of the amount on Form 1040, line 38.

**Corrosive drywall losses.** If you paid for repairs to your personal residence or household appliances because of corrosive drywall, you may be able to deduct on line 20 those amounts paid. See Pub. 547 for details.

Use Schedule A, line 23, to deduct the costs of proving that you had a property loss. Examples of these costs are appraisal fees and photographs used to establish the amount of your loss.

## Job Expenses and Certain Miscellaneous Deductions

You can deduct only the part of these expenses that exceeds 2% of the amount on Form 1040, line 38.

Pub. 529 discusses the types of expenses that can and cannot be deducted.

### Examples of Expenses You Can't Deduct

- Political contributions.
- Legal expenses for personal matters that don't produce taxable income.
- Lost or misplaced cash or property.
- Expenses for meals during regular or extra work hours.
- The cost of entertaining friends.
- Commuting expenses. See Pub. 529 for the definition of commuting.
- Travel expenses for employment away from home if that period of employment exceeds 1 year. See Pub. 529 for an exception for certain federal employees.
- Travel as a form of education.
- Expenses of attending a seminar, convention, or similar meeting unless it is related to your employment.
- Club dues.
- Expenses of adopting a child. But you may be able to take a credit for adoption expenses. See Form 8839 and its instructions for details.
- Fines and penalties.
- Expenses of producing tax-exempt income.

### Line 21

#### Unreimbursed Employee Expenses

Enter the total ordinary and necessary job expenses you paid for which you weren't reimbursed. (Amounts your employer included in box 1 of your Form W-2 aren't considered reimbursements.)

An ordinary expense is one that is common and accepted in your field of trade, business, or profession. A necessary expense is one that is helpful and appropriate for your business. An expense doesn't have to be required to be considered necessary.

But you must fill in and attach Form 2106 if either (1) or (2), next, applies.

1. You claim any travel, transportation, meal, or entertainment expenses for your job.

2. Your employer paid you for any of your job expenses that you would otherwise report on line 21.



If you used your own vehicle, are using the standard mileage rate, and (2) earlier, doesn't apply, you may be able to file Form 2106-EZ instead.

If you don't have to file Form 2106 or 2106-EZ, list the type and amount of each expense on the dotted line next to line 21. If you need more space, attach a statement to your paper return showing the type and amount of each expense. Enter the total of all these expenses on line 21.



Don't include on line 21 any educator expenses you deducted on Form 1040, line 23.

Examples of other expenses to include on line 21 are:

- Safety equipment, small tools, and supplies needed for your job.
- Uniforms required by your employer that aren't suitable for ordinary wear.
- Protective clothing required in your work, such as hard hats, safety shoes, and glasses.
- Physical examinations required by your employer.
- Dues to professional organizations and chambers of commerce.
- Subscriptions to professional journals.
- Fees to employment agencies and other costs to look for a new job in your present occupation, even if you don't get a new job.
- Certain business use of part of your home. For details, including limits that apply, use [TaxTopic 509](#) (see the Form 1040 instructions) or see Pub. 587.
- Certain educational expenses. For details, use [TaxTopic 513](#) (see the Form 1040 instructions) or see Pub. 970. Reduce your educational expenses by any tuition and fees deduction you claimed on Form 1040, line 34.



You may be able to take a credit for your educational expenses instead of a deduction. See Form 8863 for details.

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## Line 22

### Tax Preparation Fees

Enter the fees you paid for preparation of your tax return, including fees paid for filing your return electronically. If you paid your tax by credit or debit card, include the convenience fee you were charged on line 23 instead of this line.

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## Line 23

### Other Expenses

Enter the total amount you paid to produce or collect taxable income and manage or protect property held for earning income. But don't include any personal expenses. List the type and amount of each expense on the dotted lines next to line 23. If you need more space, attach a statement to your paper return showing the type and amount of each expense. Enter one total on line 23.

Examples of expenses to include on line 23 are:

- Certain legal and accounting fees.
- Clerical help and office rent.
- Custodial (for example, trust account) fees.
- Your share of the investment expenses of a regulated investment company.
- Certain losses on nonfederally insured deposits in an insolvent or bankrupt financial institution. For details, including limits that apply, see Pub. 529.

- Casualty and theft losses of property used in performing services as an employee from Form 4684, lines 32 and 38b, or Form 4797, line 18a.
- Deduction for repayment of amounts under a claim of right if \$3,000 or less.
- Convenience fee charged by the card processor for paying your income tax (including estimated tax payments) by credit or debit card. The deduction is claimed for the year in which the fee was charged to your card.

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## Other Miscellaneous Deductions

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### Line 28

Only the expenses listed next can be deducted on this line. List the type and amount of each expense on the dotted lines next to line 28. If you need more space, attach a statement to your paper return showing the type and amount of each expense. Enter one total on line 28.

- Gambling losses (gambling losses include, but aren't limited to, the cost of non-winning bingo, lottery, and raffle tickets), but only to the extent of gambling winnings reported on Form 1040, line 21.
- Casualty and theft losses of income-producing property from Form 4684, lines 32 and 38b, or Form 4797, line 18a.
- Loss from other activities from Schedule K-1 (Form 1065-B), box 2.
- Federal estate tax on income in respect of a decedent.

- A deduction for amortizable bond premium (for example, a deduction allowed for a bond premium carryforward or a deduction for amortizable bond premium on bonds acquired before October 23, 1986).
  - An ordinary loss attributable to a contingent payment debt instrument or an inflation-indexed debt instrument (for example, a Treasury Inflation-Protected Security).
  - Deduction for repayment of amounts under a claim of right if over \$3,000. See Pub. 525 for details.
  - Certain unrecovered investment in a pension.
  - Impairment-related work expenses of a disabled person.
- For more details, see Pub. 529.

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## Total Itemized Deductions

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### Line 29

Use the [Itemized Deductions Worksheet](#), to figure the amount to enter on line 29 if the amount on Form 1040, line 38, is over \$309,900 if married filing jointly or qualifying widow(er); \$284,050 if head of household; \$258,250 if single; or \$154,950 if married filing separately.

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### Line 30

If you elect to itemize for state tax or other purposes even though your itemized deductions are less than your standard deduction, check the box on line 30.

# Itemized Deductions Worksheet—Line 29

Keep for Your Records



1. Enter the total of the amounts from Schedule A, lines 4, 9, 15, 19, 20, 27, and 28 ..... 1.
2. Enter the total of the amount from Schedule A, lines 4, 14, and 20, plus any gambling and casualty or theft losses included on line 28 ..... 2.



Be sure your total gambling and casualty or theft losses are clearly identified on the dotted lines next to line 28.

3. Is the amount on line 2 less than the amount on line 1?
  - No.** Your deduction isn't limited. Enter the amount from line 1 of this worksheet on Schedule A, line 29. **Don't** complete the rest of this worksheet.
  - Yes.** Subtract line 2 from line 1 ..... 3.
4. Multiply line 3 by 80% (0.80) ..... 4.
5. Enter the amount from Form 1040, line 38 ..... 5.
6. Enter \$309,900 if married filing jointly or qualifying widow(er); \$284,050 if head of household; \$258,250 if single; or \$154,950 if married filing separately ..... 6.
7. Is the amount on line 6 less than the amount on line 5?
  - No.** Your deduction isn't limited. Enter the amount from line 1 of this worksheet on Schedule A, line 29. **Don't** complete the rest of this worksheet.
  - Yes.** Subtract line 6 from line 5 ..... 7.
8. Multiply line 7 by 3% (0.03) ..... 8.
9. Enter the **smaller** of line 4 or line 8 ..... 9.
10. **Total itemized deductions.** Subtract line 9 from line 1. Enter the result here and on Schedule A, line 29 ..... 10.

## 2015 Optional State Sales Tax Tables

Income At least But less than		Exemptions						Exemptions						Exemptions					
		1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5
		<b>Alabama</b>						<b>Arizona</b>						<b>Arkansas</b>					
		1 4.0000%						2 5.6000%						2 6.5000%					
\$0	\$20,000	215	255	284	306	325	352	198	220	234	245	254	267	283	318	340	358	372	392
\$20,000	\$30,000	318	376	417	449	476	514	333	369	393	412	427	448	458	514	551	579	602	634
\$30,000	\$40,000	372	439	485	522	553	597	409	453	482	505	523	549	554	621	665	699	727	766
\$40,000	\$50,000	418	492	544	585	619	668	477	528	562	588	610	640	639	716	767	806	838	883
\$50,000	\$60,000	459	540	596	641	678	732	540	597	635	665	689	723	715	802	859	902	938	988
\$60,000	\$70,000	496	583	643	691	731	788	597	661	703	735	762	799	786	880	943	991	1030	1085
\$70,000	\$80,000	531	622	686	737	780	840	651	720	766	802	831	871	851	954	1022	1074	1116	1176
\$80,000	\$90,000	563	659	726	780	825	889	702	777	826	864	896	939	913	1023	1095	1151	1197	1261
\$90,000	\$100,000	593	694	764	820	867	934	751	831	883	924	958	1004	971	1088	1165	1225	1273	1341
\$100,000	\$120,000	633	739	814	873	923	994	817	903	961	1005	1041	1092	1050	1176	1260	1324	1376	1449
\$120,000	\$140,000	685	799	879	942	996	1072	905	1000	1063	1112	1152	1208	1153	1292	1384	1454	1512	1592
\$140,000	\$160,000	733	854	939	1006	1063	1144	988	1091	1160	1214	1257	1318	1251	1401	1500	1576	1639	1726
\$160,000	\$180,000	778	906	995	1066	1125	1210	1066	1177	1252	1309	1356	1422	1341	1502	1609	1691	1758	1851
\$180,000	\$200,000	820	954	1047	1121	1184	1273	1140	1259	1339	1400	1451	1521	1428	1599	1713	1800	1871	1971
\$200,000	\$225,000	865	1004	1102	1179	1245	1338	1219	1346	1431	1497	1550	1625	1519	1701	1822	1914	1990	2096
\$225,000	\$250,000	912	1058	1160	1242	1310	1407	1305	1441	1531	1601	1659	1739	1617	1811	1940	2038	2119	2231
\$250,000	\$275,000	957	1109	1215	1300	1371	1473	1387	1531	1627	1701	1762	1847	1711	1916	2052	2156	2241	2360
\$275,000	\$300,000	999	1157	1268	1356	1430	1535	1466	1618	1720	1798	1862	1952	1801	2016	2159	2269	2359	2484
\$300,000	or more	1254	1445	1579	1685	1775	1903	1951	2152	2286	2390	2475	2594	2345	2625	2811	2953	3070	3233
		<b>California</b>						<b>Colorado</b>						<b>Connecticut</b>					
		3 7.5000%						2 2.9000%						4 6.3500%					
\$0	\$20,000	271	298	316	329	340	356	104	115	122	127	132	138	247	272	289	301	311	325
\$20,000	\$30,000	446	489	518	540	558	583	167	184	195	204	211	220	406	447	474	494	511	533
\$30,000	\$40,000	543	595	630	656	678	708	202	222	235	245	253	265	493	543	576	601	621	649
\$40,000	\$50,000	629	689	729	760	785	819	232	255	270	281	291	304	570	628	666	695	718	751
\$50,000	\$60,000	707	775	820	854	882	921	259	285	301	314	325	340	641	706	749	781	808	844
\$60,000	\$70,000	780	854	903	940	971	1014	285	312	330	345	356	372	706	778	825	860	889	929
\$70,000	\$80,000	847	927	980	1021	1054	1100	308	338	358	373	385	402	766	845	896	934	966	1009
\$80,000	\$90,000	911	997	1054	1097	1133	1182	330	362	383	399	412	431	824	908	963	1004	1038	1085
\$90,000	\$100,000	972	1063	1123	1170	1208	1260	351	385	407	424	438	458	878	968	1026	1070	1107	1156
\$100,000	\$120,000	1054	1152	1217	1267	1308	1365	380	415	439	458	473	494	951	1048	1112	1160	1199	1253
\$120,000	\$140,000	1162	1270	1341	1396	1441	1504	417	456	482	502	518	541	1047	1155	1225	1278	1321	1380
\$140,000	\$160,000	1264	1381	1458	1518	1567	1634	452	494	522	543	561	586	1138	1255	1331	1389	1436	1501
\$160,000	\$180,000	1359	1485	1568	1632	1684	1756	485	529	559	582	601	627	1224	1349	1431	1493	1543	1613
\$180,000	\$200,000	1451	1584	1673	1740	1796	1873	516	563	595	619	639	667	1305	1439	1526	1592	1646	1721
\$200,000	\$225,000	1547	1689	1783	1855	1914	1996	548	599	632	658	679	708	1391	1533	1626	1697	1755	1834
\$225,000	\$250,000	1651	1802	1902	1979	2042	2129	584	637	672	699	722	753	1483	1636	1735	1810	1872	1956
\$250,000	\$275,000	1751	1910	2016	2097	2164	2256	618	673	710	739	763	796	1571	1733	1838	1918	1983	2073
\$275,000	\$300,000	1847	2014	2126	2211	2281	2378	650	708	747	777	802	836	1656	1827	1938	2022	2091	2185
\$300,000	or more	2431	2649	2793	2904	2995	3121	846	920	970	1008	1040	1083	2173	2398	2544	2654	2744	2869
		<b>District of Columbia</b>						<b>Florida</b>						<b>Georgia</b>					
		4 5.7500%						1 6.0000%						2 4.0000%					
\$0	\$20,000	168	181	190	197	203	211	230	253	268	280	289	302	243	158	169	176	183	192
\$20,000	\$30,000	279	302	316	328	337	350	381	418	443	462	477	499	231	255	271	284	294	308
\$30,000	\$40,000	341	369	387	400	412	427	464	510	540	563	582	608	279	308	327	342	354	372
\$40,000	\$50,000	397	428	449	465	478	496	539	591	626	653	674	704	321	355	377	394	408	427
\$50,000	\$60,000	448	483	506	524	539	559	607	666	705	735	759	793	360	397	422	440	456	478
\$60,000	\$70,000	494	533	559	579	595	618	669	734	777	810	837	874	396	436	463	483	500	524
\$70,000	\$80,000	538	580	608	630	647	672	728	799	845	881	910	950	429	472	501	523	542	567
\$80,000	\$90,000	579	625	655	678	697	723	783	859	909	947	979	1022	460	506	537	561	580	608
\$90,000	\$100,000	619	667	699	724	744	772	836	917	970	1011	1044	1090	489	538	571	596	617	646
\$100,000	\$120,000	672	725	759	786	808	838	907	994	1052	1096	1132	1182	529	582	617	644	666	697
\$120,000	\$140,000	742	800	839	868	892	926	1001	1097	1160	1209	1249	1304	582	639	677	707	731	765
\$140,000	\$160,000	809	872	914	946	972	1008	1090	1194	1263	1316	1359	1419	631	693	734	766	793	829
\$160,000	\$180,000	871	939	984	1018	1046	1086	1173	1285	1359	1416	1462	1526	677	743	787	821	850	889
\$180,000	\$200,000	931	1003	1051	1088	1118	1160	1252	1372	1451	1511	1561	1629	721	791	838	874	904	945
\$200,000	\$225,000	994	1071	1122	1161	1193	1238	1336	1463	1547	1612	1664	1738	767	842	891	929	961	1005
\$225,000	\$250,000	1063	1145	1199	1241	1275	1322	1427	1562	1652	1721	1777	1855	817	896	949	989	1023	1069
\$250,000	\$275,000	1128	1215	1272	1316	1353	1403	1513	1657	1752	1825	1884	1967	865	948	1003	1046	1081	1131
\$275,000	\$300,000	1191	1282	1343	1390	1428	1481	1596	1748	1848	1925	1988	2075	911	998	1056	1101	1138	1189
\$300,000	or more	1576	1696	1775	1837	1887	1956	2106	2304	2435	2536	2618	2732	1189	1300	1374	1432	1479	1545
		<b>Hawaii</b>						<b>Idaho</b>						<b>Illinois</b>					
		1,6 4.0000%						1 6.0000%						2 6.2500%					
\$0	\$20,000	241	280	306	327	344	367	321	381	422	454	481	520	230	257	275	290	302	319
\$20,000	\$30,000	373	433	473	504	530	567	482	568	627	674	713	769	364	405	433	455	473	500
\$30,000	\$40,000	444	514	562	599	629	672	566	665	734	788	834	898	437	485	518	544	565	596
\$40,000	\$50,000	505	585	638	680	715	764	639	749	826	886	937	1009	501	554	592	621	646	681
\$50,000	\$60,000	560	648	708	754	792	846	704	824	908	974	1029	1108	559	618	659	691	719	757
\$60,000	\$70,000	610	706	770	821	862	921	762	892	982	1053	1112	1197	612	675	720	755	785	827
\$70,000	\$80,000	656	759	828	882	927	990	816	954	1050	1125	1189	1279	661					

Income At least	But less than	Exemptions					Exemptions					Exemptions							
		1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5
<b>Income</b>	<b>Indiana</b>	<b>4</b>	<b>7.0000%</b>	<b>Iowa</b>	<b>1</b>	<b>6.0000%</b>	<b>Kansas</b>	<b>1</b>	<b>6.3264%</b>										
\$0	\$20,000	271	301	320	335	347	364	237	263	280	294	305	320	357	422	467	503	532	574
\$20,000	\$30,000	429	476	506	530	549	575	392	436	465	488	506	531	542	639	706	759	803	865
\$30,000	\$40,000	514	570	607	635	657	689	479	533	568	596	618	649	639	753	831	893	944	1018
\$40,000	\$50,000	589	652	694	726	752	788	556	619	660	692	717	753	722	850	939	1008	1066	1149
\$50,000	\$60,000	656	727	774	809	838	878	626	697	744	779	809	849	797	938	1035	1111	1175	1265
\$60,000	\$70,000	718	795	846	885	916	960	691	769	821	860	893	937	865	1017	1122	1204	1273	1371
\$70,000	\$80,000	775	858	913	955	989	1036	751	837	893	936	971	1020	927	1090	1202	1290	1364	1468
\$80,000	\$90,000	828	918	976	1020	1057	1107	809	901	961	1008	1046	1098	985	1158	1276	1370	1448	1559
\$90,000	\$100,000	879	974	1035	1082	1121	1174	863	962	1026	1076	1116	1172	1040	1221	1346	1445	1527	1644
\$100,000	\$120,000	947	1049	1115	1166	1207	1264	936	1044	1114	1168	1212	1273	1113	1306	1440	1545	1632	1757
\$120,000	\$140,000	1036	1147	1220	1275	1320	1383	1034	1152	1230	1289	1338	1405	1208	1417	1561	1675	1770	1904
\$140,000	\$160,000	1120	1239	1318	1377	1426	1494	1126	1255	1340	1404	1457	1531	1296	1520	1674	1796	1897	2041
\$160,000	\$180,000	1198	1325	1409	1472	1524	1597	1212	1351	1442	1512	1569	1648	1378	1615	1779	1907	2015	2167
\$180,000	\$200,000	1272	1407	1495	1563	1618	1694	1294	1443	1541	1615	1676	1761	1455	1705	1877	2013	2126	2287
\$200,000	\$225,000	1349	1492	1586	1658	1716	1797	1381	1540	1644	1724	1789	1880	1536	1799	1980	2123	2242	2411
\$225,000	\$250,000	1433	1585	1684	1760	1822	1907	1475	1645	1757	1842	1912	2008	1622	1900	2090	2241	2366	2544
\$250,000	\$275,000	1512	1672	1777	1857	1922	2012	1565	1745	1864	1954	2028	2131	1704	1994	2194	2352	2483	2670
\$275,000	\$300,000	1588	1756	1866	1949	2018	2113	1651	1842	1967	2063	2141	2249	1782	2085	2294	2458	2595	2790
\$300,000	or more	2045	2260	2400	2508	2595	2716	2180	2432	2598	2725	2829	2972	2245	2622	2882	3086	3257	3500
<b>Income</b>	<b>Kentucky</b>	<b>4</b>	<b>6.0000%</b>	<b>Louisiana</b>	<b>2</b>	<b>4.0000%</b>	<b>Maine</b>	<b>4</b>	<b>5.5000%</b>										
\$0	\$20,000	220	243	259	271	281	295	155	170	180	188	194	202	164	178	188	195	201	209
\$20,000	\$30,000	355	392	417	436	451	473	257	282	298	310	320	334	271	293	308	319	328	341
\$30,000	\$40,000	429	473	503	526	544	570	314	343	363	378	390	407	329	356	374	388	399	414
\$40,000	\$50,000	494	545	579	605	626	656	364	398	421	438	452	472	382	412	433	449	461	479
\$50,000	\$60,000	554	610	648	676	700	733	410	449	474	493	509	531	429	464	487	504	518	538
\$60,000	\$70,000	608	670	711	742	768	804	452	495	523	544	561	585	473	511	536	555	571	592
\$70,000	\$80,000	659	725	769	803	831	870	492	538	568	591	610	636	514	555	582	603	620	643
\$80,000	\$90,000	707	778	825	861	891	932	529	579	611	636	657	685	553	596	625	648	666	691
\$90,000	\$100,000	752	827	877	915	947	991	565	618	652	679	700	730	590	636	667	690	710	736
\$100,000	\$120,000	813	894	947	989	1023	1070	613	670	708	736	760	792	639	689	722	748	769	798
\$120,000	\$140,000	894	982	1040	1085	1123	1174	676	739	781	812	838	874	705	760	796	824	847	878
\$140,000	\$160,000	969	1064	1127	1176	1216	1272	736	805	850	884	912	951	767	826	865	895	920	955
\$160,000	\$180,000	1040	1141	1209	1261	1304	1363	793	866	914	951	981	1023	825	888	930	962	989	1026
\$180,000	\$200,000	1108	1215	1287	1342	1387	1450	846	925	976	1015	1047	1092	880	948	992	1027	1055	1094
\$200,000	\$225,000	1179	1292	1368	1427	1475	1542	903	986	1041	1083	1117	1165	939	1010	1058	1094	1124	1166
\$225,000	\$250,000	1256	1376	1456	1518	1569	1640	964	1053	1112	1156	1193	1243	1002	1078	1128	1167	1199	1243
\$250,000	\$275,000	1329	1455	1540	1605	1659	1734	1023	1117	1179	1226	1265	1318	1063	1143	1196	1237	1270	1317
\$275,000	\$300,000	1399	1532	1621	1689	1746	1824	1079	1178	1244	1294	1334	1391	1121	1205	1261	1304	1339	1388
\$300,000	or more	1825	1995	2109	2197	2269	2369	1424	1554	1639	1705	1758	1832	1476	1584	1656	1712	1758	1821
<b>Income</b>	<b>Maryland</b>	<b>4</b>	<b>6.0000%</b>	<b>Massachusetts</b>	<b>4</b>	<b>6.2500%</b>	<b>Michigan</b>	<b>4</b>	<b>6.0000%</b>										
\$0	\$20,000	203	226	241	254	264	279	195	210	219	227	233	241	212	235	249	261	270	283
\$20,000	\$30,000	333	368	393	413	429	452	312	335	350	361	371	384	341	376	399	416	431	451
\$30,000	\$40,000	404	447	476	500	520	547	375	402	420	434	445	460	411	452	480	501	518	542
\$40,000	\$50,000	467	516	550	577	599	631	431	462	482	498	510	528	473	520	551	575	595	622
\$50,000	\$60,000	525	579	617	647	672	708	482	516	538	556	570	589	529	581	616	643	665	695
\$60,000	\$70,000	578	637	679	712	739	778	528	565	590	608	624	645	581	637	675	704	728	761
\$70,000	\$80,000	628	691	736	772	801	843	571	611	638	658	674	697	629	690	730	762	787	823
\$80,000	\$90,000	675	743	790	828	860	905	611	654	682	704	721	746	674	739	782	816	843	881
\$90,000	\$100,000	719	791	842	882	916	964	650	695	725	747	766	792	717	786	831	867	896	936
\$100,000	\$120,000	779	856	911	954	991	1042	701	750	782	806	826	853	774	848	897	935	966	1010
\$120,000	\$140,000	858	943	1002	1050	1090	1146	769	822	857	883	905	935	850	930	984	1025	1059	1107
\$140,000	\$160,000	933	1024	1089	1140	1183	1244	833	890	927	955	979	1011	922	1008	1066	1110	1147	1198
\$160,000	\$180,000	1003	1100	1169	1224	1270	1335	892	953	992	1023	1048	1082	988	1080	1142	1189	1228	1283
\$180,000	\$200,000	1070	1173	1246	1304	1353	1422	949	1013	1055	1087	1113	1150	1052	1149	1214	1264	1306	1363
\$200,000	\$225,000	1140	1249	1327	1388	1440	1514	1008	1076	1120	1154	1182	1220	1118	1222	1290	1343	1387	1448
\$225,000	\$250,000	1216	1332	1414	1480	1535	1613	1072	1144	1191	1227	1256	1297	1191	1300	1373	1429	1475	1540
\$250,000	\$275,000	1289	1411	1498	1567	1625	1707	1133	1208	1258	1296	1327	1369	1259	1374	1451	1510	1559	1627
\$275,000	\$300,000	1359	1487	1578	1650	1711	1797	1192	1271	1322	1362	1394	1439	1325	1445	1526	1588	1639	1710
\$300,000	or more	1785	1949	2065	2158	2237	2348	1546	1646	1711	1762	1803	1860	1725	1878	1980	2059	2124	2215
<b>Income</b>	<b>Minnesota</b>	<b>1</b>	<b>6.8750%</b>	<b>Mississippi</b>															

Income At least	But less than	Exemptions					Exemptions					Exemptions							
		1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5
<b>Income</b>		<b>Nebraska</b>					<b>Nevada</b>					<b>New Jersey</b>							
		<b>1 5.5000%</b>					<b>5 6.8500%</b>					<b>4 7.0000%</b>							
\$0	\$20,000	217	240	256	267	276	289	248	274	292	305	316	332	245	262	273	281	288	298
\$20,000	\$30,000	360	398	423	443	458	480	395	435	462	483	500	523	405	433	451	465	476	492
\$30,000	\$40,000	439	486	517	540	559	586	475	523	554	579	599	627	493	528	550	567	581	600
\$40,000	\$50,000	509	564	600	627	649	680	545	599	635	663	686	717	572	612	638	657	673	695
\$50,000	\$60,000	573	635	675	706	731	766	608	668	708	739	764	799	644	689	718	740	758	782
\$60,000	\$70,000	632	701	745	779	807	845	666	732	775	808	836	874	711	760	792	816	836	863
\$70,000	\$80,000	688	762	810	847	878	919	721	790	837	873	902	943	773	826	861	887	908	938
\$80,000	\$90,000	740	820	872	912	944	989	771	846	895	933	965	1008	831	889	926	954	977	1009
\$90,000	\$100,000	790	875	931	973	1008	1056	819	898	950	990	1024	1070	887	948	988	1018	1043	1076
\$100,000	\$120,000	857	949	1010	1056	1094	1146	884	968	1024	1067	1103	1152	962	1028	1071	1104	1131	1167
\$120,000	\$140,000	945	1048	1115	1166	1207	1265	969	1060	1121	1168	1207	1261	1062	1134	1182	1218	1247	1288
\$140,000	\$160,000	1029	1141	1214	1269	1315	1378	1049	1147	1213	1263	1304	1362	1156	1235	1286	1325	1357	1401
\$160,000	\$180,000	1107	1228	1307	1366	1415	1483	1124	1228	1297	1351	1395	1457	1244	1329	1384	1426	1460	1508
\$180,000	\$200,000	1182	1311	1395	1459	1512	1584	1195	1305	1378	1435	1482	1547	1328	1418	1478	1522	1559	1609
\$200,000	\$225,000	1261	1399	1489	1557	1613	1690	1269	1385	1463	1523	1572	1641	1416	1513	1576	1624	1663	1716
\$225,000	\$250,000	1347	1494	1590	1663	1723	1805	1350	1472	1555	1618	1670	1743	1512	1615	1683	1734	1775	1832
\$250,000	\$275,000	1429	1585	1687	1764	1828	1915	1426	1555	1641	1708	1763	1839	1604	1713	1784	1838	1882	1943
\$275,000	\$300,000	1507	1672	1780	1862	1929	2021	1500	1634	1725	1794	1852	1932	1692	1807	1882	1939	1986	2050
\$300,000	or more	1988	2206	2349	2457	2545	2668	1944	2114	2228	2316	2388	2490	2231	2382	2480	2555	2616	2700
<b>Income</b>		<b>New Mexico</b>					<b>New York</b>					<b>North Carolina</b>							
		<b>1 5.1250%</b>					<b>2 4.0000%</b>					<b>2 4.7500%</b>							
\$0	\$20,000	236	256	268	277	284	295	143	153	160	166	170	176	216	248	269	286	299	318
\$20,000	\$30,000	383	415	434	449	461	478	235	252	264	272	279	289	342	391	424	450	471	501
\$30,000	\$40,000	464	502	526	544	558	578	286	307	321	331	340	351	409	468	508	538	564	599
\$40,000	\$50,000	535	579	606	627	644	667	331	355	371	383	393	407	468	535	580	615	644	685
\$50,000	\$60,000	600	649	680	703	722	747	372	400	417	431	442	457	521	596	646	685	717	762
\$60,000	\$70,000	659	713	747	772	793	821	410	440	460	475	487	503	570	651	706	748	783	833
\$70,000	\$80,000	714	772	809	837	859	890	446	478	499	515	529	547	615	703	762	807	845	898
\$80,000	\$90,000	766	829	868	898	922	954	479	514	537	554	568	588	657	751	814	863	903	959
\$90,000	\$100,000	816	882	924	956	981	1016	511	548	572	591	606	626	697	796	863	915	957	1017
\$100,000	\$120,000	882	954	999	1033	1061	1098	554	594	620	640	656	679	751	857	929	984	1030	1094
\$120,000	\$140,000	970	1048	1098	1136	1166	1207	610	655	683	705	723	748	821	937	1015	1076	1126	1196
\$140,000	\$160,000	1052	1137	1192	1232	1265	1310	664	712	743	767	786	813	887	1012	1096	1162	1216	1291
\$160,000	\$180,000	1129	1220	1279	1322	1357	1405	714	765	799	824	845	874	948	1082	1172	1241	1299	1379
\$180,000	\$200,000	1202	1300	1362	1408	1445	1496	762	816	852	879	902	932	1006	1148	1243	1317	1378	1463
\$200,000	\$225,000	1279	1383	1449	1498	1538	1592	812	870	908	937	961	994	1067	1217	1318	1396	1461	1551
\$225,000	\$250,000	1363	1473	1543	1596	1638	1696	867	929	969	1000	1025	1060	1132	1292	1399	1482	1550	1646
\$250,000	\$275,000	1442	1558	1633	1688	1733	1794	918	984	1027	1060	1086	1123	1195	1362	1475	1562	1635	1736
\$275,000	\$300,000	1518	1641	1719	1777	1825	1889	969	1038	1083	1117	1145	1184	1254	1430	1548	1640	1716	1822
\$300,000	or more	1980	2140	2242	2318	2379	2463	1273	1363	1423	1467	1504	1555	1613	1838	1989	2106	2202	2338
<b>Income</b>		<b>North Dakota</b>					<b>Ohio</b>					<b>Oklahoma</b>							
		<b>1 5.0000%</b>					<b>1 5.7500%</b>					<b>1 4.5000%</b>							
\$0	\$20,000	178	199	213	224	234	247	223	244	258	268	277	289	239	279	308	330	348	375
\$20,000	\$30,000	283	314	336	353	367	388	367	400	423	440	454	473	368	428	471	504	532	572
\$30,000	\$40,000	340	377	402	423	439	463	446	487	514	534	551	574	436	507	557	596	629	675
\$40,000	\$50,000	390	431	460	483	502	529	516	563	594	618	637	664	496	576	631	675	712	765
\$50,000	\$60,000	435	481	513	538	559	589	581	633	668	694	716	746	550	637	698	747	787	845
\$60,000	\$70,000	476	526	561	588	611	643	640	697	735	765	788	821	598	693	759	811	855	918
\$70,000	\$80,000	514	568	605	634	659	694	695	757	799	830	856	892	643	744	815	871	918	985
\$80,000	\$90,000	550	607	647	678	704	741	747	814	858	892	920	958	686	792	867	926	976	1047
\$90,000	\$100,000	585	644	686	719	746	785	796	868	915	951	980	1021	725	838	916	979	1031	1106
\$100,000	\$120,000	630	694	739	774	803	845	863	940	991	1030	1062	1106	778	898	982	1049	1105	1185
\$120,000	\$140,000	690	760	808	846	878	924	951	1036	1092	1134	1169	1218	848	977	1068	1140	1201	1287
\$140,000	\$160,000	747	821	873	914	948	997	1035	1126	1187	1233	1271	1324	913	1051	1148	1225	1290	1383
\$160,000	\$180,000	800	878	933	977	1014	1065	1113	1211	1276	1325	1366	1422	973	1119	1222	1304	1373	1471
\$180,000	\$200,000	850	933	991	1037	1075	1130	1187	1292	1361	1413	1457	1517	1030	1184	1293	1379	1451	1554
\$200,000	\$225,000	902	990	1051	1100	1140	1198	1265	1377	1450	1506	1552	1616	1090	1252	1366	1457	1533	1642
\$225,000	\$250,000	959	1051	1116	1167	1210	1271	1350	1469	1547	1606	1655	1723	1154	1325	1445	1541	1621	1735
\$250,000	\$275,000	1013	1110	1178	1231	1277	1341	1431	1556	1639	1702	1754	1826	1215	1394	1520	1620	1704	1824
\$275,000	\$300,000	1065	1166	1237	1293	1340	1407	1509	1641	1728	1794	1849	1924	1273	1460	1591	1695	1783	1908
\$300,000	or more	1378	1504	1593	1664	1723	1808	1984	2155	2268	2355	2425	2524	1622	1853	2016	2146	2256	2412
<b>Income</b>		<b>Pennsylvania</b>					<b>Rhode Island</b>					<b>South Carolina</b>							
		<b>1 6.0000%</b>					<b>4 7.0000%</b>					<b>2 6.0000%</b>							
\$0	\$20,000	197	214	225	234	241	251	252	272	285	295	303	314	234	258	274	285	295	308
\$20,000	\$30,000	318	345	363	377	388	404	406	439	460	476	488	506	381	420	445	464	480	501
\$30,000	\$40,000	385	417	439	455	468	487	490	529	555	574	589	611	462	509	539	562	581	607
\$40,000	\$50,000	443	480	505	524	539	560	564	609	638	660	678	703	533	587	622	649	670	700
\$50,000	\$60,000	496	538	565	586	603	627	631	682	714	739	759	787	598	658	698	728	752	785
\$60,000	\$70,000	545	590	620	643	662	688	692	748	784	811	833	863	657	724	767	800	827	863
\$70,000	\$80,000	590	639	671	696	716	744	749	810	849	878	902							



Income At least But less than	Exemptions						Exemptions						Exemptions						
	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	
<b>Income</b>	<b>South Dakota</b>						<b>Tennessee</b>						<b>Texas</b>						
			<b>1</b>	<b>4.0000%</b>					<b>2</b>	<b>7.0000%</b>					<b>1</b>	<b>6.2500%</b>			
\$0	\$20,000	227	266	293	315	332	357	350	404	441	469	493	527	243	272	291	306	318	335
\$20,000	\$30,000	351	412	453	485	512	550	551	634	690	735	771	823	399	447	479	503	523	551
\$30,000	\$40,000	417	489	537	576	608	653	659	757	824	877	920	981	486	544	583	613	637	671
\$40,000	\$50,000	475	556	611	654	690	741	753	865	941	1000	1050	1119	562	630	675	710	738	777
\$50,000	\$60,000	527	616	677	724	764	821	839	962	1046	1112	1167	1244	632	709	759	798	830	874
\$60,000	\$70,000	573	670	736	788	832	893	917	1051	1142	1214	1273	1357	697	781	837	879	914	963
\$70,000	\$80,000	617	721	792	847	894	960	989	1133	1231	1308	1372	1462	757	848	909	955	994	1047
\$80,000	\$90,000	657	768	843	903	952	1022	1057	1210	1315	1396	1464	1560	813	912	977	1027	1068	1125
\$90,000	\$100,000	696	812	892	955	1007	1080	1121	1283	1393	1480	1552	1653	867	972	1042	1095	1139	1200
\$100,000	\$120,000	747	871	957	1024	1080	1159	1206	1380	1499	1591	1668	1777	940	1054	1129	1187	1235	1301
\$120,000	\$140,000	813	949	1042	1115	1175	1261	1319	1508	1637	1738	1821	1939	1036	1161	1245	1309	1361	1434
\$140,000	\$160,000	876	1021	1121	1199	1264	1356	1424	1628	1766	1875	1965	2092	1126	1263	1354	1423	1480	1560
\$160,000	\$180,000	934	1088	1194	1278	1347	1445	1522	1739	1886	2002	2098	2233	1211	1358	1456	1530	1592	1677
\$180,000	\$200,000	988	1152	1264	1352	1425	1529	1616	1845	2001	2123	2224	2367	1292	1449	1553	1633	1698	1790
\$200,000	\$225,000	1046	1218	1337	1429	1507	1616	1713	1955	2120	2249	2356	2507	1377	1545	1656	1741	1811	1908
\$225,000	\$250,000	1107	1290	1415	1513	1594	1710	1819	2074	2249	2385	2499	2658	1469	1648	1767	1858	1932	2036
\$250,000	\$275,000	1166	1357	1489	1591	1677	1799	1919	2187	2371	2514	2633	2802	1557	1747	1872	1969	2048	2158
\$275,000	\$300,000	1221	1422	1559	1667	1757	1884	2014	2296	2488	2638	2763	2939	1641	1842	1974	2076	2160	2276
\$300,000 or more		1555	1807	1981	2116	2230	2390	2591	2947	3190	3380	3538	3761	2157	2420	2595	2729	2839	2992
<b>Income</b>	<b>Utah</b>						<b>Vermont</b>						<b>Virginia</b>						
			<b>2</b>	<b>4.7000%</b>					<b>1</b>	<b>6.0000%</b>				<b>2</b>	<b>4.3000%</b>				
\$0	\$20,000	230	265	288	306	321	342	160	168	173	176	179	183	168	192	208	220	230	245
\$20,000	\$30,000	363	416	451	479	502	535	249	261	268	273	277	283	266	301	325	344	359	381
\$30,000	\$40,000	434	497	539	572	599	638	297	310	318	325	330	337	318	359	388	410	428	454
\$40,000	\$50,000	497	568	616	653	684	728	338	353	363	370	375	383	364	411	443	468	489	518
\$50,000	\$60,000	553	632	685	726	761	809	375	392	402	410	416	425	405	457	492	520	543	575
\$60,000	\$70,000	604	690	748	793	830	883	409	427	438	447	454	463	443	499	538	568	593	628
\$70,000	\$80,000	652	744	806	855	895	951	440	459	472	481	488	498	479	539	580	612	639	676
\$80,000	\$90,000	697	795	861	912	955	1016	469	490	503	513	520	531	512	576	619	653	682	722
\$90,000	\$100,000	739	842	912	967	1012	1076	497	519	532	542	551	562	543	610	656	692	722	764
\$100,000	\$120,000	796	907	982	1040	1089	1157	534	557	572	582	591	603	585	657	706	745	777	822
\$120,000	\$140,000	870	991	1072	1136	1189	1263	582	607	623	635	644	657	640	718	772	813	848	897
\$140,000	\$160,000	940	1070	1157	1226	1283	1363	627	654	671	684	694	708	692	776	833	878	915	967
\$160,000	\$180,000	1005	1143	1236	1309	1370	1455	669	698	716	729	740	755	740	829	890	937	977	1033
\$180,000	\$200,000	1067	1212	1311	1389	1453	1543	709	739	758	772	784	799	786	880	944	994	1036	1095
\$200,000	\$225,000	1132	1285	1390	1471	1539	1634	750	782	802	817	829	846	835	933	1001	1054	1098	1160
\$225,000	\$250,000	1201	1364	1475	1561	1632	1733	795	828	850	865	878	895	887	991	1062	1118	1164	1230
\$250,000	\$275,000	1268	1438	1555	1645	1721	1827	837	872	895	911	925	943	936	1045	1120	1179	1228	1296
\$275,000	\$300,000	1331	1510	1632	1727	1806	1916	878	914	938	955	969	988	984	1098	1176	1237	1288	1360
\$300,000 or more		1713	1939	2094	2214	2314	2454	1120	1166	1195	1217	1234	1258	1271	1413	1511	1588	1652	1742
<b>Income</b>	<b>Washington</b>						<b>West Virginia</b>						<b>Wisconsin</b>						
			<b>1</b>	<b>6.5000%</b>					<b>1</b>	<b>6.0000%</b>				<b>1</b>	<b>5.0000%</b>				
\$0	\$20,000	247	273	290	304	315	330	239	265	282	295	306	321	203	224	238	248	257	268
\$20,000	\$30,000	413	456	484	506	525	550	395	438	467	488	506	531	333	368	390	407	421	440
\$30,000	\$40,000	505	558	593	620	642	672	481	534	569	596	617	647	405	447	474	495	512	535
\$40,000	\$50,000	588	649	689	720	746	782	558	620	660	691	716	751	469	517	549	573	592	619
\$50,000	\$60,000	664	732	778	813	842	882	628	698	743	778	806	846	527	581	617	644	666	696
\$60,000	\$70,000	733	809	859	898	930	974	693	770	820	858	889	933	580	640	679	709	733	766
\$70,000	\$80,000	799	881	936	978	1012	1060	754	837	891	933	967	1015	630	695	737	770	796	832
\$80,000	\$90,000	861	949	1008	1053	1090	1142	811	900	959	1004	1041	1092	677	747	792	827	855	894
\$90,000	\$100,000	920	1014	1077	1125	1165	1220	865	961	1023	1071	1111	1165	721	796	844	881	912	953
\$100,000	\$120,000	999	1101	1170	1222	1265	1325	938	1042	1110	1162	1205	1264	781	862	915	955	987	1033
\$120,000	\$140,000	1105	1217	1293	1350	1398	1464	1035	1150	1225	1282	1329	1395	860	949	1007	1052	1088	1137
\$140,000	\$160,000	1204	1327	1409	1472	1524	1596	1127	1251	1333	1396	1447	1518	935	1032	1095	1143	1182	1236
\$160,000	\$180,000	1298	1430	1518	1586	1642	1719	1212	1347	1435	1502	1558	1634	1005	1109	1177	1228	1271	1329
\$180,000	\$200,000	1388	1529	1623	1695	1754	1837	1294	1438	1532	1604	1663	1745	1072	1183	1255	1310	1355	1417
\$200,000	\$225,000	1482	1633	1733	1810	1873	1962	1380	1534	1634	1711	1774	1861	1142	1260	1337	1396	1444	1510
\$225,000	\$250,000	1585	1746	1853	1935	2003	2097	1474	1638	1745	1827	1895	1988	1218	1344	1426	1489	1540	1611
\$250,000	\$275,000	1683	1853	1967	2054	2126	2226	1563	1737	1851	1938	2009	2108	1290	1424	1511	1577	1632	1706
\$275,000	\$300,000	1778	1957	2077	2169	2245	2350	1649	1832	1953	2045	2120	2224	1360	1501	1593	1663	1720	1799
\$300,000 or more		2357	2593	2751	2872	2972	3111	2173	2415	2574	2696	2795	2933	1784	1969	2090			

## Which Optional Local Sales Tax Table Should I Use?

IF you live in the state of...	AND you live in...	THEN use Local Table...
Alaska	Any locality	C
Arizona	Chandler, Glendale, Gilbert, Mesa, Peoria, Phoenix, Scottsdale, Tempe, Tucson, Yuma, or any other locality	B
Arkansas	Any Locality	B
Colorado	Adams County, Arapahoe County, Boulder County, Centennial, Colorado Springs, Denver City/Denver County, El Paso County, Larimer County, Pueblo County, or any other locality	A
	Aurora, Boulder, Fort Collins, Greeley, Jefferson County, Lakewood, Longmont or Pueblo City.	B
	Arvada, Thornton or Westminster	C
Georgia	Any locality	B
Illinois	Any locality	A
Louisiana	Ascension Parish, Bossier Parish, Caddo Parish, Calcasieu Parish, East Baton Rouge Parish, Iberia Parish, Jefferson Parish, Lafayette Parish, Lafourche Parish, Livingston Parish, Orleans Parish, Ouachita Parish, Rapides Parish, St. Bernard Parish, St. Landry Parish, St. Tammany Parish, Tangipahoa Parish or Terrebonne Parish	C
	Any other locality	B
	Mississippi	Cities of Jackson and Tupelo only
Missouri	Any locality	B
New York	Counties: Albany, Allegany, Broome, Cattaraugus, Cayuga, Chemung, Clinton, Cortland, Dutchess, Erie, Essex, Franklin, Fulton, Genesee, Herkimer, Jefferson, Lewis, Livingston, Madison, Monroe, Montgomery, Nassau, Niagara, Oneida, Onondaga, Ontario, Orange, Orleans, Oswego, Otsego, Putnam, Rensselaer, Rockland, St. Lawrence, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, Steuben, Suffolk, Sullivan, Tompkins, Ulster, Warren, Washington, Westchester, Wyoming or Yates	B
	Counties: Chautauqua, Chenango, Columbia, Delaware, Greene, Hamilton, Tioga, Wayne, New York City or Norwich City	A
	Any other locality	D*
North Carolina	Any locality	A
South Carolina	Aiken County, Anderson County, Georgetown County, Horry County, Lexington County, Newberry County, Orangeburg County, York County or Myrtle Beach	A
	Bamberg County, Charleston County, Cherokee County, Chesterfield County, Darlington County, Dillon County, Florence County, Hampton County, Jasper County, Lee County, Marion County, Marlboro County or Any other locality	B
Tennessee	Any locality	B
Utah	Any locality	A
Virginia	Any locality	B

\* Note: Local Table D is just 25% of the NY State table.

## 2015 Optional Local Sales Tax Tables

Income	Exemptions							Exemptions							Exemptions							Exemptions																				
	1							2							3							4							5							Over 5						
	At least	But less than	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5										
			Local Table A							Local Table B							Local Table C							Local Table D																		
\$0	\$20,000	35	39	42	43	45	47	44	52	56	60	63	68	55	64	70	75	79	85	36	38	40	42	43	44	36	38	40	42	43	44											
20,000	30,000	56	62	66	69	71	75	69	80	87	93	98	104	86	99	108	116	121	130	59	63	66	68	70	72	59	63	66	68	70	72											
30,000	40,000	68	74	79	82	85	89	82	95	103	110	116	124	102	118	128	137	144	154	72	77	80	83	85	88	72	77	80	83	85	88											
40,000	50,000	78	85	90	94	98	102	93	108	117	125	131	140	116	134	146	155	163	174	83	89	93	96	98	102	83	89	93	96	98	102											
50,000	60,000	87	95	101	105	109	114	104	119	130	139	146	155	128	148	162	172	181	193	93	100	104	108	111	114	93	100	104	108	111	114											
60,000	70,000	95	104	110	115	119	125	113	130	142	151	158	169	140	161	176	187	197	210	103	110	115	119	122	126	103	110	115	119	122	126											
70,000	80,000	103	113	119	124	129	135	122	140	152	162	170	182	150	173	189	201	211	225	112	120	125	129	132	137	112	120	125	129	132	137											
80,000	90,000	110	120	128	133	137	144	130	149	162	173	181	194	160	185	201	214	225	240	120	129	134	139	142	147	120	129	134	139	142	147											
90,000	100,000	117	128	135	141	146	153	137	158	172	183	192	205	169	195	213	226	238	254	128	137	143	148	152	157	128	137	143	148	152	157											
100,000	120,000	126	138	146	152	157	164	148	169	184	196	206	219	182	209	228	243	255	272	139	149	155	160	164	170	139	149	155	160	164	170											
120,000	140,000	139	151	160	166	172	180	161	185	201	213	224	239	198	228	248	264	277	296	153	164	171	176	181	187	153	164	171	176	181	187											
140,000	160,000	150	163	173	180	186	194	174	199	216	230	241	257	213	245	267	284	298	318	166	178	186	192	197	203	166	178	186	192	197	203											
160,000	180,000	161	175	185	193	199	208	185	212	230	245	257	274	228	261	285	303	318	339	179	191	200	206	211	219	179	191	200	206	211	219											
180,000	200,000	171	186	196	204	211	221	196	224	244	259	272	290	241	277	301	320	336	358	191	204	213	220	226	233	191	204	213	220	226	233											
200,000	225,000	181	197	208	217	224	234	208	238	258	274	287	306	255	293	318	338	355	379	203	218	227	234	240	249	203	218	227	234	240	249											
225,000	250,000	193	210	221	231	238	249	220	252	273	290	304	324	270	310	337	358	376	400	217	232	242	250	256	265	217	232	242	250	256	265											
250,000	275,000	204	222	234	243	251	262	232	265	288	305	320	341	284	326	354	377	395	421	230	246	257	265	272	281	230	246	257	265	272	281											
275,000	300,000	214	233	246	256	264	276	243	278	301	320	335	357	298	342	371	394	414	441	242	260	271	279	286	296	242	260	271	279	286	296											
300,000	or more	278	301	317	330	340	355	311	354	384	407	426	454	380	434	471	501	525	559	318	341	356	367	376	389	318	341	356	367	376	389											