



# 2017 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 2017, 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 [IRS.gov/ScheduleA](http://IRS.gov/ScheduleA).

## What's New

**Disaster tax relief.** Disaster tax relief was enacted for those impacted by certain Presidentially declared disasters. The tax benefits provided by this relief include the following.

- An increased standard deduction based on your qualified disaster losses.
- Qualified charitable contributions that aren't subject to the overall limit on itemized deductions or the 50% AGI limit.

- Qualified disaster losses that aren't subject to the 10% of AGI limit.

To see if you were impacted by one of the Presidentially declared disasters eligible for this relief or to get more information about disaster tax relief, see Pub. 976.



*If you are claiming an increased standard deduction, report amounts only on line 28 as instructed. See [Increased Standard Deduction Reporting](#), later.*

**Mortgage insurance premiums.** The deduction for mortgage insurance premiums has been extended through 2017. You can claim the deduction on [Line 13](#) for amounts that were paid or accrued in 2017.

**Prepaid 2018 real estate and personal property taxes.** If your 2018 state and local real estate or personal property taxes were assessed and paid in 2017, you may be able to include the prepaid amount on [Line 6](#) or [Line 7](#) of your 2017 Schedule A. See IR-2017-210 at [IRS.gov/Newsroom/irs-advisory-prepaid-real-property-taxes-may-be-deductible-in-2017-if-assessed-and-paid-in-2017](http://IRS.gov/Newsroom/irs-advisory-prepaid-real-property-taxes-may-be-deductible-in-2017-if-assessed-and-paid-in-2017) for more information.

**Medical expense deduction.** The 7.5% adjusted gross income (AGI) threshold for deducting medical and dental expenses has been extended through 2018 for all taxpayers.

**Limit on itemized deductions.** You may not be able to deduct all of your itemized deductions if your adjusted gross income is more than \$156,900 if married filing separately; \$261,500 if single; \$287,650 if head of household; or \$313,800 if married filing jointly or qualifying widow(er). See [Line 29](#), later.

**Standard mileage rates.** The standard mileage rate allowed for operating expenses for a car when you use it for medical reasons is reduced to 17 cents a mile. The business standard mileage rate is reduced to 53.5 cents a mile. The

2017 rate for use of your vehicle to do volunteer work for certain charitable organizations remains at 14 cents a mile.

## Medical and Dental Expenses

You can deduct only the part of your medical and dental expenses that exceeds 7.5% of the amount of your adjusted gross income on Form 1040, line 38.



*If you received a distribution from a health savings account or a medical savings account in 2017, see Pub. 969 to figure your deduction.*

**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.

**More information.** 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.

## 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 2017, you were an eligible trade adjustment assistance (TAA) recipient, an alternative TAA (ATAA) recipient, reemployment TAA (RTAA) recipient, or Pension Benefit Guaranty Corporation (PBGC) payee, you must reduce your insurance premiums by any amounts used to figure the health coverage tax credit. See [Line 1](#), later.*

- 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 provided by a physician 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 person who meets the requirements in Pub. 502 under *Lodging*.

- 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 17 cents a mile. Add parking and tolls to the amount you claim under either method.

- Cost of breast pumps and supplies that assist lactation.

**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 2017, of the person for whom the premiums were paid. See the following chart for details.

IF the person was, at the end of 2017, age . . .	THEN the most you can deduct is . . .
40 or under	\$ 410
41–50	\$ 770
51–60	\$ 1,530
61–70	\$ 4,090
71 or older	\$ 5,110

### 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.



*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. However, 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 2017, you were an eligible trade adjustment assistance (TAA) recipient, an alternative TAA (ATAA) recipient, reemployment TAA (RTAA) recipient, or Pension Benefit Guaranty Corporation (PBGC) payee, you must complete Form 8885 before completing Schedule A, line 1. When figuring the amount of insurance*

premiums you can deduct on Schedule A, don't include any of the following.

- Any amounts you included on Form 8885, line 4 or on Form 14095 (The Health Coverage Tax Credit (HCTC) Reimbursement Request Form).

- Any qualified health insurance coverage premiums you paid to "U.S. Treasury-HCTC" for eligible coverage months for which you received the benefit of the advance monthly payment program.

- Any advance monthly payments your health plan administrator received from the IRS, as shown on Form 1099-H (Health Coverage Tax Credit (HCTC) Advance Payments).

**Whose medical and dental expenses can you include?** You can include medical and dental bills you paid in 2017 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. See *Child of divorced or separated parents* in Pub. 502 for more information.

- Any person you could have claimed as a dependent on your return except that person received \$4,050 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 2017 return.

**Example.** You provided over half of your mother's support but can't claim her as a dependent because she received wages of \$4,050 in 2017. You can include on line 1 any medical and dental expenses you paid in 2017 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 he or she is 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 2017 for medical or dental expenses you paid in 2017, reduce your 2017 expenses by this amount. If you received a reimbursement in 2017 for prior year medical or dental expenses, don't reduce your 2017 expenses by this amount. However, 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.** You can't deduct amounts that have already been excluded from your income; so, 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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## 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. However, see [Line 28](#), later, if you had income in respect of a decedent.
- 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 (for example, marriage, driver's, and pet).

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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 2017. 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 2017 for a prior year, such as taxes paid with your 2016 state or local income tax return. Don't include penalties or interest.

- State and local estimated tax payments made during 2017, including any part of a prior year refund that you chose to have credited to your 2017 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 2017, or
- Refund of, or credit for, prior year state and local income taxes you actually received in 2017. 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 2017 if the tax rate was the same as the general sales tax rate.

**Food, clothing, and medical supplies.** Sales taxes on food, clothing, and medical supplies are deductible as a general sales tax even if the tax rate was less than the general sales tax rate.

**Motor vehicles.** Sales taxes on motor vehicles are deductible as a general sales tax even if the tax rate was different than the general sales tax rate. However, if you paid sales tax on a motor vehicle at a rate higher than the general sales tax, you can deduct only the amount of the tax that you would have paid at the general sales tax rate on that vehicle. Include any state and local general sales taxes paid for a leased motor vehicle.

Motor vehicles include cars, motorcycles, motor homes, recreational vehicles, sport utility vehicles, trucks, vans, and off-road vehicles.



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

**Trade or business items.** Don't include sales taxes paid on items used in your trade or business. Instead, go to the instructions for the form you are using to report business income and expenses to see if you can deduct these taxes.

**Refund of general sales taxes.** If you received a refund of state or local general sales taxes in 2017 for amounts paid in 2017, reduce your **actual** 2017 state and local general sales taxes by this amount. If you received a refund of state or local general sales taxes in 2017 for prior year purchases, don't reduce your 2017 state and local general sales taxes by this amount. However, 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 2017 Optional State Sales Tax Table and the 2017 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 at [IRS.gov/SalesTax](http://IRS.gov/SalesTax).



*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 2017, enter the applicable amount, based on your 2017 income and exemptions, from the 2017 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 2017 income. If married filing separately, don't include your spouse's income.

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

**Income.** Your 2017 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.

**What if you lived in more than one state?** If you lived in more than one state during 2017, use the following steps to figure the amount to put on line 1 of the worksheet.

1. Look up the table amount for each state using the rules stated earlier. (If there is no table for a state, the table amount for that state is considered to be zero.)

2. Multiply the table amount of each state by a fraction, the numerator of which is the number of days you lived in the state during 2017 and the denomina-

tor of which is the total number of days in the year (365).

3. If you also lived in a locality during 2017 that imposed a local general sales tax, complete a separate worksheet for each state you lived in using the prorated amount from step (2) for that state on line 1 of its worksheet. Otherwise, combine the prorated table amounts from step (2) and enter the total on line 1 of a single worksheet.

**Example.** You lived in State A from January 1 through August 31, 2017 (243 days), and in State B from September 1 through December 31, 2017 (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:	$\$500 \times 243/365 =$	\$333
State B:	$\$400 \times 122/365 =$	<u>134</u>
Total		= \$467

If none of the localities in which you lived during 2017 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 2017, enter the applicable amount, based on your 2017 income and exemptions, from the 2017 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 2017 income. See the instructions for line 1 of the worksheet to figure your 2017 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 2017, 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 2017 and the denominator is the total number of days in the

# 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/SalesTax](https://www.irs.gov/SalesTax).

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

- Lived in more than one state during 2017, or
- Had any **nontaxable** income in 2017.

1. Enter your **state** general sales taxes from the 2017 Optional State Sales Tax Table ..... 1. \$ \_\_\_\_\_

**Next.** If, for all of 2017, 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 2017?

**No.** Enter -0-.

**Yes.** Enter your base **local** general sales taxes from the 2017 Optional Local Sales Tax Tables.

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

3. Did your locality impose a **local** general sales tax in 2017? 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 2017, 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 2017, 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. \$ \_\_\_\_\_

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, 2017 (243 days), and in Locality 2 from September 1 through December 31, 2017 (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.

Locality 1:	$100 \times 243/365 =$	\$ 67
Locality 2:	$150 \times 122/365 =$	<u>50</u>
Total		= \$117

**Line 3.** If you lived in California, check the “No” box if your combined state and local general sales tax rate is 7.2500%. Otherwise, check the “Yes” box and include on line 3 only the part of the combined rate that is more than 7.2500%.

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 2017?** If you checked the “Yes” box and your local general sales tax rate changed during 2017, 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 2017 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, 2017 (273 days). The rate increased to 1.75% for the period from October 1 through December 31, 2017 (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:	$1.75 \times 92/365 = \frac{0.441}{1.189}$
Total	

**What if you lived in more than one locality in the same state during 2017?**

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 2017 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 2017 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 2017 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, 2017 (243 days), and in Locality 2 from September 1 through December 31, 2017 (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 2017, 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 2017. 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, but only 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 2017, see [Refund of general sales taxes](#), earlier.

## Line 6 Real Estate Taxes

**TIP** *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 2017.

If you sold your home in 2017, any real estate tax charged to the buyer should be shown on your settlement statement and in box 6 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.*

**Prepayment of next year's property taxes.** Only taxes assessed and paid in 2017 can be deducted for 2017. State or local law determines whether and when a property tax is assessed, which is generally when the taxpayer becomes liable for the property tax imposed.

**Refunds and rebates.** If you received a refund or rebate in 2017 of real estate taxes you paid in 2017, reduce your deduction by the amount of the refund or rebate. If you received a refund or rebate

in 2017 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.

**Prepayment of next year's property taxes.** Only taxes assessed and paid in 2017 can be deducted for 2017. State or local law determines whether and when a property tax is assessed, which is generally when the taxpayer becomes liable for the property tax imposed.

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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

The rules for deducting interest vary, depending on whether the loan proceeds are used for business, personal, or investment activities. See Pub. 535 for more information about deducting business interest expenses. See Pub. 550 for more information about deducting investment interest expenses. You can't deduct personal interest. However, you can deduct qualified home mortgage in-

terest (on your Schedule A) and interest on certain student loans (on line 33 of your Form 1040), as explained in Pub. 936 and Pub. 970.

If you use the proceeds of a loan for more than one purpose (for example, personal and business), you must allocate the interest on the loan to each use. However, you don't have to allocate home mortgage interest if it is fully deductible, regardless of how the funds are used.

You allocate interest (other than fully deductible home mortgage interest) on a loan in the same way as the loan is allocated. You do this by tracing disbursements of the debt proceeds to specific uses. For more information on allocating interest, see Pub. 535.

In general, if you paid interest in 2017 that applies to any period after 2017, you can deduct only amounts that apply for 2017.

Use Schedule A to deduct qualified home mortgage interest and investment interest.

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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.

However, 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, or your spouse if filing jointly, 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 2017. 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, or your spouse if filing jointly, 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 2017. 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.

**Home mortgage interest limited.** If your home mortgage interest deduction is limited, only enter on line 10 the deductible mortgage interest and points that were reported to you on Form 1098. See [Limit on home mortgage interest](#), earlier, for more information about when your deduction is limited.

**Refund of overpaid interest.** 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.

**Interest reported on someone else's Form 1098.** 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 [Line 11](#), later).

**Form 1098 doesn't show all interest paid.** If you paid more interest to the recipient than is shown on Form 1098, show the larger deductible amount on line 10 and explain the difference. If you are filing a paper return, explain the difference by attaching a statement to your paper return and printing "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 to a recipient who didn't provide you a Form 1098, report your deductible mortgage interest on line 11.

**Seller financed mortgage.** If you paid home mortgage interest to the person from whom you bought the home and that person did not provide you a Form 1098, 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 (EIN). 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.*

**Interest reported on someone else's Form 1098.** 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, identify the name and address of the person or persons who received a Form 1098 reporting the interest you paid. If you are filing a paper return, identify the person by attaching a statement to your paper return and printing "See attached" to the right of line 11.

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## 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.*

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## 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 5 of Form 1098 shows the amount of premiums you paid in 2017. 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 2017.

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 2017 if the mortgage insurance contract was issued in 2017. Contact the mortgage insurance issuer to determine the deductible amount if it isn't included in box 5 of Form 1098.

**Prepaid mortgage insurance premiums.** If you paid qualified mortgage insurance premiums that are allocable to periods after 2017, 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 is less 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 2016.



*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 2017 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 online search tool at [IRS.gov/EOSelectCheck](https://www.irs.gov/EOSelectCheck) to see if an organization is eligible to receive tax-deductible contributions (Publication 78 data).

## 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 2017 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"/>

## Examples of Qualified Charitable Organizations

The following list gives some examples of qualified organizations. See Pub 526 for more examples.

- Churches, mosques, synagogues, temples, and other religious organizations.
- Boy Scouts, Boys and Girls Clubs of America, CARE, Girl Scouts, Goodwill Industries, Red Cross, Salvation Army, and United Way.
- 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 medical research organizations.
- 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 method. 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 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 performing donated services, 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 [Line 28](#), later, 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, no deduction is allowed until the entire interest has been transferred.
    - Gifts to individuals and groups that are operated for personal profit.
    - Gifts to foreign organizations.
- However, 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. However, you may be able to deduct this as a job education expense on line 21 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.

### Qualified Contributions

In general, you can elect to treat gifts by cash or check as qualified contributions if:

- The gift was paid after August 22, 2017, to certain qualified charitable organizations,

- The gift was made for relief efforts in the disaster area of a Presidentially declared disaster eligible for this tax relief, and

- You obtained, from the qualified charitable organization, a written statement that the contribution was used (or is to be used) for relief efforts in those areas.

For details, including the types of charitable organizations that qualify and the descriptions of the disaster areas eligible for this tax relief, see Pub. 976.

Qualified contributions are not subject to the adjusted gross income limitation or the overall limitation on itemized deductions; however, certain limits may apply if your qualified contributions are more than the amount on Form 1040, line 38, minus all other allowable contributions. For details, see Pub. 526.

Include any contributions that you elect to treat as qualified contributions in the total amount reported on line 16. Indicate the election by also entering the amount of your qualified contributions on the dotted line next to the line 16 entry space.

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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.

**Deduction more than \$500.** 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.

**Contribution of motor vehicle, boat, or airplane.** If you deduct more than \$500 for a contribution of a motor vehicle, boat, or airplane, you must also at-

tach 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.*

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## Line 18

### Carryover From Prior Year

You may have contributions that you couldn't deduct in an earlier year because they exceeded the limits on the amount you could deduct. In most cases, you have 5 years to use contributions

that were limited in an earlier year. The same limits apply this year to your carryover amounts as applied to those amounts in the earlier year. After applying those limits, enter the amount of your carryover that you are allowed to deduct this year. See Pub. 526 for details.

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## Casualty and Theft Losses

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### Line 20

Complete and attach Form 4684 to figure the amount of your loss. Only enter the amount from Form 4684, line 18, on line 20.



*Don't enter a net qualified disaster loss from Form 4684, line 15, on line 20. Instead, enter that amount, if any, on line 28. See [Line 28](#), later, for information about reporting a net qualified disaster loss.*

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.

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## 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.

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## 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.

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 reimbursed 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 next to line 21 and enter the total of all these expenses on line 21. If you are filing a paper return and you can't fit all your expenses on the dotted line next to line 21, attach a statement instead showing the type and amount of each expense.



*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 Instructions for Form 1040) or see Pub. 587.
- Certain educational expenses. For details, use [TaxTopic 513](#) (see the Instructions for Form 1040) or see Pub. 970.



*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.



*Don't include any personal, living, or family expenses on line 23.*

List the type and amount of each expense next to line 23 and enter the total of these expenses on line 23. If you are filing a paper return and you can't fit all your expenses on the dotted lines next to line 23, attach a statement instead showing the type and amount of each expense.

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

#### Increased Standard Deduction Reporting

If you have a net qualified disaster loss on Form 4684, line 15, and you are not itemizing your deductions, you can claim an increased standard deduction using Schedule A by doing the following.

1. List the amount from Form 4684, line 15, on the dotted line next to line 28 as "Net Qualified Disaster Loss," and attach Form 4684.
2. List your standard deduction amount on the dotted line next to line 28 as "Standard Deduction Claimed With Qualified Disaster Loss."
3. Combine the two amounts on line 28 and enter on Form 1040, line 40.

**Do not enter an amount on any other line of Schedule A.** For more information on how to determine your increased standard deduction, see Pub. 976.

#### Net Qualified Disaster Loss Reporting

If you have a net qualified disaster loss on Form 4684, line 15, and you are itemizing your deductions, list the

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### Line 30

If you elect to itemize for state tax or other purposes even though your itemiz-

amount from Form 4684, line 15, on the dotted line next to line 28 as "Net Qualified Disaster Loss" and include with your other miscellaneous deductions on line 28. Also be sure to attach Form 4684.



*Don't include your net qualified disaster loss on line 20.*

#### Other Misc. Deductions

List the type and amount of each expense from the following list next to line 28 and enter the total of these expenses on line 28. If you are filing a paper return and you can't fit all your expenses on the dotted lines next to line 28, attach a statement instead showing the type and amount of each expense.



*Only the expenses listed next can be deducted on line 28. For more information about each of these expenses, see Pub. 529.*

- 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.

ed deductions are less than your standard deduction, check the box on line 30.

- 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.

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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 \$313,800 if married filing jointly or qualifying widow(er); \$287,650 if head of household; \$261,500 if single; or \$156,900 if married filing separately.



- 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 and any qualified contributions included on line 16 ..... 2.



*Be sure your total gambling and casualty or theft losses are clearly identified on the dotted lines next to line 28. Also, be sure the amount of any qualified contributions included on line 16 are identified on the dotted line next to line 16.*

- 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 \$313,800 if married filing jointly or qualifying widow(er); \$287,650 if head of household; \$261,500 if single; or \$156,900 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.

**2017 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			
	Alabama 1 4.0000%							Arizona 2 5.6000%							Arkansas 2 6.5000%						
\$0 \$20,000	253	295	323	346	364	390	256	280	296	308	317	330	350	386	409	426	440	459			
\$20,000 \$30,000	368	427	468	500	526	563	395	433	457	475	489	510	534	588	623	650	671	700			
\$30,000 \$40,000	426	495	542	578	608	651	469	513	542	563	581	604	630	695	736	767	792	827			
\$40,000 \$50,000	476	553	604	645	678	725	534	584	616	640	660	687	714	787	834	869	897	936			
\$50,000 \$60,000	520	603	660	703	740	791	592	647	682	709	731	761	788	869	921	960	991	1034			
\$60,000 \$70,000	560	649	709	756	795	850	644	704	743	772	795	828	856	944	1000	1042	1076	1123			
\$70,000 \$80,000	597	691	755	804	846	904	693	757	798	830	855	890	918	1012	1073	1118	1155	1205			
\$80,000 \$90,000	630	729	797	849	892	954	738	806	850	884	911	948	976	1076	1140	1189	1228	1281			
\$90,000 \$100,000	662	765	836	891	936	1000	781	853	899	934	963	1002	1031	1136	1204	1255	1296	1353			
\$100,000 \$120,000	704	813	888	946	994	1062	838	915	965	1002	1033	1075	1103	1217	1289	1344	1388	1448			
\$120,000 \$140,000	758	875	955	1017	1069	1141	913	996	1050	1091	1124	1170	1198	1321	1400	1459	1507	1573			
\$140,000 \$160,000	808	933	1017	1083	1138	1215	982	1072	1130	1174	1210	1259	1286	1419	1503	1567	1618	1688			
\$160,000 \$180,000	854	985	1074	1144	1201	1282	1047	1143	1204	1251	1289	1341	1368	1508	1598	1666	1721	1796			
\$180,000 \$200,000	897	1034	1128	1200	1261	1346	1108	1209	1274	1324	1364	1419	1445	1594	1689	1760	1818	1897			
\$200,000 \$225,000	942	1086	1183	1259	1322	1411	1172	1279	1348	1400	1442	1500	1525	1682	1783	1858	1919	2002			
\$225,000 \$250,000	990	1140	1243	1322	1388	1481	1241	1354	1426	1481	1526	1587	1612	1777	1883	1963	2028	2116			
\$250,000 \$275,000	1035	1192	1298	1381	1450	1547	1306	1424	1501	1558	1605	1670	1693	1867	1979	2062	2130	2223			
\$275,000 \$300,000	1078	1241	1351	1437	1509	1609	1368	1492	1572	1632	1681	1749	1771	1953	2069	2157	2228	2325			
\$300,000 or more	1330	1527	1661	1765	1852	1974	1739	1895	1996	2072	2134	2219	2232	2462	2609	2719	2809	2931			
Income	California 3 7.2500%						Colorado 2 2.9000%						Connecticut 4 6.3500%								
\$0 \$20,000	329	356	372	385	395	409	134	145	152	157	162	167	303	327	343	354	363	376			
\$20,000 \$30,000	508	548	574	593	608	629	205	222	233	241	247	256	469	507	531	549	563	582			
\$30,000 \$40,000	603	650	680	703	721	746	243	263	275	285	293	303	557	602	631	652	669	692			
\$40,000 \$50,000	685	739	773	798	819	847	276	298	312	323	332	343	633	685	718	742	761	788			
\$50,000 \$60,000	759	818	856	884	907	938	305	330	345	357	367	380	702	760	796	823	844	873			
\$60,000 \$70,000	826	890	931	962	987	1020	331	358	375	388	398	413	765	827	867	896	919	951			
\$70,000 \$80,000	888	957	1001	1034	1060	1096	356	385	403	417	428	443	822	890	932	964	989	1023			
\$80,000 \$90,000	946	1019	1066	1101	1129	1167	379	409	429	443	455	471	876	948	993	1027	1054	1090			
\$90,000 \$100,000	1000	1078	1127	1164	1194	1234	400	433	453	468	481	498	927	1003	1051	1087	1115	1154			
\$100,000 \$120,000	1073	1156	1209	1248	1280	1323	429	464	485	502	515	533	995	1077	1128	1166	1197	1238			
\$120,000 \$140,000	1168	1258	1315	1358	1393	1440	467	504	528	546	560	580	1084	1173	1229	1270	1304	1349			
\$140,000 \$160,000	1257	1353	1415	1461	1498	1549	502	542	567	586	602	623	1166	1263	1323	1368	1404	1452			
\$160,000 \$180,000	1339	1442	1507	1556	1595	1649	534	577	604	624	640	663	1243	1346	1410	1458	1496	1548			
\$180,000 \$200,000	1417	1525	1594	1646	1688	1745	565	610	638	660	677	700	1316	1425	1493	1543	1584	1639			
\$200,000 \$225,000	1499	1613	1686	1740	1784	1844	597	644	674	697	715	740	1392	1507	1579	1633	1676	1734			
\$225,000 \$250,000	1586	1707	1784	1841	1888	1951	631	681	713	737	756	782	1474	1595	1672	1729	1774	1836			
\$250,000 \$275,000	1669	1796	1876	1937	1986	2052	664	716	749	774	795	822	1551	1679	1759	1819	1867	1932			
\$275,000 \$300,000	1748	1880	1965	2028	2079	2149	695	750	784	810	832	860	1625	1759	1843	1906	1956	2025			
\$300,000 or more	2220	2387	2493	2573	2637	2725	880	949	992	1025	1051	1087	2065	2237	2344	2424	2488	2575			
Income	District of Columbia 4 5.7500%						Florida 1 6.0000%						Georgia 2 4.0000%								
\$0 \$20,000	205	220	230	237	243	251	284	309	325	337	347	360	183	200	210	218	225	234			
\$20,000 \$30,000	315	338	353	364	373	385	439	478	502	521	536	557	282	308	324	336	346	360			
\$30,000 \$40,000	373	400	418	431	441	456	522	567	597	619	636	661	335	365	384	399	411	427			
\$40,000 \$50,000	424	454	474	489	500	517	593	645	678	703	723	751	381	415	437	453	466	484			
\$50,000 \$60,000	469	503	524	540	554	571	658	715	752	779	802	832	422	459	483	502	516	536			
\$60,000 \$70,000	510	546	570	587	602	621	716	778	818	848	872	906	459	500	526	546	561	583			
\$70,000 \$80,000	548	587	612	631	646	667	770	837	880	912	938	974	494	537	565	586	603	627			
\$80,000 \$90,000	583	625	651	671	687	710	821	892	937	972	999	1037	526	572	602	624	642	667			
\$90,000 \$100,000	616	660	688	709	726	750	868	943	991	1028	1057	1097	556	605	636	660	679	705			
\$100,000 \$120,000	661	708	738	760	779	803	932	1012	1064	1103	1134	1177	596	649	682	708	728	756			
\$120,000 \$140,000	719	770	802	827	846	873	1015	1102	1158	1201	1235	1282	649	706	743	770	792	823			
\$140,000 \$160,000	773	827	862	889	910	939	1092	1186	1247	1292	1329	1379	699	760	799	828	852	885			
\$160,000 \$180,000	823	881	918	946	968	999	1164	1264	1328	1377	1416	1469	744	809	851	882	908	943			
\$180,000 \$200,000	870	932	971	1000	1024	1056	1232	1338	1406	1457	1498	1555	788	856	900	933	960	997			
\$200,000 \$225,000	920	984	1026	1057	1082	1116	1303	1415	1487	1541	1584	1644	833	905	952	987	1015	1054			
\$225,000 \$250,000	973	1041	1085	1117	1144	1180	1379	1498	1574	1631	1677	1740	881	958	1007	1044	1074	1115			
\$250,000 \$275,000	1023	1095	1140	1175	1202	1240	1452	1576	1656	1716	1764	1831	927	1008	1059	1098	1129	1172			
\$275,000 \$300,000	1071	1146	1194	1230	1258	1298	1521	1651	1735	1797	1848	1918	971	1055	1109	1150	1183	1228			
\$300,000 or more	1357	1451	1511	1556	1592	1642	1933	2098	2204	2283	2347	2435	1233	1339	1407	1458	1499	1556			
Income	Hawaii 1,6 4.0000%						Idaho 1 6.0000%						Illinois 2 6.2500%								
\$0 \$20,000	290	331	359	380	397	421	385	446	488	520	547	585	289	319	338	353	365	382			
\$20,000 \$30,000	437	500	541	573	599	635	563	652	711	758	796	850	437	481	509	531	549	574			
\$30,000 \$40,000	514	587	636	673	704	746	654	757	826	879	923	986	514	565	599	624	645	674			
\$40,000 \$50,000	580	663																			

Income 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>Iowa</b>						<b>Kansas</b>					
		<b>4 7.0000%</b>						<b>1 6.0000%</b>						<b>1 6.5000%</b>					
\$0	\$20,000	342	374	394	409	421	438	303	331	349	362	373	387	431	506	556	596	628	674
\$20,000	\$30,000	519	567	598	621	639	664	466	509	537	557	573	596	622	729	801	857	904	969
\$30,000	\$40,000	612	669	705	731	753	782	553	603	636	660	679	706	719	842	925	990	1043	1119
\$40,000	\$50,000	692	756	797	827	851	884	627	685	722	749	771	801	801	938	1030	1102	1161	1245
\$50,000	\$60,000	764	834	879	912	939	976	694	758	799	829	854	887	874	1022	1123	1201	1266	1357
\$60,000	\$70,000	828	905	953	989	1018	1058	755	824	869	902	928	964	939	1098	1205	1289	1359	1456
\$70,000	\$80,000	888	970	1022	1060	1092	1134	811	886	933	969	997	1036	998	1167	1281	1370	1444	1547
\$80,000	\$90,000	943	1030	1085	1127	1160	1205	863	943	993	1031	1062	1103	1053	1231	1351	1445	1522	1631
\$90,000	\$100,000	995	1087	1145	1189	1224	1271	912	996	1050	1090	1122	1166	1104	1290	1416	1514	1595	1710
\$100,000	\$120,000	1064	1163	1225	1272	1309	1360	978	1068	1126	1169	1203	1250	1172	1369	1502	1606	1692	1813
\$120,000	\$140,000	1155	1261	1329	1379	1420	1475	1063	1162	1224	1271	1309	1360	1259	1471	1614	1725	1817	1947
\$140,000	\$160,000	1239	1353	1426	1480	1523	1582	1143	1249	1316	1367	1407	1462	1340	1565	1716	1835	1933	2070
\$160,000	\$180,000	1316	1438	1515	1572	1618	1681	1217	1330	1402	1455	1498	1557	1414	1651	1810	1935	2038	2183
\$180,000	\$200,000	1390	1518	1599	1660	1709	1775	1287	1407	1482	1539	1584	1646	1484	1731	1899	2029	2137	2289
\$200,000	\$225,000	1466	1601	1687	1751	1802	1873	1360	1487	1567	1626	1674	1740	1556	1815	1990	2127	2240	2399
\$225,000	\$250,000	1548	1691	1781	1849	1903	1977	1439	1572	1657	1720	1771	1841	1632	1904	2087	2230	2349	2516
\$250,000	\$275,000	1625	1775	1870	1941	1998	2076	1513	1653	1742	1809	1862	1935	1704	1987	2179	2328	2451	2625
\$275,000	\$300,000	1699	1855	1955	2029	2088	2170	1583	1731	1824	1894	1950	2026	1772	2066	2265	2420	2548	2729
\$300,000 or more		2135	2332	2457	2550	2625	2727	2005	2192	2310	2398	2470	2567	2171	2528	2770	2958	3114	3334
<b>Income</b>		<b>Kentucky</b>					<b>Louisiana</b>					<b>Maine</b>							
		<b>4 6.0000%</b>					<b>2 5.0000%</b>					<b>4 5.5000%</b>							
\$0	\$20,000	279	305	321	334	344	358	239	259	272	282	289	300	213	231	243	252	259	269
\$20,000	\$30,000	431	471	496	515	531	552	370	401	421	436	447	464	316	342	359	372	382	397
\$30,000	\$40,000	512	558	588	611	629	655	440	477	500	517	531	551	370	400	419	434	446	462
\$40,000	\$50,000	582	635	669	694	715	744	501	542	569	588	604	626	416	449	471	487	501	519
\$50,000	\$60,000	645	703	741	769	792	824	555	601	630	652	670	694	457	493	517	535	549	569
\$60,000	\$70,000	702	765	806	837	862	896	605	654	686	710	729	755	494	533	558	577	593	614
\$70,000	\$80,000	755	823	867	900	926	963	650	704	738	763	784	812	527	569	596	616	633	655
\$80,000	\$90,000	804	876	923	958	987	1026	693	750	786	813	835	865	559	603	631	653	670	694
\$90,000	\$100,000	851	927	976	1013	1043	1084	733	793	832	860	884	915	589	635	664	687	705	730
\$100,000	\$120,000	913	995	1047	1087	1119	1163	787	852	893	923	948	982	628	677	708	732	751	778
\$120,000	\$140,000	994	1083	1140	1183	1218	1266	857	927	972	1006	1033	1070	679	732	765	791	812	840
\$140,000	\$160,000	1070	1165	1226	1273	1310	1362	923	998	1046	1082	1111	1151	727	782	818	845	867	897
\$160,000	\$180,000	1140	1241	1307	1356	1396	1450	984	1064	1115	1153	1184	1227	771	829	867	896	919	950
\$180,000	\$200,000	1206	1314	1383	1435	1477	1535	1041	1126	1180	1221	1254	1298	812	873	913	943	967	1001
\$200,000	\$225,000	1276	1389	1462	1517	1561	1622	1102	1191	1248	1291	1326	1373	855	919	961	992	1018	1053
\$225,000	\$250,000	1351	1470	1547	1605	1652	1717	1166	1261	1322	1367	1403	1453	901	969	1012	1045	1072	1108
\$250,000	\$275,000	1421	1547	1628	1689	1738	1806	1228	1327	1391	1438	1477	1529	945	1015	1060	1095	1122	1160
\$275,000	\$300,000	1489	1620	1705	1769	1820	1891	1286	1390	1457	1507	1547	1602	986	1059	1106	1142	1171	1210
\$300,000 or more		1892	2058	2164	2245	2310	2399	1636	1768	1852	1915	1966	2035	1231	1320	1377	1421	1456	1504
<b>Income</b>		<b>Maryland</b>					<b>Massachusetts</b>					<b>Michigan</b>							
		<b>4 6.0000%</b>					<b>4 6.2500%</b>					<b>4 6.0000%</b>							
\$0	\$20,000	246	273	290	303	314	329	243	257	265	272	277	284	270	292	307	317	326	338
\$20,000	\$30,000	375	414	440	460	477	499	375	396	409	419	427	438	416	449	471	487	500	518
\$30,000	\$40,000	443	489	519	543	562	589	445	470	486	497	507	519	493	533	558	577	592	613
\$40,000	\$50,000	501	553	588	614	636	666	506	534	552	565	576	590	559	605	633	655	672	696
\$50,000	\$60,000	554	611	649	678	701	734	561	592	612	626	638	653	619	669	701	725	744	770
\$60,000	\$70,000	601	663	704	735	761	797	611	644	666	681	694	711	674	728	762	788	809	837
\$70,000	\$80,000	645	711	754	788	816	854	657	693	716	732	746	764	724	782	819	846	869	899
\$80,000	\$90,000	685	755	802	837	867	907	700	738	762	780	794	814	771	832	871	901	924	957
\$90,000	\$100,000	723	797	846	884	915	957	740	781	806	825	840	860	815	880	921	952	977	1011
\$100,000	\$120,000	774	853	905	946	978	1024	794	838	865	885	901	923	874	943	987	1021	1047	1084
\$120,000	\$140,000	841	926	983	1026	1062	1111	865	912	941	963	981	1005	951	1026	1074	1110	1139	1179
\$140,000	\$160,000	903	994	1055	1101	1139	1192	930	981	1013	1036	1055	1081	1023	1103	1155	1193	1225	1267
\$160,000	\$180,000	960	1057	1121	1170	1211	1267	991	1045	1079	1104	1124	1151	1089	1175	1230	1271	1304	1349
\$180,000	\$200,000	1014	1116	1184	1236	1278	1337	1049	1106	1142	1168	1190	1218	1152	1243	1300	1344	1379	1426
\$200,000	\$225,000	1070	1178	1249	1304	1349	1411	1110	1170	1208	1235	1258	1288	1218	1314	1374	1420	1457	1507
\$225,000	\$250,000	1131	1244	1319	1377	1424	1490	1175	1238	1278	1307	1331	1363	1289	1390	1454	1502	1541	1594
\$250,000	\$275,000	1188	1307	1386	1446	1495	1564	1236	1303	1345	1375	1400	1434	1356	1461	1529	1579	1620	1676
\$275,000	\$300,000	1243	1367	1449	1512	1564	1636	1295	1365	1408	1441	1467	1502	1420	1530	1601	1653	1696	1754
\$300,000 or more		1566	1721	1824	1902	1967	2057	1645	1733	1788	1829	1861	1906	1800	1939	2028	2094	2148	2221
<b>Income</b>		<b>Minnesota</b>					<b>Mississippi</b>					<b>Missouri</b>							
		<b>1 6.8750%</b>					<b>2 7.0000%</b>					<b>2 4.2250%</b>							
\$0	\$20,000	290	305	314	321	326	333	476	551	602	640	672	717	206	228	243	255	264	277
\$20,000	\$30,000	459	483	498	509	518	529	695	803	876	932	978	1042	315	350	373	390	404	423
\$30,000	\$40,000	551	580	598	611	621	635	806	932	1015	1080	1134	1208	373	414	441	461	477	500
\$40,000	\$50,000	631	664	685	700	712	728	901	1041	1134	1206	1266	1349	424	470	500	522	541	567
\$50,000	\$60,000	703	741	764	780	794	812	985	1137	1239	1318	1383	1474	469	519	552	578	598	626
\$60,000	\$70,000	769	810	836	854	869	888	1060	1224	1334	1418	1488	1585	510	564	600	628	650	680
\$70,000	\$80,000	831	875	902	922	938	959	1129	1303	1420	1510	1584	1688	547	606	644	674	697	730
\$80,000	\$90,000	888	936	965	987	1003	1026	1192	1376	1499	1594	1673	1782	582	645	686	717	742	777
\$90,0																			





Income At least But less than Income	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>South Dakota</b>							<b>Tennessee</b>							<b>Texas</b>						
	1 4.5000%							2 7.0000%							1 6.2500%						
\$0 \$20,000 \$30,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$90,000 \$100,000 \$100,000 \$120,000 \$120,000 \$140,000 \$140,000 \$160,000 \$160,000 \$180,000 \$180,000 \$200,000 \$200,000 \$225,000 \$225,000 \$250,000 \$250,000 \$275,000 \$275,000 \$300,000 \$300,000 or more	313 464 542 608 668 721 770 815 858 914 987 1055 1117 1176 1237 1302 1364 1422 1766	360 534 623 700 768 829 885 937 985 1050 1134 1212 1283 1351 1421 1495 1566 1633 2026	391 580 677 760 834 900 961 1017 1070 1141 1232 1316 1393 1467 1542 1624 1700 1772 2199	416 615 718 807 885 955 1020 1080 1136 1210 1307 1396 1478 1556 1636 1722 1803 1880 2332	435 645 753 845 927 1000 1068 1131 1189 1267 1368 1462 1548 1629 1713 1803 1888 1968 2442	463 685 800 898 985 1063 1135 1202 1264 1347 1454 1554 1645 1731 1821 1916 2006 2092 2594	410 613 719 809 890 963 1030 1092 1150 1228 1328 1422 1508 1590 1674 1765 1850 1932 2413	467 696 815 917 1008 1090 1166 1236 1301 1388 1502 1607 1704 1796 1891 1993 2088 2180 2719	504 751 879 989 1087 1175 1256 1331 1402 1495 1617 1730 1834 1932 2034 2144 2247 2345 2923	533 793 928 1044 1147 1240 1325 1405 1479 1578 1706 1825 1934 2038 2145 2260 2368 2471 3080	556 828 969 1090 1197 1294 1382 1465 1549 1645 1779 1902 2017 2124 2236 2356 2468 2576 3208	589 877 1025 1153 1266 1368 1462 1549 1631 1739 1880 2011 2131 2245 2363 2489 2608 2721 3388	308 475 564 641 710 772 830 884 935 1003 1091 1174 1250 1323 1399 1480 1557 1630 2068	340 524 622 707 783 852 916 976 1032 1107 1205 1296 1381 1461 1544 1634 1719 1800 2285	360 556 659 749 830 903 971 1034 1094 1173 1277 1374 1464 1549 1638 1733 1823 1909 2423	375 579 687 781 865 942 1012 1078 1140 1223 1332 1433 1526 1615 1708 1807 1901 1991 2527	388 598 710 807 894 973 1046 1114 1178 1264 1376 1480 1577 1669 1765 1867 1964 2057 2612	404 624 741 842 936 1016 1092 1163 1230 1319 1436 1545 1646 1742 1842 1950 2051 2148 2727			
	<b>Utah</b>							<b>Vermont</b>							<b>Virginia</b>						
	2 4.7000%							1 6.0000%							2 4.3000%						
\$0 \$20,000 \$30,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$90,000 \$100,000 \$100,000 \$120,000 \$120,000 \$140,000 \$140,000 \$160,000 \$160,000 \$180,000 \$180,000 \$200,000 \$200,000 \$225,000 \$225,000 \$250,000 \$250,000 \$275,000 \$275,000 \$300,000 \$300,000 or more	273 412 484 546 601 651 697 740 780 833 903 967 1027 1083 1142 1205 1264 1320 1655	309 464 545 615 677 733 785 833 878 937 1015 1088 1154 1218 1283 1353 1420 1483 1856	333 499 586 661 727 787 843 894 942 1006 1090 1167 1239 1306 1376 1452 1523 1590 1990	351 526 617 696 766 829 887 941 992 1059 1147 1228 1303 1374 1448 1527 1601 1672 2092	365 548 643 725 798 863 924 980 1032 1102 1194 1278 1356 1430 1507 1588 1675 1756 1834 2176	386 578 679 765 841 911 974 1033 1089 1163 1259 1348 1430 1507 1588 1675 1756 1834 2292	200 299 351 395 435 470 503 534 562 600 649 695 737 777 818 862 904 943 1177	208 311 365 411 452 489 523 555 584 624 675 722 766 807 850 896 939 980 1223	213 319 373 421 463 500 535 567 598 638 690 739 784 826 870 917 961 1003 1251	216 324 380 427 470 509 544 577 607 648 702 751 796 839 884 932 976 1019 1272	219 328 384 433 476 515 554 584 615 657 702 750 796 850 895 932 989 1032 1288	223 333 391 440 484 524 560 594 625 668 722 772 820 864 910 959 1005 1049 1309	210 319 376 426 470 510 547 581 614 657 713 765 814 859 907 958 1007 1053 1326	234 354 418 472 521 565 606 644 679 727 789 846 899 955 1002 1058 1111 1162 1463	249 377 444 502 554 601 644 684 722 772 838 899 955 1009 1064 1124 1180 1234 1552	261 395 465 525 580 628 673 715 755 807 876 939 998 1054 1112 1174 1232 1288 1620	270 409 482 544 600 651 697 741 781 836 906 972 1033 1090 1150 1214 1275 1333 1675	284 429 505 570 629 682 730 776 818 875 949 1018 1081 1141 1204 1271 1334 1394 1752			
	<b>Washington</b>							<b>West Virginia</b>							<b>Wisconsin</b>						
	1 6.5000%							1 6.0000%							1 5.0000%						
\$0 \$20,000 \$30,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$90,000 \$100,000 \$100,000 \$120,000 \$120,000 \$140,000 \$140,000 \$160,000 \$160,000 \$180,000 \$180,000 \$200,000 \$200,000 \$225,000 \$225,000 \$250,000 \$250,000 \$275,000 \$275,000 \$300,000 \$300,000 or more	319 495 589 670 743 810 871 928 983 1055 1149 1238 1320 1397 1479 1566 1648 1727 2199	344 534 634 722 801 872 938 1000 1058 1136 1238 1333 1421 1504 1592 1685 1774 1859 2366	360 558 664 755 837 912 981 1046 1106 1188 1294 1393 1485 1572 1664 1762 1854 1943 2472	372 577 685 780 865 942 1013 1080 1142 1226 1336 1438 1533 1623 1717 1818 1914 2005 2551	382 591 703 800 887 966 1039 1107 1171 1257 1370 1475 1572 1664 1761 1864 1962 2056 2615	395 612 727 827 917 998 1074 1144 1211 1300 1416 1524 1625 1720 1820 1927 2028 2124 2702	299 470 562 642 714 780 842 899 953 1025 1120 1221 1318 1408 1494 1553 1625 1706 2188	325 511 612 699 778 850 917 979 1038 1117 1221 1318 1418 1494 1584 1680 1772 1860 2387	342 538 643 735 818 894 964 1030 1092 1175 1284 1387 1481 1572 1666 1768 1864 1954 2048 2512	354 557 666 762 848 927 999 1068 1132 1218 1332 1438 1536 1630 1728 1834 1934 2038 2606	364 573 685 783 872 953 1028 1098 1164 1253 1370 1479 1580 1677 1778 1886 1989 2088 2681	377 594 711 813 905 989 1067 1139 1208 1301 1421 1535 1640 1740 1845 1958 2065 2167 2783	253 389 462 524 580 631 679 723 764 819 891 959 1021 1080 1142 1208 1270 1330 1686	274 423 501 570 631 686 737 785 830 890 969 1042 1114 1174 1241 1313 1381 1446 1834	288 444 527 598 662 721 774 825 872 935 1018 1095 1166 1233 1304 1379 1451 1519 1927	298 460 545 619 686 746 802 854 903 969 1054 1134 1208 1277 1350 1429 1503 1574 1996	306 472 560 637 705 767 824 878 928 995 1083 1165 1241 1313 1388 1469 1545 1618 2051	318 490 581 660 731 795 854 910 962 1032 1123 1208 1287 1361 1439 1522 1601 1677 2127			
	<b>Wyoming</b>							Note: Residents of Alaska do not have a state sales tax, but should follow the instructions on the next page to determine their local sales tax amount.													
	1 4.0000%																				
\$0 \$20,000 \$30,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$90,000 \$100,000 \$100,000 \$120,000 \$120,000 \$140,000 \$140,000 \$160,000 \$160,000 \$180,000 \$180,000 \$200,000 \$200,000 \$225,000 \$225,000 \$250,000 \$250,000 \$275,000 \$275,000 \$300,000 \$300,000 or more	190 293 349 396 439 479 515 548 580 623 678 730 778 823 871 922 970 1017 1292	206 319 379 431 477 520 559 595 630 676 736 792 844 893 945 1000 1052 1102 1401	217 335 398 452 501 546 587 625 662 710 773 832 886 938 992 1050 1105 1157 1471	225 347 412 469 520 566 608 648 685 735 801 862 918 972 1028 1088 1144 1199 1523	231 357 424 500 554 603 649 691 731 784 854 919 979 1036 1096 1160 1220 1278 1623	240 371 440 500 554 603 649 691 731 784 854 919 979 1036 1096 1160 1220 1278 1623															

- Use the Ratio Method to determine your local sales tax deduction, then add that to the appropriate amount in the state table. Your state sales tax rate is provided next to the state name.
- Follow the instructions on the next page to determine your local sales tax deduction, then add that to the appropriate amount in the state table.
- The California table includes the 1.25% uniform local sales tax rate in addition to the 6.00% state sales tax rate for a total of 7.25%. Some California localities impose a larger local sales tax. Taxpayers who reside in those jurisdictions should use the Ratio Method to determine their local sales tax deduction, then add that to the appropriate amount in the state table. The denominator of the correct ratio is 7.25%, and the numerator is the total sales tax rate minus 7.25%.
- This state does not have a local general sales tax, so the amount in the state table is the only amount to be deducted.
- The Nevada table includes the 2.25% uniform local sales tax rate in addition to the 4.6000% state sales tax rate for a total of 6.85%. Some Nevada localities impose a larger local sales tax. Taxpayers who reside in those jurisdictions should use the Ratio Method to determine their local sales tax deduction, then add that to the appropriate amount in the state table. The denominator of the correct ratio is 6.85%, and the numerator is the total sales tax rate minus 6.85%.
- The 4.0% rate for Hawaii is actually an excise tax but is treated as a sales tax for purpose of this deduction.

## 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 that imposes a local sales tax	C
Arizona	Glendale, Mesa, Peoria, Phoenix, or Tucson	A
	Chandler, Gilbert, Scottsdale, Tempe, Yuma, or any other locality that imposes a local sales tax	B
Arkansas	Any locality that imposes a local sales tax	B
Colorado	Arvada, Boulder, Fort Collins, Greeley, Jefferson County, Longmont, Thornton, or Westminster	B
	Adams County, Arapahoe County, Aurora, Boulder County, Centennial, Colorado Springs, Denver City, El Paso County, Lakewood, Larimer County, Pueblo City, Pueblo County, or any other locality that imposes a local sales tax	A
Georgia	Any locality that imposes a local sales tax	B
Illinois	Arlington Heights, Aurora, Bloomington, Champaign, Chicago, Cicero, Decatur, Elgin, Evanston, Joliet, Palatine, Peoria, Schaumburg, Skokie, Springfield, or any other locality that imposes a local sales tax	A
Louisiana	Ascension Parish, Bossier Parish, Caddo Parish, Iberia 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
	Calcasieu Parish, East Baton Rouge Parish, Jefferson Parish, Lafayette Parish, or any other locality that imposes a local sales tax	B
Mississippi	City of Jackson only	A
	City of Tupelo only	B
Missouri	Any locality that imposes a local sales tax	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
	Cities: Olean, Salamanca, Auburn, Gloversville, Johnstown, Oneida (Madison County), Rome, Utica, Oswego, Saratoga Springs, Ithaca, Glens Falls, Mount Vernon, New Rochelle, White Plains, or Yonkers	
	Counties: Chautauqua, Chenango, Columbia, Delaware, Greene, Hamilton, Tioga, or Wayne Cities: New York or Norwich (Chenango County)	A
	Any other locality that imposes a local sales tax	D*
North Carolina	Any locality that imposes a local sales tax	A
South Carolina	Aiken County, Anderson County, Georgetown County, Greenwood County, Horry County, Lexington County, Newberry County, Orangeburg County, or York County	A
	Allendale County, Bamberg County, Barnwell County, Charleston County, Cherokee County, Chester County, Chesterfield County, Colleton County, Darlington County, Dillon County, Florence County, Hampton County, Jasper County, Kershaw County, Lancaster County, Lee County, Marion County, Marlboro County, McCormick County, Sumter County, Union County, Williamsburg County, or any other locality that imposes a local sales tax	B
Tennessee	Any locality that imposes a local sales tax	B
Utah	Any locality that imposes a local sales tax	A
Virginia	Any locality that imposes a local sales tax	B

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

## 2017 Optional Local Sales Tax Tables

Income	Exemptions							Exemptions							Exemptions							Exemptions						
	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		
																											Local Table A	
\$0	\$20,000	45	49	51	53	55	57	58	67	72	76	80	85	69	79	85	90	95	100	43	45	47	48	48	50			
20,000	30,000	69	75	78	81	84	87	86	98	106	112	117	124	101	116	125	133	139	148	68	71	74	75	77	78			
30,000	40,000	81	88	93	96	99	103	100	114	123	130	136	144	118	135	146	155	162	172	81	86	88	90	92	94			
40,000	50,000	92	100	105	109	112	116	112	128	138	146	153	162	132	151	164	173	181	192	93	98	101	103	105	108			
50,000	60,000	101	110	116	120	124	128	123	140	151	160	167	177	145	165	179	190	198	211	104	109	113	115	117	120			
60,000	70,000	110	120	126	130	134	139	132	151	163	172	180	191	156	178	193	205	214	227	113	119	123	126	128	131			
70,000	80,000	118	128	135	140	144	149	141	161	174	184	192	203	167	190	206	218	228	242	122	129	133	136	138	141			
80,000	90,000	126	136	143	149	153	159	149	170	184	194	203	215	176	201	218	231	241	256	131	138	142	145	148	151			
90,000	100,000	133	144	151	157	161	168	157	179	193	204	213	226	185	212	229	242	254	269	139	146	151	154	157	160			
100,000	120,000	142	154	162	168	173	179	167	190	206	217	227	240	197	225	244	258	270	286	149	157	162	166	169	173			
120,000	140,000	154	168	176	182	188	195	181	205	222	234	245	259	213	243	263	278	291	309	163	172	177	181	185	189			
140,000	160,000	166	180	189	196	201	209	193	219	237	250	261	277	228	260	281	297	311	329	177	186	192	196	200	204			
160,000	180,000	176	191	201	208	214	222	204	232	250	265	276	292	241	275	297	314	329	348	189	199	205	210	213	218			
180,000	200,000	186	202	212	220	226	235	215	244	263	278	290	307	253	289	312	331	345	366	200	211	218	223	226	232			
200,000	225,000	197	213	224	232	239	248	226	256	277	292	305	323	266	304	328	347	363	385	213	224	231	236	240	246			
225,000	250,000	208	225	237	245	252	262	237	270	291	307	321	340	280	319	345	365	382	405	226	238	245	251	255	261			
250,000	275,000	218	237	249	258	265	275	248	282	304	322	336	355	293	334	361	382	399	423	238	251	259	264	269	275			
275,000	300,000	228	248	260	269	277	287	259	294	317	335	350	370	306	348	377	398	416	441	250	263	272	278	283	289			
300,000	or more	288	312	328	340	349	362	321	364	392	414	432	457	379	431	466	493	515	545	322	339	349	357	364	372			