



Federal Income Tax Statistics - Iowa Taxpayers

ISSUE

The federal Internal Revenue Service (IRS) produces annual statistics aggregating the individual income tax filings of all taxpayers in each state during a given calendar year. This **Issue Review** provides a summation and analysis of the IRS information for Iowa tax returns filed for tax year 2013, with comparisons to the same data for all federal income tax filers and to tax returns filed by taxpayers in surrounding states.¹ A breakdown of Iowa federal income tax return statistics by Adjusted Gross Income (AGI) category is also provided.

BACKGROUND — IOWA POPULATION AND IOWA FEDERAL TAX RETURNS

The following information is displayed in **Table 1A** below.

According to 2013 United States Census Bureau estimates of Iowa and U.S. populations, Iowa represents 0.98% of the national population.

Based on IRS statistics reporting the number of Iowa and U.S. tax returns filed during calendar year 2014 (tax year 2013 returns), Iowa represents 0.98% of the national total of federal individual income tax returns.

Given the 0.98% Iowa share of U.S. population and the 0.98% Iowa share of U.S. tax returns, this relationship is used in the following analysis to categorize Iowa taxpayers as either over-represented in the U.S. population for a particular tax item if the Iowa percentage exceeds 0.98%, or under represented if the percentage is less than 0.98%.

**Table 1A - Population and Tax Return Numbers
Iowa and U.S. Comparisons**

	Iowa	U.S.	Iowa % of U.S.
Population (2013 Census Estimate)	3,090,416	316,128,839	0.98%
Returns	1,434,630	146,542,510	0.98%
Tax Exemptions	2,807,370	288,734,990	0.97%
Dependents	868,950	97,496,700	0.89%
Farm Returns (Schedule F)	80,980	1,881,440	4.30%

¹ The IRS data files represent tax returns filed during calendar year 2014. While some returns for tax years prior to 2013 will be part of this dataset, the vast majority of the returns represent 2013 filings.

BACKGROUND — ADDITIONAL RETURN STATISTICS

The following information is displayed in **Table 1A** on the previous page.

Tax Exemptions refer to the number of people represented through the tax return as either taxpayers (single taxpayers or two married taxpayers) or dependents of the taxpayer(s). Exemptions represent the combination of lines 6a, 6b, and 6c of the federal 1040 form.² The number of exemptions appearing on Iowa tax returns was 0.97% of the U.S. total, a percentage just below the 0.98% Iowa share of all federal tax returns.

The number of **Dependents** (exemptions line 6c only) claimed on Iowa federal tax returns was 0.89% of the U.S. total, indicating that Iowa tax returns claim about 9.0% fewer dependents than the U.S. average. For comparison, the 2013 Census Bureau Iowa and U.S. population estimates indicate that Iowans age 19 and under represent 0.99% of the U.S. population in that age group.

Farm Returns represent the number of tax returns that contained as part of the filing, a federal tax Schedule F. Not surprisingly, Iowa is overrepresented when it comes to filing of farm returns (federal Schedule F), with Iowa returns representing 4.3% of all U.S. farm returns filed.³

FEDERAL RETURN ANALYSIS – ADJUSTED GROSS INCOME

Income Items	In Millions of Dollars				
	Iowa	% of IA Total	U.S.	% of U.S. Total	Iowa % of U.S.
Wages & Salaries	\$57,678	70.4%	\$6,450,671	71.2%	0.89%
Taxed Interest & Dividends	2,209	2.7%	310,436	3.4%	0.71%
Capital Gains/Schedules E & C	9,741	11.9%	1,327,342	14.7%	0.73%
Taxed Pensions, IRA, Social Security	9,974	12.2%	1,083,622	12.0%	0.92%
Other Income	3,972	4.8%	21,807	0.2%	18.21%
Adjustments to Gross Income	-1,646	-2.0%	-138,454	-1.5%	1.19%
Adjusted Gross Income (AGI)	\$81,928	100.0%	\$9,055,424	100.0%	0.90%

The following information is displayed in **Table 1B** above.

Wages and Salaries represent income reported on line 7 of the 2013 federal 1040 form. Iowans reported a total of \$57.678 billion in wage and salary income. This amount is 0.89% of such income reported on all U.S. returns for the period. An average Iowa federal income tax return reported \$40,204 in wage and salary income, versus a national average of \$44,019.

Taxed Interest and Dividends represent the combination of lines 8a and 9a of the federal 1040 form. Iowa tax returns show 0.71% of the U.S. total, considerably below 0.98%. While Iowa is closer to the U.S. average at 0.89% for taxed interest, the percentage for ordinary and qualified dividends calculates to 0.64% indicating that Iowa taxpayers receive only about two-thirds as much dividend income as the average U.S. taxpayer.

² For reference, a copy of the 2013 Federal Income Tax Form 1040 is attached.

³ Iowa's 4.3% of U.S. farm returns ranks third behind Texas (12.5%) and Missouri (5.1%).

Capital Gains, Business, and Rental income (or loss) represents the combination of lines 12, 13, and 17 of the federal 1040 form. The three items are:

- Schedule D, Capital Gains – The gain or loss from the sale of an asset subject to capital gains taxation.
- Schedule E – Supplemental income or loss from rents and royalties as well as business income from subchapter S (sub-S), partnerships, and similar business arrangements where the income flows through the individual income tax form.
- Schedule C – Income or loss from a business (sole proprietorship).

Although this line includes investment and business income, it does not include most farm income or farm losses. Farm business income is reported by the taxpayer on a Schedule F and that information is not itemized in the IRS dataset and is included instead as part of the “Other Income” calculations.

Iowa taxpayers were well below average at 0.73% of the national amount for this group of items. Of the three categories, Iowa tax returns showed a particularly low 0.56% of U.S. capital gains.

Taxed Pension, Individual Retirement Account (IRA), and Social Security income is the combination of lines 15b, 16b, and 20b of the federal 1040 form. These three items represent income from retirement arrangements, including the taxable portion of Social Security payments. Iowa tax returns reported 0.92% of the national total. Among the three items, Iowa tax returns reported an above-average 1.16% of all taxed Social Security income, but lagged in pension income (0.84%) and IRA income (0.90%). Social Security and retirement income is generally received by older persons. According to the 2013 U.S. Census Bureau estimates, Iowa’s population aged 65 and older equals 1.08% of the federal population in that age range.

The **Other Income** category is the combination of the following lines from the federal 1040 form:

- Line 10 – Taxable refunds of state and local taxes
- Line 11 – Alimony received
- Line 14 – Other gains
- Line 18 – Farm income
- Line 19 – Unemployment compensation
- Line 21 – Other income

At 18.21%, Iowa taxpayers are significantly overrepresented in the income category of Other Income. This is likely due to the farm income component of Other Income.

Adjustments to Gross Income include lines 23 through 35 of the federal 1040 form. The adjustments all subtract from gross income. The specific lines include:

- Line 23 – Educator expenses
- Line 24 – Certain business and other expenses
- Line 25 – Health Savings Account deduction
- Line 26 – Moving expenses
- Line 27 – Deductible portion of self-employment tax
- Line 28 – Self-employment SEP, SIMPLE, and qualified plans
- Line 29 – Self-employment health insurance deduction
- Line 30 – Penalty for early withdrawal of savings
- Line 31a – Alimony paid
- Line 32 – IRA deduction
- Line 33 – Student loan interest deduction
- Line 34 – Tuition and fees
- Line 35 – Domestic production activities deduction

Adjusted Gross Income (AGI) is line 37 of the federal 1040 form and it represents gross income minus adjustments to gross income.

FEDERAL RETURN ANALYSIS — TAXED INCOME AND TAX LIABILITY

	In Millions of Dollars		
	Iowa	U.S.	Iowa % of U.S.
Adjusted Gross Income (AGI)	\$81,928	\$9,055,424	0.90%
Standard & Itemized Deductions			
Plus Personal Exemptions	-25,504	-2,686,249	0.95%
Taxed Income	\$56,424	\$6,369,175	0.89%
Income Tax Liability	\$10,100	\$1,291,067	0.78%
Average Tax Liability Before Credits as a % of AGI	12.3%	14.3%	

The following information is displayed in **Table 1C** above.

Standard and Itemized Deductions Plus Personal Exemptions is line 40 of the federal 1040 form plus line 42. For tax year 2013, the federal standard deduction was \$6,100 for single filers and \$12,200 for married joint filers. The value of each claimed exemption (line 6d of the tax form) was \$3,900.⁴ For tax year 2013, 29.9% of Iowa tax returns utilized itemized deductions, slightly below the U.S. usage of 30.4%.

Taxed Income is the amount of income that is subject to federal income tax. This is equal to AGI minus the standard or itemized deduction and minus the value of claimed exemptions. Iowa taxed income equaled 0.89% of U.S. taxed income.

Income Tax Liability is found on line 46 of the 2013 federal form and the amount includes any federal Alternative Minimum Tax owed. The income tax liability total of all Iowa federal taxpayers was \$10.100 billion, an amount equal to 0.78% of the total for all U.S. income taxpayers. For Iowa taxpayers, the Alternative Minimum Tax accounted for \$146.2 million (1.4%) of total Iowa federal income tax liability.

Based on the taxed income and income tax liability figures, the average income tax rate for Iowa was 12.3% of adjusted gross income compared to the national average of 14.3%. Some tax liability is met through the use of refundable and nonrefundable income tax credits. The use of tax credits (discussed on the following page) reduces ultimate income tax liability and the average effective income tax rate.

⁴ The total amount of all standard and itemized deductions plus personal exemptions is calculated by subtracting taxable income (line 43) from AGI (line 37). Since taxable income cannot go below \$0 on a tax return, the numbers presented here represent the value that actually benefits the taxpayer and does not include any value that is in excess of AGI on tax returns.

FEDERAL RETURN ANALYSIS — TAX LIABILITY, TAX CREDITS, AND TAXES PAID

In Millions of Dollars			
	Iowa	U.S.	Iowa % of U.S.
Income Tax Liability	\$10,100	\$1,291,067	0.78%
Child Tax Credits	-578	-57,899	1.00%
Education Credits	-195	-19,587	1.00%
Earned Income Tax Credit	-473	-67,277	0.70%
Other Tax Credits & Adjustment	-124	-21,326	0.58%
Total Tax Credits	-1,370	-166,089	0.82%
Total Income Tax Liability After Tax Credits	\$8,730	\$1,124,978	0.78%
Final Tax Liability as a % of AGI	10.7%	12.4%	

The following information is displayed in **Table 1D** above.

For tax year 2013, federal income tax liability of all Iowa taxpayers totaled \$10.100 billion. Of that amount, \$1.370 billion (13.6%) was met not through payments from taxpayers, but instead through the use of refundable and nonrefundable tax credits.

Total Tax Credits equal the sum of tax credit items found on lines 47 through 53 and lines 64a, 65, and 66 of the 2013 federal 1040 tax form.⁵ Tax credits reduce ultimate tax liability and in the case of refundable tax credits, may reduce tax liability to a negative amount for some taxpayers.

The specific [federal tax credit](#) line items include:

- Line 47 – Foreign tax credit
- Line 48 – Child and dependent care expenses
- Line 49 – Education credits
- Line 50 – Retirement savings credit
- Line 51 – Child tax credit
- Line 52 – Residential energy credits
- Line 53 – Other credits
- Line 64a – Earned Income Tax Credit (EITC, refundable)
- Line 65 – Additional child tax credit (refundable)
- Line 66 – American Opportunity Credit (refundable)

While Iowans benefit from the child tax credit and the education tax credits to a greater extent than average (1.00% of the national total), as a group Iowans benefit less from the Earned Income Tax Credit (0.70%) and the category of other credits (0.58%). Within the category of other tax credits is the Foreign Tax Credit, a tax credit that Iowans benefit at only 0.19% of the

⁵ For nonrefundable tax credits, only the portion that benefited the taxpayer is included in the dollar figures for total tax credits. The portion that taxpayers were not able to use due to lack of final tax liability is not included. The adjustment for unused nonrefundable tax credits is included in the “Other Tax Credits & Adjustments” line of **Table 1D**.

national total. The Foreign Tax Credit is a credit for taxes paid to a foreign country on income that is also subject to U.S. income tax.

Total Tax Liability After Tax Credits equals tax liability minus tax credits. As a group, Iowa taxpayers paid \$8.730 billion in federal income tax for 2013, an amount equal to 10.7% of AGI. For all U.S. returns, the same calculation yields 12.4% of AGI.

FEDERAL RETURN ANALYSIS — IOWA COMPARED TO SURROUNDING STATES

Attachment A at the end of this document provides summary statistics for Iowa and the surrounding states of Illinois, Missouri, Kansas, Nebraska, South Dakota, North Dakota, Minnesota, and Wisconsin. The top portion of the attachment provides totals for all tax returns filed from each state, and the bottom portion provides a “per tax return” average by dividing the state totals by the number of returns filed from that state. Totals for all nine states, labeled as “Region Total” and a U.S. total are also provided.

Attachment A leads to the following observations:

- The average wage and salary income shown on federal tax returns filed by Iowans was \$40,204, higher in the region than only Missouri (\$38,883) and South Dakota (\$35,773). The Iowa amount is 92.4% of the U.S. average of \$44,019.
- Income other than wages and salaries (Other Taxed Income) for Iowa equaled \$18,051 per tax return, higher than Missouri, Nebraska, and Wisconsin, and 96.4% of the U.S. average of \$18,731.
- The average AGI of an Iowa tax return was \$57,107, higher than Missouri, South Dakota, and Wisconsin and 93.3% of the U.S. average of \$61,806.
- After adjustment for tax credits, an average Iowa tax return paid \$6,085, the lowest of all nine states in the region and 79.3% of the U.S. average of \$7,677.
- The average tax rate for Iowa tax returns was 10.7% of AGI.
- On a per capita basis, Iowans paid \$2,825 in federal income tax for tax year 2013, higher only than Missouri’s \$2,668. The regional and U.S. averages were \$3,469 and \$3,559 respectively.
- Iowa tax returns averaged 1.96 exemptions and 0.61 dependents per tax return. The exemptions number was very close to the U.S. average of 1.97, while the dependent number was lower than the U.S. 0.67 figure. For the region, North Dakota posted the lowest per return figures at 1.85 exemptions and 0.53 dependents per tax return.

FEDERAL RETURN ANALYSIS — IOWA TAX RETURNS BY FEDERAL AGI CATEGORY

The IRS dataset provides a breakdown of tax return statistics by level of reported federal AGI. The top portion of **Table 2** shows Iowa income tax returns filed in 10 categories of federal AGI. The average tax rates shown in the right-hand column are based on gross income (as opposed to a percent of AGI), before the adjustments available on lines 23 through 35 of the tax form. The center section of **Table 2** summarizes the data into three AGI classes. For comparison, the bottom section provides the same AGI summary for tax returns filed by all U.S. taxpayers.

Table 2 leads to the following observations:

- As a group, 36.1% of Iowa federal tax returns report gross income below \$25,000. This category includes 17,560 Iowa returns that reported negative income. In most instances, negative gross income is the result of farm and other business losses. Although this group represents 36.1% of all federal income tax returns filed by Iowans, they represent just 8.4%

of wage and salary income. Refundable tax credits result in an average federal income tax rate of negative 6.6%

- A total of 40,070 tax returns (2.8% of the Iowa total) reported AGI greater than \$200,000. This group accounts for 20.8% of reported gross income and 44.7% of all federal income tax paid by Iowans. The average tax rate for the group was 22.4%.
- The AGI categories between \$25,000 and \$200,000 represent 61.1% of tax returns filed and 73.1% of gross income. The average federal income tax rate for the group was 8.5%

Federal Tax Returns Filed by Iowa Taxpayers						
Federal AGI Category	Number of Returns	Wage & Salary Amount	Other Income	Gross Income	Income Tax Paid, After Tax Credits	Average Federal Income Tax Rate
Under \$1	17,560	150	(1,354)	(1,204)	(5)	*
\$1 under \$10,000	206,150	903	230	1,133	(79)	-7.0%
\$10,000 under \$25,000	293,690	3,803	1,373	5,175	(252)	-4.9%
\$25,000 under \$50,000	352,770	10,166	2,885	13,051	496	3.8%
\$50,000 under \$75,000	216,890	10,107	3,488	13,595	1,001	7.4%
\$75,000 under \$100,000	145,980	9,429	3,406	12,835	1,099	8.6%
\$100,000 under \$200,000	161,520	15,207	6,394	21,602	2,572	11.9%
\$200,000 under \$500,000	33,430	5,331	4,412	9,744	1,835	18.8%
\$500,000 under \$1,000,000	4,880	1,552	1,784	3,337	825	24.7%
\$1,000,000 or more	1,760	1,030	3,276	4,307	1,239	28.8%
	1,434,630	57,678	25,896	83,575	8,730	10.4%
AGI Category	% of Iowa Returns	% of Iowa Wage & Salary	% of Iowa Other Income	% of Iowa Gross Income	% of Federal Income Taxes Paid by Iowans	Average Federal Income Tax Rate
Under \$25,000 AGI	36.1%	8.4%	1.0%	6.1%	-3.9%	-6.6%
\$25,000 AGI to \$199,999	61.1%	77.9%	62.5%	73.1%	59.2%	8.5%
Over \$200,000 AGI	2.8%	13.7%	36.6%	20.8%	44.7%	22.4%
Federal Tax Returns Filed by all U.S. Taxpayers						
AGI Category	% of Iowa U.S.	% of U.S. Wage & Salary	% of U.S. Other Income	% of U.S. Gross Income	% of Federal Income Taxes Paid by U.S. Taxpayers	Average Federal Income Tax Rate
Under \$25,000 AGI	40.0%	8.6%	-1.7%	5.5%	-5.3%	-11.7%
\$25,000 AGI to \$199,999	56.2%	68.3%	50.1%	62.8%	45.5%	8.9%
Over \$200,000 AGI	3.8%	23.1%	51.6%	31.6%	59.8%	23.1%

*Due to negative gross income, an average tax rate cannot be calculated for this AGI category.

SUMMARY

Iowa represents 0.98% of the U.S. population and based on federal individual income tax returns filed for tax year 2013, Iowa residents filed 0.98% of all federal income tax returns. However, summary statistics reported by the federal IRS indicate that Iowa taxpayers generally have lower wage and salary income and lower other sources of income than the average U.S. taxpayer. As a result, Iowa taxpayers pay lower federal income taxes, both on a percent-of-AGI basis and on a per-return basis. Although there are some exceptions, the same is true when comparing Iowa taxpayers to taxpayers in surrounding states.

For tax year 2013, lowans filed 1.4 million federal individual income tax returns and reported \$83.575 billion in gross income. As a group, lowans paid \$8.730 billion in federal individual income tax. These figures resulted in an average tax rate of 10.4% of gross income (10.7% of federal AGI). Of those filing federal income tax returns, 36.1% pay no (or negative) federal income tax, and 2.8% of the taxpayer population earns 20.8% of the gross income and pays 44.7% of all the federal income tax paid by lowans.

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ATTACHMENT A

Federal Tax Returns Filed in 2014 (Tax Year 2013)

Dollars in Millions

	Illinois	Kansas	Minnesota	Missouri	North Dakota	Nebraska	South Dakota	Wisconsin	Iowa	Region Total	U.S. Total
Population (2013 Census Estimate)	12,882,135	2,893,957	5,420,380	6,044,171	723,393	1,868,516	844,877	5,742,713	3,090,416	39,510,558	316,128,839
Returns (number)	6,100,700	1,325,730	2,653,430	2,743,110	361,850	880,090	412,660	2,798,370	1,434,630	18,710,570	146,542,510
Exemptions (number)	12,053,590	2,665,870	5,069,180	5,330,400	668,680	1,743,630	783,920	5,319,150	2,807,370	36,441,790	288,735,000
Dependents (number)	4,217,510	879,330	1,572,650	1,689,080	191,790	571,770	239,950	1,621,350	868,950	11,852,380	97,496,700
Wage and Salary	\$283,082	\$54,829	\$125,347	\$106,659	\$15,702	\$36,060	\$14,762	\$114,968	\$57,678	\$809,087	\$6,450,671
Other Taxed Income	122,093	25,053	50,659	44,027	9,873	15,697	8,978	47,021	25,896	349,297	2,744,952
Adjustments to Gross Income	-5,974	-1,366	-3,113	-2,252	-569	-1,029	-573	-2,571	-1,646	-19,093	-138,454
Adjusted Gross Income (subtotal)	399,201	78,516	172,893	148,434	25,006	50,728	23,167	159,418	81,928	1,139,291	9,057,169
Deductions and Personal Exemptions	-114,154	-23,650	-50,902	-47,107	-5,945	-15,696	-6,477	-49,832	-25,504	-339,267	-2,686,249
Taxed Income	\$285,047	\$54,866	\$121,991	\$101,327	\$19,061	\$35,032	\$16,690	\$109,586	\$56,424	\$800,024	\$6,370,920
Tax Liability Before Credits	\$58,417	\$10,458	\$23,656	\$18,948	\$3,849	\$6,461	\$3,153	\$20,409	\$10,100	\$155,451	\$1,291,067
Tax Credits	-6,552	-1,319	-2,348	-2,820	-293	-862	-405	-2,436	-1,370	-18,405	-166,089
Tax Liability after Credits	\$51,865	\$9,139	\$21,308	\$16,128	\$3,556	\$5,599	\$2,748	\$17,973	\$8,730	\$137,046	\$1,124,978

Federal Tax Return Statistics Per Tax Return Filed

	Illinois	Kansas	Minnesota	Missouri	North Dakota	Nebraska	South Dakota	Wisconsin	Iowa	Region Total	U.S. Total
Exemptions	1.98	2.01	1.91	1.94	1.85	1.98	1.90	1.90	1.96	1.95	1.97
Dependents	0.69	0.66	0.59	0.62	0.53	0.65	0.58	0.58	0.61	0.63	0.67
Wage and Salary	\$46,402	\$41,358	\$47,240	\$38,883	\$43,394	\$40,973	\$35,773	\$41,084	\$40,204	\$43,242	\$44,019
Other Taxed Income	20,013	18,898	19,092	16,050	27,285	17,836	21,756	16,803	18,051	18,668	18,731
Adjustments to Gross Income	-979	-1,030	-1,173	-821	-1,572	-1,169	-1,389	-919	-1,147	-1,020	-945
Adjusted Gross Income (subtotal)	65,435	59,225	65,158	54,112	69,106	57,640	56,141	56,968	57,107	60,890	61,806
Deductions and Personal Exemptions	-18,712	-17,839	-19,183	-17,173	-16,429	-17,835	-15,696	-17,808	-17,777	-18,132	-18,331
Taxed Income	\$46,723	\$41,386	\$45,975	\$36,939	\$52,677	\$39,805	\$40,445	\$39,160	\$39,330	\$42,758	\$43,475
Tax Liability Before Credits	\$9,575	\$7,888	\$8,915	\$6,907	\$10,637	\$7,341	\$7,641	\$7,293	\$7,040	\$8,308	\$8,810
Tax Credits	-1,074	-995	-885	-1,028	-810	-979	-981	-871	-955	-984	-1,133
Tax Liability after Credits	\$8,501	\$6,893	\$8,030	\$5,879	\$9,827	\$6,362	\$6,660	\$6,422	\$6,085	\$7,324	\$7,677
Final Tax Liability as a % of AGI	13.0%	11.6%	12.3%	10.9%	14.2%	11.0%	11.9%	11.3%	10.7%	12.0%	12.4%
Federal Income Tax Per Capita	\$4,026	\$3,158	\$3,931	\$2,668	\$4,916	\$2,996	\$3,253	\$3,130	\$2,825	\$3,469	\$3,559

For the year Jan. 1–Dec. 31, 2013, or other tax year beginning , 2013, ending , 20 See separate instructions.

Your first name and initial Last name Your social security number

If a joint return, spouse's first name and initial Last name Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions. Apt. no. Make sure the SSN(s) above and on line 6c are correct.

City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions). Presidential Election Campaign

Foreign country name Foreign province/state/county Foreign postal code Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund. You Spouse

Filing Status 1 Single 2 Married filing jointly (even if only one had income) 3 Married filing separately. Enter spouse's SSN above and full name here. 4 Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here. 5 Qualifying widow(er) with dependent child

Exemptions 6a Yourself. If someone can claim you as a dependent, do not check box 6a. b Spouse. c Dependents: (1) First name Last name (2) Dependent's social security number (3) Dependent's relationship to you (4) if child under age 17 qualifying for child tax credit (see instructions) Boxes checked on 6a and 6b No. of children on 6c who: • lived with you • did not live with you due to divorce or separation (see instructions) Dependents on 6c not entered above Add numbers on lines above

Income 7 Wages, salaries, tips, etc. Attach Form(s) W-2 7 8a Taxable interest. Attach Schedule B if required 8a b Tax-exempt interest. Do not include on line 8a 8b 9a Ordinary dividends. Attach Schedule B if required 9a b Qualified dividends 9b 10 Taxable refunds, credits, or offsets of state and local income taxes 10 11 Alimony received 11 12 Business income or (loss). Attach Schedule C or C-EZ 12 13 Capital gain or (loss). Attach Schedule D if required. If not required, check here 13 14 Other gains or (losses). Attach Form 4797 14 15a IRA distributions 15a b Taxable amount 15b 16a Pensions and annuities 16a b Taxable amount 16b 17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E 17 18 Farm income or (loss). Attach Schedule F 18 19 Unemployment compensation 19 20a Social security benefits 20a b Taxable amount 20b 21 Other income. List type and amount 21 22 Combine the amounts in the far right column for lines 7 through 21. This is your total income 22

Adjusted Gross Income 23 Educator expenses 23 24 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ 24 25 Health savings account deduction. Attach Form 8889 25 26 Moving expenses. Attach Form 3903 26 27 Deductible part of self-employment tax. Attach Schedule SE 27 28 Self-employed SEP, SIMPLE, and qualified plans 28 29 Self-employed health insurance deduction 29 30 Penalty on early withdrawal of savings 30 31a Alimony paid b Recipient's SSN 31a 32 IRA deduction 32 33 Student loan interest deduction 33 34 Tuition and fees. Attach Form 8917 34 35 Domestic production activities deduction. Attach Form 8903 35 36 Add lines 23 through 35 36 37 Subtract line 36 from line 22. This is your adjusted gross income 37

Tax and Credits

38 Amount from line 37 (adjusted gross income)
39a Check [] You were born before January 2, 1949, [] Blind. Total boxes checked 39a
b If your spouse itemizes on a separate return or you were a dual-status alien, check here 39b
40 Itemized deductions (from Schedule A) or your standard deduction (see left margin)
41 Subtract line 40 from line 38
42 Exemptions. If line 38 is \$150,000 or less, multiply \$3,900 by the number on line 6d. Otherwise, see instructions
43 Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-
44 Tax (see instructions). Check if any from: a [] Form(s) 8814 b [] Form 4972 c []
45 Alternative minimum tax (see instructions). Attach Form 6251
46 Add lines 44 and 45
47 Foreign tax credit. Attach Form 1116 if required
48 Credit for child and dependent care expenses. Attach Form 2441
49 Education credits from Form 8863, line 19
50 Retirement savings contributions credit. Attach Form 8880
51 Child tax credit. Attach Schedule 8812, if required
52 Residential energy credits. Attach Form 5695
53 Other credits from Form: a [] 3800 b [] 8801 c []
54 Add lines 47 through 53. These are your total credits
55 Subtract line 54 from line 46. If line 54 is more than line 46, enter -0-

Other Taxes

56 Self-employment tax. Attach Schedule SE
57 Unreported social security and Medicare tax from Form: a [] 4137 b [] 8919
58 Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required
59a Household employment taxes from Schedule H
b First-time homebuyer credit repayment. Attach Form 5405 if required
60 Taxes from: a [] Form 8959 b [] Form 8960 c [] Instructions; enter code(s)
61 Add lines 55 through 60. This is your total tax

Payments

62 Federal income tax withheld from Forms W-2 and 1099
63 2013 estimated tax payments and amount applied from 2012 return
64a Earned income credit (EIC)
b Nontaxable combat pay election 64b
65 Additional child tax credit. Attach Schedule 8812
66 American opportunity credit from Form 8863, line 8
67 Reserved
68 Amount paid with request for extension to file
69 Excess social security and tier 1 RRTA tax withheld
70 Credit for federal tax on fuels. Attach Form 4136
71 Credits from Form: a [] 2439 b [] Reserved c [] 8885 d []
72 Add lines 62, 63, 64a, and 65 through 71. These are your total payments

Refund

73 If line 72 is more than line 61, subtract line 61 from line 72. This is the amount you overpaid
74a Amount of line 73 you want refunded to you. If Form 8888 is attached, check here
b Routing number
c Type: [] Checking [] Savings
d Account number
75 Amount of line 73 you want applied to your 2014 estimated tax

Amount You Owe

76 Amount you owe. Subtract line 72 from line 61. For details on how to pay, see instructions
77 Estimated tax penalty (see instructions)

Third Party Designee

Do you want to allow another person to discuss this return with the IRS (see instructions)? [] Yes. Complete below. [] No
Designee's name Phone no. Personal identification number (PIN)

Sign Here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.
Your signature Date Your occupation Daytime phone number
Spouse's signature. If a joint return, both must sign. Date Spouse's occupation If the IRS sent you an Identity Protection PIN, enter it here (see inst.)

Paid Preparer Use Only

Print/Type preparer's name Preparer's signature Date Check [] if self-employed PTIN
Firm's name Firm's EIN
Firm's address Phone no.

Standard Deduction for -
People who check any box on line 39a or 39b or who can be claimed as a dependent, see instructions.
All others: Single or Married filing separately, \$6,100
Married filing jointly or Qualifying widow(er), \$12,200
Head of household, \$8,950

If you have a qualifying child, attach Schedule EIC.

Direct deposit? See instructions.