



# 2014 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 2014, see Pub. 504 to figure the portion of joint expenses that you can claim as itemized deductions.



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

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

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

## What's New

**Limit on itemized deductions.** Itemized deductions for taxpayers with adjusted gross incomes above \$152,525 may be reduced. See the instructions for line 29.

**Standard mileage rates.** The standard mileage rate allowed for operating expenses for a car when you use it for medical reasons is 23.5 cents per mile. The business standard mileage rate is 56 cents per mile. The 2014 rate for use of your vehicle to do volunteer work for certain charitable organizations remains at 14 cents per mile.

## Medical and Dental Expenses

You generally can deduct only the part of your medical and dental expenses that exceeds 10% of the amount on Form 1040, line 38. However, if either you or

your spouse was born before January 2, 1950, you can deduct the part of your medical and dental expenses that exceeds 7.5% of the amount on Form 1040, line 38. See the [instructions for line 3](#).

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



*If you received a distribution from a health savings account or a medical savings account in 2014, see Pub. 969 to figure your deduction.*

## Examples of Medical and Dental Payments You Can Deduct

To the extent you were not 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 cannot deduct insurance premiums paid with pretax dollars because the premiums are not included in box 1 of your Form(s) W-2. If

you are a retired public safety officer, you cannot deduct any premiums you paid to the extent they were paid for with a tax-free distribution from your retirement plan.

- Prescription medicines or insulin.
- Acupuncturists, chiropractors, dentists, eye doctors, medical doctors, occupational therapists, osteopathic doctors, physical therapists, podiatrists, psychiatrists, psychoanalysts (medical care only), and psychologists.
- Medical examinations, X-ray and laboratory services, insulin treatment, and whirlpool baths your doctor ordered.
- Diagnostic tests, such as a full-body scan, pregnancy test, or blood sugar test kit.
- Nursing help (including your share of the employment taxes paid). If you paid someone to do both nursing and housework, you can deduct only the cost of the nursing help.
- Hospital care (including meals and lodging), clinic costs, and lab fees.
- Qualified long-term care services (see Pub. 502).
- The supplemental part of Medicare insurance (Medicare B).
- The premiums you pay for Medicare Part D insurance.
- A program to stop smoking and for prescription medicines to alleviate nicotine withdrawal.

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

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

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

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

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

- Ambulance service and other travel costs to get medical care. If you used your own car, you can claim what you spent for gas and oil to go to and from the place you received the care; or you can claim 23.5 cents per mile. Add parking and tolls to the amount you claim under either method.

- Cost of breast pumps and supplies that assist lactation.

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

**Limit on long-term care premiums you can deduct.** The amount you can deduct for qualified long-term care insurance contracts (as defined in Pub. 502) depends on the age, at the end of 2014, of the person for whom the premiums were paid. See the following chart for details.

IF the person was, at the end of 2014, age . . .	THEN the most you can deduct is . . .
40 or under	\$ 370
41–50	\$ 700
51–60	\$ 1,400
61–70	\$ 3,720
71 or older	\$ 4,660

## Examples of Medical and Dental Payments You Cannot Deduct

- The cost of diet food.
- Cosmetic surgery unless it was necessary to improve a deformity related to a congenital abnormality, an injury from an accident or trauma, or a disfiguring disease.
- Life insurance or income protection policies.
- The Medicare tax on your wages and tips or the Medicare tax paid as part of the self-employment tax or household employment taxes.

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

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

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

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

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

- Funeral, burial, or cremation costs.

## Line 1 Medical and Dental Expenses

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

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

**Whose medical and dental expenses can you include?** You can include

medical and dental bills you paid in 2014 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 do not claim as a dependent because of the rules for children of divorced or separated parents.
- Any person you could have claimed as a dependent on your return except that person received \$3,950 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 2014 return.

**Example.** You provided over half of your mother's support but cannot claim her as a dependent because she received wages of \$3,950 in 2014. You can include on line 1 any medical and dental expenses you paid in 2014 for your mother.

**Insurance premiums for certain non-dependents.** You may have a medical or dental insurance policy that also covers an individual who is not your dependent (for example, a nondependent child under age 27). You cannot deduct any premiums attributable to this individual, unless they are such a person described under [Whose medical and dental expenses can you include](#), earlier. However, if you had family coverage when you added this individual to your policy and your premiums did not 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 2014 for medical or dental expenses you paid in 2014, reduce your 2014 expenses by this amount. If you received a reimbursement in 2014 for prior year medical or dental expenses, do not reduce your 2014 expenses by this amount. But if you deducted the expenses in the earlier year and the deduction reduced your tax, you must include the reimbursement in

income on Form 1040, line 21. See Pub. 502 for details on how to figure the amount to include.

**Cafeteria plans.** Do not 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, do not include any other medical and dental expenses paid by the plan unless the amount paid is included in box 1 of your Form(s) W-2.

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## Line 3

Multiply line 2 by 10%. But, if either you or your spouse was born before January 2, 1950, multiply line 2 by 7.5%. The 7.5% rate applies whether you file a joint or separate return as long as one spouse was born before January 2, 1950.



*If you are claiming the 7.5% threshold amount for medical and dental expenses, make sure you check the appropriate box(es) on line 39a of Form 1040 for your situation. If your filing status is married filing separately or head of household, and you were **not** born before January 2, 1950, attach a statement to your return indicating that you are taking the 7.5% threshold because your spouse meets the requirements.*

**Death before age 65.** A taxpayer is considered to be age 65 on the day before the taxpayer's 65th birthday. If the taxpayer was not age 65 or older at the time of death, the 7.5% threshold does not apply for that taxpayer or the spouse of that taxpayer who is under age 65. For example, a taxpayer who was born on February 14, 1949, dies on February 13, 2014. The taxpayer is considered age 65 at the time of death and the 7.5% threshold applies. However, if the taxpayer died on February 12, 2014, the taxpayer is not considered age 65 and the 7.5% threshold does not apply.

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## Taxes You Paid

### Taxes You Cannot Deduct

- Federal income and most excise taxes.
- Social security, Medicare, federal unemployment (FUTA), and railroad retirement (RRTA) taxes.

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

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## Line 5



*You can elect to deduct state and local general sales taxes instead of state and local income taxes. **You cannot 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 2014. 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 2014 for a prior year, such as taxes paid with your 2013 state or local income tax return. Do not include penalties or interest.
- State and local estimated tax payments made during 2014, including any part of a prior year refund that you chose to have credited to your 2014 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.

Do not reduce your deduction by any:

- State or local income tax refund or credit you expect to receive for 2014, or
- Refund of, or credit for, prior year state and local income taxes you actually

received in 2014. 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 2014 if the tax rate was the same as the general sales tax rate. However, sales taxes on food, clothing, medical supplies, and motor vehicles are deductible as a general sales tax even if the tax rate was less than the general sales tax rate. If you paid sales tax on a motor vehicle at a rate higher than the general sales tax rate, you can deduct only the amount of tax that you would have paid at the general sales tax rate on that vehicle. Motor vehicles include cars, motorcycles, motor homes, recreational vehicles, sport utility vehicles, trucks, vans, and off-road vehicles. Also include any state and local general sales taxes paid for a leased motor vehicle. Do not include sales taxes paid on items used in your trade or business.



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

**Refund of general sales taxes.** If you received a refund of state or local general sales taxes in 2014 for amounts paid in 2014, reduce your **actual** 2014 state and local general sales taxes by this amount. If you received a refund of state or local general sales taxes in 2014 for prior year purchases, do not reduce your 2014 state and local general sales taxes by this amount. But if you deducted your **actual** state and local general sales taxes in the earlier year and the deduction reduced your tax, you may have to include the refund in income on Form 1040, line 21. See *Recoveries* in Pub. 525 for details.

### Optional Sales Tax Tables

Instead of using your actual expenses, you can use the 2014 Optional State



Sales Tax Table and the 2014 Optional Local Sales Tax Tables for Certain Local Jurisdictions at the end of these instructions to figure your state and local general sales tax deduction. You may also be able to add the state and local general sales taxes paid on certain specified items.

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



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

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

**Line 1.** If you lived in the same state for all of 2014, enter the applicable amount, based on your 2014 income and exemptions, from the 2014 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 2014 income. If married filing separately, do not include your spouse’s income. Your 2014 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. Do not include rollovers.
- Public assistance payments.

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

**What if you lived in more than one state?** If you lived in more than one state during 2014, look up the table

amount for each state using the rules stated earlier. If there is no table for your state, the table amount is considered to be zero. Multiply the table amount for each state you lived in by a fraction. The numerator of the fraction is the number of days you lived in the state during 2014 and the denominator is the total number of days in the year (365). Enter the total of the prorated table amounts for each state on line 1. However, if you also lived in a locality during 2014 that imposed a local general sales tax, do not enter the total on line 1. Instead, complete a separate worksheet for each state you lived in and enter the prorated amount for that state on line 1.

**Example.** You lived in State A from January 1 through August 31, 2014 (243 days), and in State B from September 1 through December 31, 2014 (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 2014 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 2014, enter the applicable amount, based on your 2014 income and exemptions, from the 2014 Optional Local Sales Tax Tables for Certain Local Jurisdictions for your locality. Read down the “At least–But less than” columns for your locality and find the line that includes your 2014 income. See the instructions for line 1 of the worksheet to figure your 2014 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 2014, 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 2014 and the denominator is the total number of days in the year (365). If you lived in more than one locality in the same state and the local general sales tax rate was the same for each locality, enter the total of the prorated table amounts for each locality in that state on line 2. Otherwise, complete a separate worksheet for lines 2 through 6 for each locality and enter each prorated table amount on line 2 of the applicable worksheet.

**Example.** You lived in Locality 1 from January 1 through August 31, 2014 (243 days), and in Locality 2 from September 1 through December 31, 2014 (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 7.5000%. Otherwise, check the “Yes” box and include on line 3 only the part of the combined rate that is more than 7.5000%.

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


**What if your local general sales tax rate changed during 2014?** If you checked the “Yes” box and your local general sales tax rate changed during 2014, 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 2014 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, 2014 (273 days). The rate increased to 1.75% for the peri-

od from October 1 through December 31, 2014 (92 days). You would enter "1.189" on line 3, figured as follows.

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

Keep for Your Records 



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

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

- Lived in more than one state during 2014, or
- Had any **nontaxable** income in 2014.

1. Enter your **state** general sales taxes from the 2014 Optional State Sales Tax Table ..... 1. \$ \_\_\_\_\_

**Next.** If, for all of 2014, 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, Missouri, New York, North Carolina, South Carolina, Tennessee, Utah, Virginia, or West Virginia in 2014?

**No.** Enter -0-

**Yes.** Enter your base **local** general sales taxes from the 2014 Optional Local Sales Tax Tables for Certain Local Jurisdictions

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

3. Did your locality impose a **local** general sales tax in 2014? 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 2014, 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 2014, see the instructions for line 6 of the worksheet

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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.

\$ \_\_\_\_\_

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

**What if you lived in more than one locality in the same state during 2014?**

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 2014 and each locality did not 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 2014 Optional Local Sales Tax Tables for Certain Local Jurisdictions 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 2014 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, 2014 (243 days), and in Locality 2 from September 1 through December 31, 2014 (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 2014, 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 2014. If you checked the “Yes” box on line 6 of any of those worksheets, multiply line 5 of that worksheet by the amount that you entered on line 1 for that state on the first worksheet.

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

include the total for line 7 on only one of the worksheets.

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

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

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

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

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

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

Do not 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 2014, 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 was not 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.

Do not 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 2014.

If you sold your home in 2014, any real estate tax charged to the buyer should be shown on your settlement statement and in box 5 of any Form 1099-S you received. This amount is considered a refund of real estate taxes. See [Refunds and rebates](#), later. Any real estate taxes you paid at closing should be shown on your settlement statement.



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

**Refunds and rebates.** If you received a refund or rebate in 2014 of real estate taxes you paid in 2014, reduce your deduction by the amount of the refund or rebate. If you received a refund or rebate



in 2014 of real estate taxes you paid in an earlier year, do not reduce your deduction by this amount. Instead, you must include the refund or rebate in income on Form 1040, line 21, if you deducted the real estate taxes in the earlier year and the deduction reduced your tax. See *Recoveries* in Pub. 525 for details on how to figure the amount to include in income.

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## Line 7

### Personal Property Taxes

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


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

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## Line 8

### Other Taxes

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

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

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## Interest You Paid


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

In general, if you paid interest in 2014 that applies to any period after 2014, you can deduct only amounts that apply for 2014.

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## Lines 10 and 11

### Home Mortgage Interest

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

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

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

**Limit on home mortgage interest.** If you took out any mortgages after October 13, 1987, your deduction may be limited. Any additional amounts borrowed after October 13, 1987, on a line-of-credit mortgage you had on that date are treated as a mortgage taken out after October 13, 1987. If you refinanced a mortgage you had on October 13, 1987, treat the new mortgage as taken out on or before October 13, 1987. But if you refinanced for more than the balance of the old mortgage, treat the excess as a mortgage taken out after October 13, 1987.

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

1. You took out any mortgages after October 13, 1987, and used the proceeds for purposes other than to buy, build, or improve your home, and all of these mortgages totaled over \$100,000 at any time during 2014. The limit is \$50,000 if married filing separately. An example of this type of mortgage is a home equity loan used to pay off credit card bills, buy a car, or pay tuition.

2. You took out any mortgages after October 13, 1987, and used the proceeds to buy, build, or improve your home, and these mortgages plus any mortgages you took out on or before October 13, 1987, totaled over \$1 million at any time

during 2014. The limit is \$500,000 if married filing separately.



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

## Line 10

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

If you paid more interest to the recipient than is shown on Form 1098, see Pub. 936 to find out if you can deduct the additional interest. If you can, attach a statement to your paper return explaining the difference and enter "See attached" to the right of line 10.



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

## Line 11

If you paid home mortgage insurance interest and it was not reported to you on Form 1098, report your deductible mortgage interest on line 11.

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

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

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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, are not 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 4 of Form 1098 may show the amount of premiums you paid in 2014. 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 2014.

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 2014 if the mortgage insurance contract was issued in 2014. Contact the mortgage insurance issuer to determine the deductible amount if it is not included in box 4 of Form 1098.

**Prepaid mortgage insurance premiums.** If you paid qualified mortgage insurance premiums that are allocable to periods after 2014, 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, do not 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 cannot 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.

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## Line 14

### Investment Interest

Investment interest is interest paid on money you borrowed that is allocable to property held for investment. It does not 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 do not have to file Form 4952 if all three of the following apply.

1. Your investment interest expense is not more than your investment income from interest and ordinary dividends minus any qualified dividends.
2. You have no other deductible investment expenses.
3. You have no disallowed investment interest expense from 2013.



*Alaska Permanent Fund dividends, including those reported on Form 8814, are not investment income.*

For more details, see Pub. 550.

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## 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 2014 for Native Alaskan subsistence bowhead whale hunting activities. See Pub. 526 for details.

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

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



- Call our Tax Exempt/Government Entities Customer Account Services at 1-877-829-5500.

## Examples of Qualified Charitable Organizations

- Churches, mosques, synagogues, temples, etc.
- Boy Scouts, Boys and Girls Clubs of America, CARE, Girl Scouts, Goodwill Industries, Red Cross, Salvation Army, United Way, etc.
- Fraternal orders, if the gifts will be used for the purposes listed under [Gifts to Charity](#), earlier.
- Veterans' and certain cultural groups.
- Nonprofit hospitals, and organizations whose purpose is to find a cure for, or help people who have, arthritis, asthma, birth defects, cancer, cerebral palsy, cystic fibrosis, diabetes, heart disease, hemophilia, mental illness or retardation, multiple sclerosis, muscular dystrophy, tuberculosis, etc.
- Most nonprofit educational organizations, such as colleges, but only if your contribution is not 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 do not 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 does not 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 does not have to describe or value the benefit.

In figuring whether a gift is \$250 or more, do not 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. Do not attach the statement to your return. Instead, keep it for your records.*

## 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 2014 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 is not limited. Enter the amount from line 1 of this worksheet on Schedule A, line 13. <b>Do not</b> complete the rest of this worksheet. <input type="checkbox"/> <b>Yes.</b> Subtract line 3 from line 2. If the result is not 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"/>

**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 Cannot Deduct

- Travel expenses (including meals and lodging) while away from home, unless there was no significant element of personal pleasure, recreation, or vacation in the travel.

- Political contributions.

- Dues, fees, or bills paid to country clubs, lodges, fraternal orders, or similar groups.

- Cost of raffle, bingo, or lottery tickets. But you may be able to deduct these expenses on line 28. See the instructions for [Line 28](#) for more information on gambling losses.

- Value of your time or services.

- Value of blood given to a blood bank.

- The transfer of a future interest in tangible personal property (generally, until the entire interest has been transferred).

- Gifts to individuals and groups that are run for personal profit.

- Gifts to foreign organizations. But you may be able to deduct gifts to certain U.S. organizations that transfer funds to foreign charities and certain Canadian, Israeli, and Mexican charities. See Pub. 526 for details.

- Gifts to organizations engaged in certain political activities that are of direct financial interest to your trade or business. See section 170(f)(9).

- Gifts to groups whose purpose is to lobby for changes in the laws.

- Gifts to civic leagues, social and sports clubs, labor unions, and chambers of commerce.

- Value of benefits received in connection with a contribution to a charita-

ble organization. See Pub. 526 for exceptions.

- Cost of tuition. But you may be able to deduct this as a job education expense on line 21; as a tuition and fees deduction on Form 1040, line 34; or take an education credit (see Form 8863).

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## Line 16

### Gifts by Cash or Check

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

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

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## Line 17

### Other Than by Cash or Check

Enter on line 17 the total value of your contributions of property other than by cash or check. If you gave used items, such as clothing or furniture, deduct their fair market value at the time you gave them. Fair market value is what a willing buyer would pay a willing seller when neither has to buy or sell and both are aware of the conditions of the sale. For more details on determining the value of donated property, see Pub. 561.

If the amount of your deduction is more than \$500, you must complete and attach Form 8283. For this purpose, the “amount of your deduction” means your deduction before applying any income limits that could result in a carryover of contributions. If you deduct more than \$500 for a contribution of a motor vehicle, boat, or airplane, you must also attach a statement from the charitable organization to your paper return. The organization may use Form 1098-C to provide the required information. If your total deduction is over \$5,000 (\$500 for

certain contributions of clothing and household items (discussed next)), you may also have to get appraisals of the values of the donated property. See Form 8283 and its instructions for details.

**Contributions of clothing and household items.** A deduction for these contributions will be allowed only if the items are in good used condition or better. However, this rule does not 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

Enter any carryover of contributions that you could not deduct in an earlier year because they exceeded your adjusted gross income limit. 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 to enter on line 20.

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

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

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

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

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

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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 Cannot Deduct

- Political contributions.
- Legal expenses for personal matters that do not 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 were not reimbursed. (Amounts your employer included in box 1 of your Form W-2 are not 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 does not have to be required to be considered necessary.

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

1. You claim any travel, transportation, meal, or entertainment expenses for your job.
2. Your employer paid you for any of your job expenses that you would otherwise report on line 21.

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

If you do not have to file Form 2106 or 2106-EZ, list the type and amount of

each expense on the dotted line next to line 21. If you need more space, attach a statement to your paper return showing the type and amount of each expense. Enter the total of all these expenses on line 21.



*Do not 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 are not 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 do not get a new job.
- Certain business use of part of your home. For details, including limits that apply, use TeleTax topic 509 (see the Form 1040 instructions) or see Pub. 587.
- Certain educational expenses. For details, use TeleTax topic 513 (see the Form 1040 instructions) or see Pub. 970. Reduce your educational expenses by any tuition and fees deduction you claimed on Form 1040, line 34.



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

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### Line 22

#### Tax Preparation Fees

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



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## Line 23

### Other Expenses

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

Examples of expenses to include on line 23 are:

- Certain legal and accounting fees.
- Clerical help and office rent.
- Custodial (for example, trust account) fees.
- Your share of the investment expenses of a regulated investment company.
- Certain losses on nonfederally insured deposits in an insolvent or bankrupt financial institution. For details, including limits that apply, see Pub. 529.
- Casualty and theft losses of property used in performing services as an employee from Form 4684, lines 32 and 38b, or Form 4797, line 18a.
- Deduction for repayment of amounts under a claim of right if \$3,000 or less.
- Convenience fee charged by the card processor for paying your income tax (including estimated tax payments)

by credit or debit card. The deduction is claimed for the year in which the fee was charged to your card.

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## Other Miscellaneous Deductions

### Line 28

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

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

mium on bonds acquired before October 23, 1986).

- An ordinary loss attributable to a contingent payment debt instrument or an inflation-indexed debt instrument (for example, a Treasury Inflation-Protected Security).

- Deduction for repayment of amounts under a claim of right if over \$3,000. See Pub. 525 for details.

- Certain unrecovered investment in a pension.

- Impairment-related work expenses of a disabled person.

For more details, see Pub. 529.

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## Total Itemized Deductions

### 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 \$305,050 if married filing jointly or qualifying widow(er); \$279,650 if head of household; \$254,200 if single; or \$152,525 if married filing separately.

### Line 30

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

# Itemized Deductions Worksheet—Line 29

Keep for Your Records



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



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

- 3. Is the amount on line 2 less than the amount on line 1?
  - No.** Your deduction is not limited. Enter the amount from line 1 of this worksheet on Schedule A, line 29. **Do not** complete the rest of this worksheet.
  - Yes.** Subtract line 2 from line 1 ..... 3.
- 4. Multiply line 3 by 80% (.80) ..... 4.
- 5. Enter the amount from Form 1040, line 38 ..... 5.
- 6. Enter \$305,050 if married filing jointly or qualifying widow(er); \$279,650 if head of household; \$254,200 if single; or \$152,525 if married filing separately ..... 6.
- 7. Is the amount on line 6 less than the amount on line 5?
  - No.** Your deduction is not limited. Enter the amount from line 1 of this worksheet on Schedule A, line 29. **Do not** complete the rest of this worksheet.
  - Yes.** Subtract line 6 from line 5 ..... 7.
- 8. Multiply line 7 by 3% (.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.

2014 Optional State Sales Tax Tables (State Sales Tax Rate Shown Next to State Name)

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
			Alabama 1 4.0000%						Arizona 2 5.6000%						Arkansas 2 6.5000%						California 3 7.5000%					
\$0	\$20,000	223	263	290	310	328	352	214	237	251	262	271	283	283	315	335	350	363	380	267	292	308	321	330	344	
\$20,000	\$30,000	329	387	426	456	481	517	364	403	428	446	462	482	480	513	546	572	592	620	446	488	515	536	552	574	
\$30,000	\$40,000	384	451	496	531	560	601	448	496	527	550	569	595	558	621	662	693	718	753	546	598	631	656	676	703	
\$40,000	\$50,000	431	505	556	595	628	673	524	580	616	644	666	696	644	718	765	801	830	869	635	695	734	763	787	818	
\$50,000	\$60,000	473	554	609	652	687	737	594	658	699	730	755	789	722	805	859	899	931	976	716	785	829	861	888	924	
\$60,000	\$70,000	510	598	657	703	741	795	658	729	775	809	837	875	794	886	945	989	1025	1074	792	867	916	952	981	1021	
\$70,000	\$80,000	545	638	701	750	790	847	719	797	847	884	915	956	862	961	1025	1073	1112	1165	862	945	998	1037	1069	1112	
\$80,000	\$90,000	577	675	742	793	836	896	777	861	915	955	988	1033	925	1032	1100	1152	1194	1251	929	1018	1075	1117	1152	1198	
\$90,000	\$100,000	607	710	780	834	879	942	832	922	979	1023	1058	1106	985	1099	1172	1227	1272	1333	992	1088	1148	1194	1230	1280	
\$100,000	\$120,000	647	757	831	888	936	1003	906	1004	1067	1115	1153	1206	1066	1189	1269	1328	1377	1443	1078	1182	1248	1297	1337	1391	
\$120,000	\$140,000	699	817	896	958	1010	1082	1005	1114	1184	1237	1279	1338	1173	1309	1396	1462	1515	1588	1192	1306	1379	1434	1478	1538	
\$140,000	\$160,000	747	873	957	1023	1078	1155	1099	1218	1295	1353	1399	1464	1274	1421	1516	1588	1646	1726	1299	1424	1504	1564	1612	1677	
\$160,000	\$180,000	792	924	1013	1083	1141	1222	1187	1316	1399	1462	1512	1582	1368	1526	1628	1705	1768	1853	1400	1535	1621	1685	1737	1808	
\$180,000	\$200,000	833	972	1066	1139	1200	1285	1272	1411	1499	1566	1621	1695	1457	1627	1736	1818	1884	1976	1497	1641	1733	1802	1857	1933	
\$200,000	\$225,000	877	1023	1121	1198	1261	1351	1362	1510	1605	1677	1735	1815	1552	1732	1848	1936	2007	2104	1599	1753	1851	1924	1984	2064	
\$225,000	\$250,000	924	1077	1180	1260	1327	1421	1460	1618	1721	1798	1860	1945	1654	1847	1970	2064	2140	2244	1709	1874	1979	2058	2121	2207	
\$250,000	\$275,000	968	1127	1235	1319	1389	1487	1553	1722	1831	1913	1979	2070	1751	1955	2087	2186	2266	2376	1815	1990	2101	2185	2252	2344	
\$275,000	\$300,000	1009	1176	1288	1375	1448	1550	1643	1822	1937	2024	2094	2191	1845	2060	2198	2303	2387	2504	1917	2102	2219	2307	2379	2476	
\$300,000	or more	1256	1461	1598	1705	1794	1919	2199	2439	2594	2711	2805	2935	2413	2696	2878	3015	3126	3279	2540	2785	2942	3059	3153	3282	
		Colorado 2 2.9000%						Connecticut 4 6.3500%						District of Columbia 4 5.7500%						Florida 1 6.0000%						
\$0	\$20,000	111	124	133	139	144	151	263	289	305	317	327	340	168	181	189	195	200	207	238	261	276	287	296	308	
\$20,000	\$30,000	174	194	207	217	225	236	432	475	502	522	539	561	284	307	322	332	341	353	396	434	459	478	493	513	
\$30,000	\$40,000	208	232	247	259	268	281	526	578	611	636	656	683	350	379	397	410	421	436	483	531	561	584	602	627	
\$40,000	\$50,000	237	264	282	295	306	320	609	670	708	737	760	792	409	443	464	480	493	510	561	616	651	678	699	729	
\$50,000	\$60,000	264	294	313	328	339	356	685	753	797	829	856	891	464	502	526	544	559	579	632	695	734	764	789	822	
\$60,000	\$70,000	288	320	341	357	370	388	755	830	878	914	943	983	514	556	583	604	620	642	698	767	811	844	871	907	
\$70,000	\$80,000	310	345	368	385	399	418	820	902	955	994	1025	1068	561	608	638	660	678	702	759	834	882	918	948	988	
\$80,000	\$90,000	331	368	392	410	425	446	882	970	1027	1069	1103	1149	606	657	689	713	732	759	817	898	950	989	1020	1063	
\$90,000	\$100,000	350	390	415	435	450	472	940	1035	1095	1146	1176	1226	649	704	738	764	784	813	873	959	1014	1056	1090	1136	
\$100,000	\$120,000	377	419	447	467	484	507	1019	1122	1187	1236	1276	1329	708	767	804	833	855	886	947	1041	1101	1147	1183	1233	
\$120,000	\$140,000	411	457	487	510	528	553	1124	1237	1309	1363	1407	1466	785	851	893	924	949	984	1046	1150	1216	1266	1307	1362	
\$140,000	\$160,000	444	493	525	550	569	596	1222	1346	1425	1484	1531	1596	858	931	977	1011	1039	1077	1139	1253	1325	1380	1424	1484	
\$160,000	\$180,000	474	526	561	586	607	636	1315	1448	1533	1596	1647	1717	928	1006	1056	1093	1123	1164	1227	1349	1427	1486	1533	1599	
\$180,000	\$200,000	502	558	594	621	644	674	1403	1545	1636	1704	1758	1833	994	1078	1132	1172	1204	1248	1310	1441	1525	1586	1639	1708	
\$200,000	\$225,000	532	591	629	658	682	714	1496	1648	1745	1817	1875	1955	1064	1155	1212	1255	1290	1337	1399	1538	1628	1695	1749	1824	
\$225,000	\$250,000	564	626	667	698	722	757	1597	1759	1863	1940	2002	2087	1141	1238	1300	1346	1383	1434	1494	1644	1739	1811	1869	1949	
\$250,000	\$275,000	594	660	703	735	761	797	1693	1865	1975	2057	2123	2213	1214	1318	1384	1433	1473	1527	1596	1744	1846	1922	1984	2068	
\$275,000	\$300,000	623	692	737	771	798	836	1785	1967	2083	2170	2240	2335	1285	1395	1465	1517	1559	1617	1674	1841	1949	2029	2094	2184	
\$300,000	or more	798	885	942	985	1020	1068	2350	2591	2744	2859	2951	3078	1721	1870	1965	2036	2093	2171	2211	2434	2566	2683	2770	2889	
		Georgia 2 4.0000%						Hawaii 1 7.4000%						Idaho 1 6.0000%						Illinois 2 6.2500%						
\$0	\$20,000	151	168	179	187	194	203	220	255	279	297	312	333	337	396	436	467	493	529	251	281	301	316	329	346	
\$20,000	\$30,000	241	267	284	297	308	322	356	414	452	482	507	542	501	588	647	692	730	783	389	434	465	488	507	533	
\$30,000	\$40,000	289	321	341	357	369	387	430	501	548	584	614	656	586	687	756	809	852	914	462	516	551	578	601	632	
\$40,000	\$50,000	332	368	391	409	423	443	496	578	632	674	708	757	660	773	849	908	957	1026	525	586	626	657	682	718	
\$50,000	\$60,000	370	411	437	456	472	494	556	647	708	755	794	849	725	849	932	997	1051	1126	582	649	694	728	756	795	
\$60,000	\$70,000	405	449	478	499	517	541	611	711	779	830	873	933	784	917	1007	1077	1135	1216	634	707	755	792	822	864	
\$70,000	\$80,000	438	486	516	540	558	584	662	771	844	900	947	1012	838	980	1076	1150	1212	1298	681	760	812	851	884	929	
\$80,000	\$90,000	468	519	552	577	597	625	711	828	906	966	1016	1086	888												



2014 Optional State Sales Tax Tables (Continued)

Income	Louisiana				2 4.0000%				Maine				4 5.5000%				Maryland				4 6.0000%				Massachusetts				4 6.2500%			
\$0 \$20,000	161	175	184	191	196	204	146	159	167	173	178	184	208	229	244	255	264	276	201	219	230	239	246	255								
\$20,000 \$30,000	267	291	306	318	327	339	246	267	281	291	299	310	343	380	404	422	437	458	317	345	363	376	387	402								
\$30,000 \$40,000	326	356	374	388	399	415	302	328	345	358	368	381	419	464	493	515	533	559	379	413	434	450	463	481								
\$40,000 \$50,000	379	413	435	451	464	482	352	383	402	417	429	445	486	538	572	598	619	648	434	472	496	514	529	549								
\$50,000 \$60,000	427	466	490	509	523	544	398	433	455	472	485	503	547	606	644	673	697	731	483	525	552	573	589	611								
\$60,000 \$70,000	471	514	541	562	578	600	441	479	504	522	537	557	604	668	711	743	770	806	528	574	603	626	643	668								
\$70,000 \$80,000	513	560	589	612	629	654	480	523	550	570	586	608	656	727	773	808	837	877	569	619	651	675	694	720								
\$80,000 \$90,000	552	603	635	659	678	704	518	564	593	615	632	656	706	782	832	870	901	944	608	661	695	721	741	769								
\$90,000 \$100,000	590	644	678	703	724	752	554	603	634	657	676	701	754	835	888	929	962	1008	645	701	737	764	786	815								
\$100,000 \$120,000	640	699	736	764	786	817	603	656	690	715	736	763	818	906	964	1008	1044	1093	694	755	793	822	846	877								
\$120,000 \$140,000	707	772	813	844	868	902	668	727	764	792	815	845	902	1000	1064	1112	1152	1207	759	825	867	899	924	959								
\$140,000 \$160,000	771	841	886	919	946	983	729	793	834	865	889	923	982	1088	1158	1211	1254	1314	819	891	936	970	997	1035								
\$160,000 \$180,000	830	906	954	990	1020	1059	786	856	900	933	960	996	1057	1171	1247	1304	1350	1415	875	952	1000	1036	1066	1106								
\$180,000 \$200,000	887	968	1020	1058	1090	1132	842	916	963	999	1027	1066	1129	1251	1331	1392	1442	1511	929	1009	1061	1099	1130	1173								
\$200,000 \$225,000	946	1033	1089	1130	1163	1209	900	980	1030	1068	1099	1144	1204	1335	1420	1486	1539	1613	995	1070	1125	1165	1198	1243								
\$225,000 \$250,000	1011	1104	1164	1208	1243	1292	963	1049	1103	1143	1176	1220	1286	1426	1517	1587	1644	1723	1045	1136	1193	1236	1271	1319								
\$250,000 \$275,000	1073	1172	1235	1282	1320	1371	1024	1114	1172	1215	1250	1297	1364	1512	1609	1683	1744	1828	1102	1197	1258	1304	1341	1391								
\$275,000 \$300,000	1133	1237	1304	1353	1393	1448	1082	1178	1238	1285	1321	1371	1439	1596	1698	1776	1840	1929	1157	1257	1321	1368	1407	1460								
\$300,000 or more	1498	1637	1725	1791	1844	1917	1440	1569	1650	1711	1760	1827	1898	2105	2241	2345	2429	2546	1485	1613	1695	1756	1805	1872								
Income	Michigan				4 6.0000%				Minnesota				1 6.8750%				1 7.0000%				Missouri				2 4.2250%							
\$0 \$20,000	226	251	266	278	288	301	235	254	265	274	281	291	414	476	518	550	576	613	172	195	211	223	233	247								
\$20,000 \$30,000	357	395	419	437	452	473	394	426	446	461	473	489	642	739	803	853	893	950	272	309	334	353	368	390								
\$30,000 \$40,000	427	472	501	523	541	565	483	522	547	566	581	601	763	878	955	1014	1062	1129	325	370	400	422	441	466								
\$40,000 \$50,000	488	540	573	598	618	646	562	609	638	660	677	701	868	1000	1087	1154	1209	1285	373	424	457	483	504	534								
\$50,000 \$60,000	543	601	638	665	688	719	636	688	722	746	766	793	963	1109	1205	1279	1340	1425	415	472	509	538	562	594								
\$60,000 \$70,000	594	656	697	727	751	785	703	762	799	826	848	878	1048	1207	1313	1393	1460	1552	454	516	557	588	614	650								
\$70,000 \$80,000	641	708	751	784	810	847	767	831	871	901	925	958	1128	1299	1412	1499	1570	1670	490	557	601	635	663	701								
\$80,000 \$90,000	685	757	803	837	866	904	827	896	940	972	998	1034	1202	1384	1505	1598	1674	1780	524	595	643	679	708	749								
\$90,000 \$100,000	726	802	851	888	918	959	885	959	1005	1040	1068	1106	1272	1465	1593	1690	1771	1883	556	632	682	720	751	794								
\$100,000 \$120,000	782	863	916	956	988	1032	962	1043	1094	1132	1162	1204	1366	1573	1710	1815	1901	2021	599	680	734	775	809	855								
\$120,000 \$140,000	854	944	1001	1044	1079	1127	1065	1155	1212	1254	1288	1333	1488	1713	1862	1977	2071	2202	655	744	803	847	884	935								
\$140,000 \$160,000	923	1019	1081	1127	1165	1217	1163	1262	1324	1370	1407	1457	1602	1845	2005	2129	2230	2371	708	804	867	915	955	1010								
\$160,000 \$180,000	986	1089	1155	1204	1245	1300	1255	1361	1428	1478	1518	1572	1708	1966	2138	2269	2377	2527	757	859	927	979	1021	1080								
\$180,000 \$200,000	1047	1155	1225	1278	1320	1379	1343	1457	1529	1583	1625	1684	1808	2082	2263	2402	2517	2676	804	912	984	1039	1083	1146								
\$200,000 \$225,000	1110	1225	1299	1355	1400	1462	1436	1559	1636	1693	1739	1801	1913	2202	2394	2541	2662	2831	853	968	1043	1101	1149	1215								
\$225,000 \$250,000	1178	1300	1378	1437	1485	1551	1537	1669	1751	1813	1862	1929	2025	2332	2535	2691	2819	2997	905	1027	1108	1169	1220	1290								
\$250,000 \$275,000	1242	1371	1453	1516	1566	1635	1634	1774	1862	1927	1980	2051	2132	2454	2668	2832	2967	3155	955	1084	1169	1233	1287	1360								
\$275,000 \$300,000	1304	1439	1526	1591	1644	1716	1728	1876	1969	2038	2094	2169	2234	2572	2796	2968	3109	3305	1003	1138	1227	1295	1351	1428								
\$300,000 or more	1676	1848	1959	2042	2109	2202	2303	2502	2627	2720	2795	2896	2842	3272	3557	3775	3955	4205	1292	1464	1578	1665	1737	1836								
Income	Nebraska				1 5.5000%				Nevada				3 6.8500%				New Jersey				4 7.0000%				New Mexico				1 5.1250%			
\$0 \$20,000	223	247	262	273	282	294	265	293	311	324	335	350	248	266	278	286	293	302	195	217	231	241	250	262								
\$20,000 \$30,000	371	410	436	455	470	491	412	455	482	503	520	543	413	443	463	477	489	505	337	375	400	419	434	455								
\$30,000 \$40,000	453	502	533	556	575	601	490	541	574	598	618	646	504	542	566	584	599	618	419	467	498	522	541	567								
\$40,000 \$50,000	527	583	619	647	669	699	558	616	653	681	704	735	586	631	659	680	696	719	492	550	587	614	637	668								
\$50,000 \$60,000	594	658	699	730	755	789	619	683	725	755	780	815	661	712	743	767	786	812	561	626	669	701	727	762								
\$60,000 \$70,000	656	727	772	806	834	872	675	745	789	823	850	888	730	786	822	848	869	898	625	698	745	781	810	850								
\$70,000 \$80,000	714	792	841	878	908	949	727	802	850	886	915	955	795	856	895	924	947	978	685	766	818	857	889	933								
\$80,000 \$90,000	769	853	906	946	979	1023	775	855	906	944	975	1018	857	923	964	995	1020	1054	743	831	887	930	965	1013								
\$90,000 \$100,000	822	911	968	1011	1046	1093	821	905	959	999	1032	1077	915	986	1030	1063	1090	1126	798	892	954	1000	1037	1089								
\$100,000 \$120,000	892	990	1052	1098	1136	1188	881	967	1032	1073	1108	1157	994	1071	1119	1155	1184	1224	873	977	1044	1094	1136	1192								
\$120,000 \$140,000	966	1094	1163	1214	1256	1314	961	1059	1122	1170	1208	1260	1098	1184	1238	1278	1310	1353	973	1089	1165	1221	1267	1331								
\$140,000 \$160,000	1075	1193	1268	1324	1370	1433	1036	1141	1209	1260	1301	1357	1197	1291	1349	1393	1428	1476	1069	1197	1280	1343	1393	1463								
\$160,000 \$180,000	1158	1285	1366	1427	1477	1544	1105	1217	1289	1343	1387	1447	1290	1391	1454	1502	1540	1591	1159	1299	1389	1457	1512	1588								
\$180,000 \$200,000	1238	1374	1461	1526	1577	1651	1171	1289	1365	1423	1469	1533	1379	1487	1555	1606	1646	1702	1247	1397	1494	1568	1627	1709								
\$200,000 \$225,000	1322	1467	1560	1630	1687	1764	1239	1365	1445	1506	1555	1622	1473	1588	1661	1716	1759	1818	1													

2014 Optional State Sales Tax Tables (Continued)

Income	Oklahoma	1	4.5000%	Pennsylvania	1	6.0000%	Rhode Island	4	7.0000%	South Carolina	2	6.0000%
\$0 \$20,000	243	279	303	322	338	359	255	278	293	304	313	325
\$20,000 \$30,000	379	435	473	502	526	560	397	433	455	472	486	504
\$30,000 \$40,000	452	519	564	598	627	667	472	515	541	562	578	600
\$40,000 \$50,000	515	591	642	682	714	760	537	586	616	639	658	683
\$50,000 \$60,000	572	657	713	757	793	844	595	646	684	709	730	758
\$60,000 \$70,000	624	716	778	826	865	920	657	708	745	773	795	825
\$70,000 \$80,000	672	771	838	889	931	990	715	766	802	832	855	888
\$80,000 \$90,000	717	823	894	948	993	1056	770	821	856	886	912	947
\$90,000 \$100,000	760	871	946	1004	1052	1119	821	874	908	938	965	1002
\$100,000 \$120,000	817	936	1017	1079	1130	1202	875	929	963	993	1020	1057
\$120,000 \$140,000	891	1022	1109	1177	1233	1311	929	984	1018	1048	1076	1113
\$140,000 \$160,000	960	1101	1195	1268	1328	1412	984	1039	1073	1103	1131	1168
\$160,000 \$180,000	1025	1175	1275	1353	1417	1507	1039	1094	1128	1157	1185	1222
\$180,000 \$200,000	1086	1245	1351	1433	1501	1596	1094	1149	1183	1212	1240	1277
\$200,000 \$225,000	1150	1318	1431	1518	1589	1690	1150	1205	1239	1268	1296	1333
\$225,000 \$250,000	1219	1397	1516	1608	1684	1790	1205	1260	1294	1323	1351	1388
\$250,000 \$275,000	1284	1471	1597	1694	1774	1886	1260	1315	1349	1378	1406	1443
\$275,000 \$300,000	1347	1543	1674	1776	1860	1977	1315	1370	1404	1433	1461	1500
\$300,000 or more	1721	1970	2137	2266	2373	2522	1768	1823	1857	1886	1915	1954

Income	South Dakota	1	4.0000%	Tennessee	2	7.0000%	Texas	1	6.2500%	Utah	2	4.7000%
\$0 \$20,000	235	271	296	314	330	351	254	283	301	315	326	342
\$20,000 \$30,000	366	423	461	490	514	548	325	366	397	411	422	438
\$30,000 \$40,000	437	505	550	584	613	653	397	448	489	503	514	530
\$40,000 \$50,000	498	575	627	666	699	744	470	521	562	576	587	603
\$50,000 \$60,000	553	639	696	740	776	827	542	593	634	648	659	675
\$60,000 \$70,000	603	697	759	807	846	901	614	665	706	720	731	747
\$70,000 \$80,000	649	750	817	869	911	971	686	737	778	792	803	819
\$80,000 \$90,000	693	800	872	927	972	1035	758	809	850	864	875	891
\$90,000 \$100,000	733	848	923	982	1030	1097	830	881	922	936	947	963
\$100,000 \$120,000	788	911	992	1055	1106	1178	902	953	994	1008	1019	1035
\$120,000 \$140,000	860	993	1082	1151	1207	1285	974	1025	1066	1080	1091	1107
\$140,000 \$160,000	927	1071	1167	1240	1301	1385	1046	1097	1138	1152	1163	1179
\$160,000 \$180,000	989	1143	1245	1323	1388	1478	1118	1169	1210	1224	1235	1251
\$180,000 \$200,000	1048	1211	1319	1402	1471	1566	1189	1240	1281	1295	1306	1322
\$200,000 \$225,000	1109	1282	1396	1485	1557	1658	1260	1311	1352	1366	1377	1393
\$225,000 \$250,000	1175	1358	1480	1573	1650	1757	1331	1382	1423	1437	1448	1464
\$250,000 \$275,000	1238	1431	1559	1657	1738	1851	1402	1453	1494	1508	1519	1535
\$275,000 \$300,000	1298	1500	1634	1737	1822	1941	1473	1524	1565	1579	1590	1606
\$300,000 or more	1657	1915	2086	2218	2326	2478	1761	1812	1853	1867	1878	1894

Income	Vermont	1	6.0000%	Virginia	2	4.3000%	Washington	1	6.5000%	West Virginia	2	6.0000%
\$0 \$20,000	163	174	181	186	190	195	260	287	304	316	327	341
\$20,000 \$30,000	253	270	281	288	294	303	331	358	375	386	397	411
\$30,000 \$40,000	301	321	334	343	350	360	399	426	443	454	465	479
\$40,000 \$50,000	343	366	380	390	399	410	458	485	502	513	524	538
\$50,000 \$60,000	380	406	422	433	442	455	503	530	547	558	569	583
\$60,000 \$70,000	415	442	459	472	482	496	544	571	588	599	610	624
\$70,000 \$80,000	446	476	494	508	519	533	581	608	625	636	647	661
\$80,000 \$90,000	476	507	527	541	553	569	617	644	661	672	683	697
\$90,000 \$100,000	503	537	558	573	585	602	650	677	694	705	716	730
\$100,000 \$120,000	540	576	599	615	628	646	694	721	738	749	760	774
\$120,000 \$140,000	589	628	652	670	685	704	752	779	796	807	818	832
\$140,000 \$160,000	634	677	703	722	738	758	806	833	850	861	872	886
\$160,000 \$180,000	676	721	749	770	786	809	857	884	901	912	923	937
\$180,000 \$200,000	716	764	793	815	833	856	904	931	948	959	970	984
\$200,000 \$225,000	758	808	840	863	881	906	954	981	998	1009	1020	1034
\$225,000 \$250,000	803	856	889	914	933	959	1007	1034	1051	1062	1073	1087
\$250,000 \$275,000	845	901	936	962	982	1010	1058	1085	1102	1113	1124	1138
\$275,000 \$300,000	886	944	981	1008	1029	1059	1107	1134	1151	1162	1173	1187
\$300,000 or more	1128	1203	1249	1283	1311	1348	1396	1424	1452	1480	1508	1536

Income	Wisconsin	1	5.0000%	Wyoming	1	4.0000%
\$0 \$20,000	212	233	247	257	266	277
\$20,000 \$30,000	347	382	405	422	436	455
\$30,000 \$40,000	421	465	493	513	530	553
\$40,000 \$50,000	487	538	570	594	614	640
\$50,000 \$60,000	547	604	641	668	690	720
\$60,000 \$70,000	603	666	706	736	760	793
\$70,000 \$80,000	654	723	767	799	826	862
\$80,000 \$90,000	703	777	824	859	888	927
\$90,000 \$100,000	750	828	878	916	946	988
\$100,000 \$120,000	812	898	952	993	1020	1071
\$120,000 \$140,000	895	989	1049	1094	1130	1180
\$140,000 \$160,000	973	1075	1141	1190	1229	1283
\$160,000 \$180,000	1046	1156	1226	1279	1322	1380
\$180,000 \$200,000	1115	1233	1308	1365	1410	1472
\$200,000 \$225,000	1189	1314	1395	1455	1503	1570
\$225,000 \$250,000	1268	1402	1488	1552	1604	1675
\$250,000 \$275,000	1344	1486	1577	1645	1700	1776
\$275,000 \$300,000	1416	1567	1663	1735	1793	1872
\$300,000 or more	1860	2059	2186	2281	2357	2462

Note. Residents of Alaska do not have a state sales tax, but should follow the instructions on the next pages to determine their local sales tax amount.

1. 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.
2. Follow the instructions on the next pages to determine your local sales tax deduction, then add that to the appropriate amount in the state table.
3. The California table includes the 1.25% uniform local sales tax rate in addition to the 6.25% state sales tax rate for a total of 7.50%. 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 7.50%, and the numerator is the total sales tax rate minus the 7.50% tax rate.
4. This state does not have a local general sales tax, so the amount in the state table is the only amount to be deducted.

5. 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 the 6.85% tax rate.
6. Residents of Salem County, New Jersey should deduct only half of the amount in the state table.
7. 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...
<b>Alaska</b>	Any locality	C
<b>Arizona</b>	Chandler, Glendale, Gilbert, Mesa, Peoria, Phoenix, Scottsdale, Tempe, Tucson, Yuma, or any other locality	B
<b>Arkansas</b>	Any locality	B
<b>Colorado</b>	Adams County, Arapahoe County, Boulder County, Centennial, Colorado Springs, Denver City/Denver County, El Paso County, Larimer County, Pueblo County, or any other locality	A
	Greeley, Jefferson County, Lakewood, Longmont or Pueblo City	B
	Arvada, Boulder, Fort Collins, Thornton, or Westminster	C
<b>Georgia</b>	Any locality	B
<b>Illinois</b>	City of Aurora	B
	Any other locality	A
<b>Louisiana</b>	Ascension Parish, Bossier Parish, Caddo Parish, Calcasieu Parish, East Baton Rouge Parish, Iberia Parish, Jefferson Parish, Lafayette Parish, Lafourche Parish, Livingston Parish, Orleans Parish, Ouachita Parish, Rapides Parish, St. Bernard Parish, St. Landry Parish, St. Tammany Parish, Tangipahoa Parish, or Terrebonne Parish	C
	Any other locality	B
<b>Missouri</b>	Any locality	B
<b>New York</b>	Counties: Albany, Allegany, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Columbia, Cortland, Delaware, Dutchess, Erie, Essex, Franklin, Fulton, Genesee, Greene, Hamilton, Herkimer, Jefferson, Lewis, Livingston, Madison, Monroe, Montgomery, Nassau, Niagara, Oneida, Onondaga, Ontario, Orange, Orleans, Oswego, Otsego, Putnam, Rensselaer, Rockland, St. Lawrence, Saratoga, Schenectady, Schoharie, Schuylar, Seneca, Steuben, Suffolk, Sullivan, Tioga, Tompkins, Ulster, Warren, Washington, Wayne, Westchester, Wyoming, or Yates	B
	New York City or Norwich City	
	Any other locality	D*
<b>North Carolina</b>	Any locality	A
<b>South Carolina</b>	Aiken County, Horry County, Lexington County, Newberry County, Orangeburg County, York County, or Myrtle Beach	A
	Bamberg County, Charleston County, Cherokee County, Chesterfield County, Darlington County, Dillon County, Florence County, Hampton County, Jasper County, Lee County, Marion County, Marlboro County, or any other locality	B
<b>Tennessee</b>	Any locality	B
<b>Utah</b>	Any locality	A
<b>Virginia</b>	Any locality	B
<b>West Virginia</b>	Any locality	B

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



**2014 Optional Local Sales Tax Tables for Certain Local Jurisdictions**

Income		Exemptions							Exemptions						
		1	2	3	4	5	Over 5	1	2	3	4	5	Over 5		
At least	But less than	Local Table A							Local Table B						
\$0	\$20,000	38	43	46	48	50	52	47	53	58	62	64	68		
20,000	30,000	60	66	71	74	77	81	71	82	89	94	99	105		
30,000	40,000	71	79	84	88	91	96	84	97	105	111	117	124		
40,000	50,000	81	90	96	100	104	109	96	110	119	126	132	140		
50,000	60,000	89	99	106	111	115	121	106	122	132	140	146	155		
60,000	70,000	97	108	115	121	125	131	115	132	143	152	159	169		
70,000	80,000	105	117	124	130	135	141	124	142	154	163	170	181		
80,000	90,000	112	124	132	139	144	150	132	151	164	173	181	192		
90,000	100,000	118	131	140	147	152	159	139	159	173	183	192	203		
100,000	120,000	127	141	150	157	163	171	149	171	185	196	205	218		
120,000	140,000	138	154	164	171	178	186	162	186	201	213	223	237		
140,000	160,000	149	166	176	184	191	200	175	200	216	229	240	254		
160,000	180,000	159	176	188	197	204	213	186	212	230	244	255	271		
180,000	200,000	168	187	199	208	216	226	196	225	243	258	270	286		
200,000	225,000	178	198	210	220	228	239	208	237	257	272	285	302		
225,000	250,000	189	209	223	233	241	253	220	251	272	288	301	319		
250,000	275,000	199	220	234	245	254	266	231	264	286	303	316	336		
275,000	300,000	208	231	246	257	266	279	242	276	299	317	331	351		
300,000	or more	265	294	313	327	338	354	306	349	378	400	418	444		
		Local Table C							Local Table D						
\$0	\$20,000	56	64	69	73	77	81	36	39	40	42	43	44		
20,000	30,000	87	100	108	114	120	127	60	64	67	69	71	73		
30,000	40,000	104	119	129	136	143	151	73	78	82	85	87	89		
40,000	50,000	119	136	147	156	163	173	85	91	95	98	101	104		
50,000	60,000	132	151	163	173	181	192	96	103	107	111	114	117		
60,000	70,000	144	164	178	189	197	209	105	113	119	122	125	130		
70,000	80,000	155	177	192	203	212	225	115	124	129	133	137	141		
80,000	90,000	165	189	205	217	227	240	124	133	139	143	147	152		
90,000	100,000	175	200	217	230	240	255	132	142	148	153	157	162		
100,000	120,000	188	215	233	247	258	274	143	154	161	166	171	176		
120,000	140,000	205	235	254	269	282	299	158	170	178	184	189	195		
140,000	160,000	221	253	274	290	304	322	172	186	194	201	206	212		
160,000	180,000	236	270	293	310	324	344	186	200	209	216	222	229		
180,000	200,000	250	286	310	328	343	364	198	214	224	231	237	245		
200,000	225,000	265	303	329	348	364	386	212	228	239	247	253	261		
225,000	250,000	281	322	348	369	385	409	226	244	255	264	270	279		
250,000	275,000	296	339	367	388	406	431	240	259	271	280	287	297		
275,000	300,000	311	355	385	407	426	452	254	274	286	296	303	313		
300,000	or more	397	454	492	520	544	577	336	362	379	392	402	415		