



# 2022 Instructions for Schedule A

## 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 amounts you paid for certain taxes, interest, contributions, and other expenses. You can also deduct certain casualty and theft losses.

If you and your spouse paid expenses jointly and are filing separate returns for 2022, see Pub. 504 to figure the portion of joint expenses that you can claim as itemized deductions.



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

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

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

### What's New

**Mortgage insurance premium.** The election to deduct qualified mortgage insurance premiums you paid under a mortgage insurance contract issued after December 31, 2006, in connection with a home acquisition debt that was secured by your first or second home doesn't apply for tax years beginning after December 31, 2021.

**Charitable contributions for non-itemizers.** The election to claim a charitable contribution for taxpayers who do not itemize their deductions expired December 31, 2021.

**Health coverage tax credit.** The health coverage tax credit has expired. If you are a trade adjustment assistance (TAA) recipient, an alternative TAA (ATAA) recipient, a reemployment TAA (RTAA) recipient or a Pension Benefit Guaranty Corporation (PBGC) payee, then you will no longer use Form 8885 before completing Schedule A, line 1.

**Standard mileage rates.** The standard mileage rate allowed for operating expenses for a car when you use it for

medical reasons increased to 18 cents a mile for January 1 through June 30, 2022, and 22 cents a mile from July 1 through December 31, 2022. The 2022 rate for use of your vehicle to do volunteer work for certain charitable organizations remains at 14 cents a mile.

## Medical and Dental Expenses

You can deduct only the part of your medical and dental expenses that exceeds 7.5% of the amount of your adjusted gross income on Form 1040 or 1040-SR, line 11.



*If you received a distribution from a health savings account or a medical savings account in 2022, see Pub. 969 to figure your deduction.*

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

**More information.** Pub. 502 discusses the types of expenses you can and can't deduct. It also explains when you can deduct capital expenses and special care expenses for disabled persons.

## Examples of Medical and Dental Payments You Can Include in Calculating Your Total Medical Expenses

To the extent you weren't reimbursed in calculating your total medical expenses, you can include 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 Schedule 1 (Form 1040), line 17. You can't include insurance premiums paid by making a pre-tax reduction to your employee compensation because these amounts are already being excluded from your income by not being included in box 1 of your Form(s) W-2. If you are a retired public safety officer, you can't include 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, and insulin treatments 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 Part B).

- The premiums you pay for Medicare Part D insurance.

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

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

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

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

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

- Lodging expenses (but not meals) while away from home to receive medical care provided by a physician in a hospital or a medical care facility related to a hospital, provided there was no significant element of personal pleasure, recreation, or vacation in the travel. Don't deduct more than \$50 a night for each person who meets the requirements in Pub. 502 under *Lodging*.

- Ambulance service and other travel costs to get medical care. If you used your own car, you can include what you spent for gas and oil to go to and from the place you received the care; or you can include 18 cents a mile for January 1 through June 30, and 22 cents a mile from July 1 through December 31. Add parking and tolls to the amount you claim under either method.

- Cost of breast pumps and supplies that assist lactation.

- Personal protective equipment (such as masks, hand sanitizer and sanitizing wipes), for the primary purpose of preventing the spread of Coronavirus.

**Limit on long-term care premiums you can include.** The amount you can

include for qualified long-term care insurance contracts (as defined in Pub. 502) depends on the age, at the end of 2022, of the person for whom the premiums were paid. See the following chart for details.

IF the person was, at the end of 2022, age . . .	THEN the most you can include is . . .
40 or under	\$ 450
41–50	\$ 850
51–60	\$ 1,690
61–70	\$ 4,510
71 or older	\$ 5,640

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

- 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 include premiums you voluntarily paid for Medicare Part A coverage.*

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

- Illegal operations or drugs.

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

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

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

- Funeral, burial, or cremation costs.

## Line 1

### Medical and Dental Expenses

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

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

**TIP** *Don't forget to include insurance premiums you paid for medical and dental care. However, if you claimed the self-employed health insurance deduction on Schedule 1 (Form 1040), line 17, reduce the premiums by the amount on line 17.*

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

You can include medical and dental bills you paid in 2022 for anyone who was one of the following either when the services were provided or when you paid for them.

- Yourself and your spouse.

- All dependents you claim on your return.

- Your child whom you don't claim as a dependent because of the rules for children of divorced or separated parents. See *Child of divorced or separated parents* in Pub. 502 for more information.

- Any person you could have claimed as a dependent on your return except that person received \$4,400 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 2022 return.

**Example.** You provided over half of your parent's support but can't claim your parent as a dependent because they received wages of \$4,400 in 2022. You can include on line 1 any medical and dental expenses you paid in 2022 for your parent.

**Insurance premiums for certain non-dependents.** You may have a medical

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

**Reimbursements.** If your insurance company paid the provider directly for part of your expenses, and you paid only the amount that remained, include on line 1 only the amount you paid. If you received a reimbursement in 2022 for medical or dental expenses you paid in 2022, reduce your 2022 expenses by this amount. If you received a reimbursement in 2022 for prior year medical or dental expenses, don't reduce your 2022 expenses by this amount. However, if you deducted the expenses in the earlier year and the deduction reduced your tax, you must include the reimbursement in income on Schedule 1 (Form 1040), line 8z. See Pub. 502 for details on how to figure the amount to include.

**Cafeteria plans.** You can't deduct amounts that have already been excluded from your income, so don't include on line 1 insurance premiums paid by an employer-sponsored health insurance plan (cafeteria plan) unless the premiums are included in box 1 of your Form(s) W-2. Also, don't include any other medical and dental expenses paid by the plan unless the amount paid is included in box 1 of your Form(s) W-2.

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## Taxes You Paid

### Taxes You Can't Deduct

- Federal income and most excise taxes.
- Social security, Medicare, federal unemployment (FUTA), and railroad retirement (RRTA) taxes.
- Customs duties.
- Federal estate and gift taxes. However, see [Line 16](#), later, if you had income in respect of a decedent.
- Certain state and local taxes, including tax on gasoline, car inspection

fees, assessments for sidewalks or other improvements to your property, tax you paid for someone else, and license fees (for example, marriage, driver's, and pet).

- Foreign personal or real property taxes.

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### Line 5

The deduction for state and local taxes is generally limited to \$10,000 (\$5,000 if married filing separately). State and local taxes subject to this limit are the taxes that you include on lines 5a, 5b, and 5c.

**Safe harbor for certain charitable contributions made in exchange for a state or local tax credit.** If you made a charitable contribution in exchange for a state or local tax credit and your charitable contribution deduction must be reduced as a result of receiving or expecting to receive the tax credit, you may qualify for a safe harbor that allows you to treat some or all of the disallowed charitable contribution as a payment of state and local taxes.

The safe harbor applies if you meet the following conditions.

1. You made a cash contribution to an entity described in section 170(c).
2. In return for the cash contribution, you received a state or local tax credit.
3. You must reduce your charitable contribution amount by the amount of the state or local tax credit you receive.

If you meet these conditions, and to the extent you apply the state or local tax credit to this or a prior year's state or local tax liability, you may include this amount on line 5a, 5b, or 5c, whichever is appropriate. To the extent you apply a portion of the credit to offset your state or local tax liability in a subsequent year (as permitted by law), you may treat this amount as state or local tax paid in the year the credit is applied.

For more information about this safe harbor and examples, see Treas. Reg. 1.164-3(j).

**U.S. possession taxes.** Include taxes imposed by a U.S. possession with your state and local taxes on lines 5a, 5b, and 5c. However, don't include any U.S. possession taxes you paid that are allocable to excluded income.



*You may want to take a credit for U.S. possession tax instead of a deduction. See the instructions for Schedule 3 (Form 1040), line 1, for details.*

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### Line 5a



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

## State and Local Income Taxes

If you don't elect to deduct general sales taxes, include on line 5a the state and local income taxes listed next.

- State and local income taxes withheld from your salary during 2022. Your Form(s) W-2 will show these amounts. Forms W-2G, 1099-G, 1099-R, 1099-MISC, and 1099-NEC may also show state and local income taxes withheld; however, don't include on line 5a any withheld taxes you deducted on other forms, such as Schedule C, E or F.

- State and local income taxes paid in 2022 for a prior year, such as taxes paid with your 2021 state or local income tax return. Don't include penalties or interest.

- State and local estimated tax payments made during 2022, including any part of a prior year refund that you chose to have credited to your 2022 state or local income taxes.

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

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

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

Don't reduce your deduction by any:

- State or local income tax refund or credit you expect to receive for 2022, or
- Refund of, or credit for, prior year state and local income taxes you actually received in 2022. Instead, see the in-

structions for Schedule 1 (Form 1040), line 1.

## State and Local General Sales Taxes

If you elect to deduct state and local general sales taxes instead of income taxes, you **must** check the box on line 5a. To figure your state and local general sales tax 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 2022 if the tax rate was the same as the general sales tax rate.

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

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

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



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

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

**Refund of general sales taxes.** If you received a refund of state or local general sales taxes in 2022 for amounts paid in 2022, reduce your **actual** 2022 state and local general sales taxes by this amount. If you received a refund of state or local general sales taxes in 2022 for prior year purchases, don't reduce your 2022 state and local general sales taxes

by this amount. However, if you deducted your **actual** state and local general sales taxes in the earlier year and the deduction reduced your tax, you may have to include the refund in income on Schedule 1 (Form 1040), line 8z. See *Recoveries* in Pub. 525 for details.

### Optional Sales Tax Tables

Instead of using your actual expenses, you can use the 2022 Optional State Sales Tax Table and the 2022 Optional Local Sales Tax Tables at the end of these instructions to figure your state and local general sales tax deduction. You may also be able to add the state and local general sales taxes paid on certain specified items.

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



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

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

**Line 1.** If you lived in the same state for all of 2022, enter the applicable amount, based on your 2022 income and family size, from the 2022 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 2022 income. If married filing separately, don't include your spouse's income.

**Note.** The family size column refers to the number of dependents listed on page 1 of Form 1040 or Form 1040-SR (and any continuation sheets) plus you and, if you are filing a joint return, your spouse. If you are married and not filing a joint return, you can include your spouse in family size only in certain circumstances, which are described in Pub. 501.

**Income.** Your 2022 income is the amount shown on your Form 1040 or 1040-SR, line 11, **plus** any nontaxable items, such as the following.

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

**What if you lived in more than one state?** If you lived in more than one state during 2022, use the following steps to figure the amount to put on line 1 of the worksheet.

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

2. Multiply the table amount of each state by a fraction, the numerator of which is the number of days you lived in the state during 2022 and the denominator of which is the total number of days in the year (365).

3. If you also lived in a locality during 2022 that imposed a local general sales tax, complete a separate worksheet for each state you lived in using the prorated amount from step (2) for that state on line 1 of its worksheet. Otherwise, combine the prorated table amounts from step (2) and enter the total on line 1 of a single worksheet.

**Example.** You lived in State A from January 1 through August 31, 2022 (243 days), and in State B from September 1 through December 31, 2022 (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:	$400 \times 122/365 =$	134
Total	$=$	\$467

If none of the localities in which you lived during 2022 imposed a local general sales tax, enter \$467 on line 1 of your worksheet. Otherwise, complete a separate worksheet for State A and State

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

Keep for Your Records 



*Instead of using this worksheet, you can find your deduction by using the Sales Tax Deduction Calculator at [IRS.gov/SalesTax](https://www.irs.gov/SalesTax).*

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

- Lived in more than one state during 2022, or
- Had any **nontaxable** income in 2022.

1. Enter your **state** general sales taxes from the 2022 Optional State Sales Tax Table ..... 1.

**Next.** If, for all of 2022, you lived only in Connecticut, the District of Columbia, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Jersey, or Rhode Island, skip lines 2 through 5, enter -0- on line 6, and go to line 7. Otherwise, go to line 2.

2. Did you live in Alaska, Arizona, Arkansas, Colorado, Georgia, Illinois, Louisiana, Mississippi, Missouri, New York, North Carolina, South Carolina, Tennessee, Utah, or Virginia in 2022?

**No.** Enter -0-.

**Yes.** Enter your base **local** general sales taxes from the 2022 Optional Local Sales Tax Tables.

} ..... 2.

3. Did your locality impose a **local** general sales tax in 2022? 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 2022, 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 2022, see the instructions for line 6 of the worksheet.

} ..... 6.

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

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

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 2022, enter the applicable amount, based on your 2022 income and family size, from the 2022 Optional Local Sales Tax Tables for your locality. Read down the “At least–But less than” columns for your locality and find the line that includes your 2022 income. See the instructions for line 1 of the worksheet to figure your 2022 income. The family size column refers to the number of dependents listed on page 1 of Form 1040 or Form 1040-SR (and any continuation sheets) plus you and, if you are filing a joint return, your spouse. If you are married and not filing a joint return, you can include your spouse in family size only in certain circumstances, which are described in Pub. 501.

**What if you lived in more than one locality?** If you lived in more than one locality during 2022, 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 2022 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, 2022 (243 days), and in Locality 2 from September 1 through December 31, 2022 (122 days). The table amount for Locality 1 is \$100. The table amount for Locality 2 is \$150. You would figure the amount to enter on line 2 as follows. Note that this amount may not equal your local sales tax deduction, which is figured on line 6 of the worksheet.

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

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

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

**What if your local general sales tax rate changed during 2022?** If you checked the “Yes” box and your local general sales tax rate changed during 2022, 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 2022 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, 2022 (273 days). The rate increased to 1.75% for the period from October 1 through December 31, 2022 (92 days). You would enter “1.189” on line 3, figured as follows.

January 1 –		
September 30:	$1.00 \times 273/365 =$	0.748
October 1 –		
December 31:	$1.75 \times 92/365 =$	<u>0.441</u>
Total		= 1.189

**What if you lived in more than one locality in the same state during 2022?** 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 2022 and each locality didn't have the same local general sales tax rate.

To figure the amount to enter on line 3 of the worksheet for each locality in which you lived (except a locality for which you used the 2022 Optional Local Sales Tax Tables to figure your local

general sales tax deduction), multiply the local general sales tax rate by a fraction. The numerator of the fraction is the number of days you lived in the locality during 2022 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, 2022 (243 days), and in Locality 2 from September 1 through December 31, 2022 (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 2022, 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 2022. If you checked the “Yes” box on line 6 of any of those worksheets, multiply line 5 of that worksheet by the amount that you entered on line 1 for that state on the first worksheet.

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

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

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

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

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

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

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

Don't include sales taxes paid on items used in your trade or business. If you received a refund of state or local general sales taxes in 2022, see [Refund of general sales taxes](#), earlier.

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## Line 5b

### State and Local Real Estate Taxes



*If you are a homeowner who received assistance under a State Housing Finance Agency Hardest Hit Fund program or an Emergency Homeowners' Loan program, see Pub. 530 for the amount you can include on line 5b.*

Enter on line 5b the state and local taxes you paid on real estate you own that wasn't used for business, but only if the taxes are assessed uniformly at a like rate on all real property throughout the community, and the proceeds are used for general community or governmental purposes. Pub. 530 explains the deductions homeowners can take.

Don't include the following amounts on line 5b.

- Foreign taxes you paid on real estate.
- 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 include only the amount the mortgage company actually paid to the taxing authority in 2022.

If you sold your home in 2022, any real estate tax charged to the buyer should be shown on your settlement statement and in box 6 of any Form 1099-S you received. This amount is considered a refund of real estate taxes. See [Refunds and rebates](#), later. Any real estate taxes you paid at closing should be shown on your settlement statement.



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

**Prepayment of next year's property taxes.** Only taxes paid in 2022 and assessed prior to 2023 can be deducted for 2022. State or local law determines whether and when a property tax is assessed, which is generally when the taxpayer becomes liable for the property tax imposed.

**Refunds and rebates.** If you received a refund or rebate in 2022 of real estate taxes you paid in 2022, reduce your deduction by the amount of the refund or rebate. If you received a refund or rebate in 2022 of real estate taxes you paid in an earlier year, don't reduce your deduction by this amount. Instead, you must include the refund or rebate in income on Schedule 1 (Form 1040), line 8z, 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 5c

### State and Local Personal Property Taxes

Enter on line 5c the state and local personal property taxes you paid, but only if the taxes were based on value alone and were imposed on a yearly basis.

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

**Prepayment of next year's property taxes.** Only taxes paid in 2022 and assessed prior to 2023 can be deducted for 2022. State or local law determines whether and when a property tax is assessed, which is generally when the taxpayer becomes liable for the property tax imposed.

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## Line 6

### Other Taxes

Enter only one total on line 6, but list the type and amount of each tax included. Include on this line income taxes you paid to a foreign country and generation skipping tax (GST) imposed on certain income distributions.



*You may want to take a credit for the foreign tax instead of a deduction. See the instructions for Schedule 3 (Form 1040), line 1, for details.*

Don't include taxes you paid to a U.S. possession on this line; instead, include U.S. possession taxes on the appropriate state and local tax line.

Don't include federal estate tax on income in respect of a decedent on this line; instead, include it on line 16.

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## Interest You Paid

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

deduct personal interest. However, you can deduct qualified home mortgage interest (on your Schedule A) and interest on certain student loans (on Schedule 1 (Form 1040), line 21), as explained in Pub. 936 and Pub. 970.

If you use the proceeds of a loan for more than one purpose (for example, personal and business), you must allocate the interest on the loan to each use.

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

In general, if you paid interest in 2022 that applies to any period after 2022, you can deduct only amounts that apply for 2022.

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

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## Line 8

### Home Mortgage Interest

**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 8a or 8b.*

A home mortgage is any loan that is secured by your main home or second home, regardless of how the loan is labeled. 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.

Check the **box** on line 8 if you had one or more home mortgages in 2022 with an outstanding balance and you didn't use all of your home mortgage proceeds from those loans to buy, build, or substantially improve your home. Interest paid on home mortgage proceeds used for other purposes isn't deductible on lines 8a or 8b.

See [Limits on home mortgage interest](#), later, for more information about

what interest you can include on lines 8a and 8b.

**TIP** *If you used any home mortgage proceeds for a business or investment purpose, interest you paid that is allocable to those proceeds may still be deductible as a business or investment expense elsewhere on your return.*

**Limits on home mortgage interest.** Your deduction for home mortgage interest is subject to a number of limits. If one or more of the following limits applies, see Pub. 936 to figure your deduction.

**Limit for loan proceeds not used to buy, build, or substantially improve your home.** You can only deduct home mortgage interest to the extent that the loan proceeds from your home mortgage are used to buy, build, or substantially improve the home securing the loan ("qualifying debt"). Make sure to check the box on line 8 if you had one or more home mortgages in 2022 with an outstanding balance and you didn't use all of the loan proceeds to buy, build, or substantially improve the home. The only exception to this limit is for loans taken out on or before October 13, 1987; the loan proceeds for these loans are treated as having been used to buy, build, or substantially improve the home. See Pub. 936 for more information about loans taken out on or before October 13, 1987.

See Pub. 936 to figure your deduction if you must check the box on line 8.

**Limit on loans taken out on or before December 15, 2017.** For qualifying debt taken out on or before December 15, 2017, you can only deduct home mortgage interest on up to \$1,000,000 (\$500,000 if you are married filing separately) of that debt. The only exception is for loans taken out on or before October 13, 1987; see Pub. 936 for more information about loans taken out on or before October 13, 1987.

See Pub. 936 to figure your deduction if you have loans taken out on or before December 15, 2017, that exceed \$1,000,000 (\$500,000 if you are married filing separately).

**Limit on loans taken out after December 15, 2017.** For qualifying debt

taken out after December 15, 2017, you can only deduct home mortgage interest on up to \$750,000 (\$375,000 if you are married filing separately) of that debt. If you also have qualifying debt subject to the \$1,000,000 limitation discussed under [Limit on loans taken out on or before December 15, 2017](#), earlier, the \$750,000 limit for debt taken out after December 15, 2017, is reduced by the amount of your qualifying debt subject to the \$1,000,000 limit. An exception exists for certain loans taken out after December 15, 2017, but before April 1, 2018. If the exception applies, your loan may be treated in the same manner as a loan taken out on or before December 15, 2017; see Pub. 936 for more information about this exception.

See Pub. 936 to figure your deduction if you have loans taken out after October 13, 1987, that exceed \$750,000 (\$375,000 if you are married filing separately).

**Limit when loans exceed the fair market value of the home.** If the total amount of all mortgages is more than the fair market value of the home, see Pub. 936 to figure your deduction.

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## Line 8a

Enter on line 8a mortgage interest and points reported to you on Form 1098 unless one or more of the limits on home mortgage interest apply to you. For more information about these limits, see [Limits on home mortgage interest](#), earlier.

**Home mortgage interest limited.** If your home mortgage interest deduction is limited, see Pub. 936 to figure the amount of mortgage interest and points reported to you on Form 1098 that are deductible. Only enter on line 8a the deductible mortgage interest and points that were reported to you on Form 1098.

**Refund of overpaid interest.** If your Form 1098 shows any refund of overpaid interest, don't reduce your deduction by the refund. Instead, see the instructions for Schedule 1 (Form 1040), line 8z.

**More than one borrower.** If you and at least one other person (other than your spouse if you file a joint return) were liable for and paid interest on a mortgage that was your home, you can only deduct your share of the interest.

**Shared interest reported on your Form 1098.** If the shared interest was reported on the Form 1098 you received, deduct only your share of the interest on line 8a. Let each of the other borrowers know what their share is.

**Shared interest reported on someone else's Form 1098.** If the shared interest was reported on the other person's Form 1098, report your share of the interest on line 8b (as explained in [Line 8b](#), later).

**Form 1098 doesn't show all interest paid.** If you paid more interest to the recipient than is shown on Form 1098, include the larger deductible amount on line 8a and explain the difference. If you are filing a paper return, explain the difference by attaching a statement to your paper return and printing "See attached" to the right of line 8a.

 **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 8a.**

## Line 8b

If you paid home mortgage interest to a recipient who didn't provide you a Form 1098, report your deductible mortgage interest on line 8b. Your deductible mortgage interest may be less than what you paid if one or more of the limits on home mortgage interest apply to you. For more information about these limits, see [Limits on home mortgage interest](#), earlier.

**Seller financed mortgage.** If you paid home mortgage interest to the person from whom you bought the home and that person didn't provide you a Form 1098, write that person's name, identifying number, and address on the dotted lines next to line 8b. If the recipient of your home mortgage payment(s) is an individual, the identifying number is their social security number (SSN). Otherwise, it is the employer identification number (EIN). You must also let the recipient know your SSN.



**If you don't show the required information about the recipient or let the recipient know your SSN, you may have to pay a \$50 penalty.**

**Interest reported on someone else's Form 1098.** If you and at least one other person (other than your spouse if filing jointly) were liable for and paid interest on the mortgage, and the home mortgage interest paid was reported on the other person's Form 1098, identify the name and address of the person or persons who received a Form 1098 reporting the interest you paid. If you are filing a paper return, identify the person by attaching a statement to your paper return and printing "See attached" to the right of line 8b.

## Line 8c

### Points Not Reported on Form 1098

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

**Refinancing.** Generally, you must deduct points you paid to refinance a mortgage over the life of the loan. This is true even if the new mortgage is secured by your main home.

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



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

## Line 8d

Reserved for future use

## Line 9

### Investment Interest

Investment interest is interest paid on money you borrowed that is allocable to

property held for investment. It doesn't include any interest allocable to passive activities or to securities that generate tax-exempt income.

Complete and attach Form 4952 to figure your deduction.

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

1. Your investment interest expense is less than your investment income from interest and ordinary dividends minus any qualified dividends.
2. You have no other deductible investment expenses.
3. You have no disallowed investment interest expense from 2021.



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

For more details, see Pub. 550.

## Gifts to Charity

You can deduct contributions or gifts you gave to organizations that are religious, charitable, educational, scientific, or literary in purpose. You can also deduct what you gave to organizations that work to prevent cruelty to children or animals. Certain whaling captains may be able to deduct expenses paid in 2022 for Native Alaskan subsistence bowhead whale hunting activities. See Pub. 526 for details.

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

- Check with the organization to which you made the donation. The organization should be able to provide you with verification of its charitable status.
- Use our online search tool at [IRS.gov/TEOS](https://www.irs.gov/TEOS) to see if an organization is eligible to receive tax-deductible contributions (Publication 78 data).

### Examples of Qualified Charitable Organizations

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

- Churches, mosques, synagogues, temples, and other religious organizations.
- Scouts BSA, Boys and Girls Clubs of America, CARE, Girl Scouts, Good-

will Industries, Red Cross, Salvation Army, and United Way.

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

- Veterans' and certain cultural groups.

- Nonprofit hospitals and medical research organizations.

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

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

## Amounts You Can Deduct

Contributions can be in cash, property, or out-of-pocket expenses you paid to do volunteer work for the kinds of organizations described earlier. If you drove to and from the volunteer work, you can take the actual cost of gas and oil or 14 cents a mile. Add parking and tolls to the amount you claim under either method. But don't deduct any amounts that were repaid to you.

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

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

**Gifts of \$250 or more.** You can deduct a gift of \$250 or more only if you have a contemporaneous written acknowledgment 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 didn't give you any goods or services in return for your contribution. If you did receive any goods or services, a description and estimate of the value must be included. If you received only intangible

religious benefits (such as admission to a religious ceremony), the organization must state this, but it doesn't have to describe or value the benefit.

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

To be contemporaneous, you must get the written acknowledgment from the charitable organization by the date you file your return or the due date (including extensions) for filing your return, whichever is earlier. Don't attach the contemporaneous written acknowledgment to your return. Instead, keep it for your records.

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

1. Your cash contributions or contributions of ordinary income property are more than 30% of the amount on Form 1040 or 1040-SR, line 11.

2. Your gifts of capital gain property are more than 20% of the amount on Form 1040 or 1040-SR, line 11.

3. You gave gifts of property that increased in value or gave gifts of the use of property.

## Amounts You Can't Deduct

- Certain contributions to charitable organizations, to the extent that you receive a state or local tax credit in return for your contribution. See Pub. 526 for more details and exceptions.

 See [Safe harbor for certain charitable contributions made in exchange for a state or local tax credit](#), earlier under Line 5, if your cash contribution is disallowed because you received or expected to receive a credit.

- An amount paid to or for the benefit of a college or university in exchange for the right to purchase tickets to an athletic event in the college or university's stadium.

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

- Political contributions.

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

- Cost of raffle, bingo, or lottery tickets. But you may be able to deduct these expenses on line 16. See [Line 16](#), later, for more information on gambling losses.

- Value of your time or services.

- Value of blood given to a blood bank.

- The transfer of a future interest in tangible personal property. Generally, no deduction is allowed until the entire interest has been transferred.

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

- Gifts to foreign organizations.

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

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

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

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

- Value of benefits received in connection with a contribution to a charitable organization. See Pub. 526 for exceptions.

- Cost of tuition. However, you may be able to take an education credit (see Form 8863).

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## Line 11

### Gifts by Cash or Check

Enter on line 11 the total value of gifts you made in cash or by check (including out-of-pocket expenses), unless a limit on deducting gifts applies to you. For more information about the limits on deducting gifts, see [Limit on the amount you can deduct](#), earlier. If your deduction is limited, you may have a carry-

over to next year. See Pub. 526 for more information.

**Deduction for gifts by cash or check limited.** If your deduction for the gifts you made in cash or by check is limited, see Pub. 526 to figure the amount you can deduct. Only enter on line 11 the deductible value of gifts you made in cash or by check.

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

For contributions of \$250 or more, you must also have a contemporaneous written acknowledgment from the charitable organization. See [Gifts of \\$250 or more](#), earlier, for more information. You will still need to keep a record of when you made the cash contribution if the contemporaneous written acknowledgment doesn't include that information.

## Qualified Contributions

In general, you can elect to treat gifts by cash or check as qualified contributions if the gift was paid in 2022 to a qualified charitable organization. This election isn't available for contributions to an organization described in IRC 509(a)(3) or for the establishment of a new, or maintenance of an existing, donor-advised fund. For details, see Pub. 526.

Qualified contributions are not subject to a limitation based on a percentage of adjusted gross income; however, certain limits may apply if your qualified contributions are more than the amount on Form 1040 or 1040-SR, line 11, minus all other allowable contributions. For details, see Pub. 526.

Include any contributions that you elect to treat as qualified contributions in the total amount reported on line 11. Indicate the election by also entering the amount of your qualified contributions on the dotted line next to the line 11 entry space.

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## Line 12

### Other Than by Cash or Check

Enter on line 12 the total value of your contributions of property other than by cash or check, unless a limit on deducting gifts applies to you. For more information about the limits on deducting gifts, see [Limit on the amount you can deduct](#), earlier. If your deduction is limited, you may have a carryover to next year. See Pub. 526 for more information.

**Deduction for gifts other than by cash or check limited.** If your deduction for the contributions of property other than by cash or check is limited, see Pub. 526 to figure the amount you can deduct. Only enter on line 12 the deductible value of your contributions of property other than by cash or check.

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

**Deduction more than \$500.** If the amount of your deduction is more than \$500, you must complete and attach Form 8283. For this purpose, the "amount of your deduction" means your deduction before applying any income limits that could result in a carryover of contributions.

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

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

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

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

If the gift of property is \$250 or more, you must also have a contemporaneous written acknowledgment from the charity. See [Gifts of \\$250 or more](#), earlier, for more information. Form 8283 doesn't satisfy the contemporaneous written acknowledgment requirement, and a contemporaneous written acknowledgment isn't a substitute for the other records you may need to keep if you gave property.



*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 13

### Carryover From Prior Year

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

that were limited in an earlier year. Carryover amounts from contributions made in 2020 or 2021 are subject to a 60% limitation if you deduct those amounts in 2022. After applying those limits, enter the amount of your carryover that you are allowed to deduct this year. See Pub. 526 for details.

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## Casualty and Theft Losses

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### Line 15

Complete and attach Form 4684 to figure the amount of your loss. Only enter the amount from Form 4684, line 18, on line 15.



*Don't enter a net qualified disaster loss from Form 4684, line 15, on line 15. Instead, enter that amount, if any, on line 16. See [Line 16](#), later, for information about reporting a net qualified disaster loss.*

You can only deduct personal casualty and theft losses attributable to a federally declared disaster 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 or 1040-SR, line 11.

See the Instructions for Form 4684 and Pub. 547 for more information.

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## Other Itemized Deductions

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### Line 16

#### Increased Standard Deduction Reporting

If you have a net qualified disaster loss on Form 4684, line 15, and you aren't

itemizing your deductions, you can claim an increased standard deduction using Schedule A by doing the following.

1. List the amount from Form 4684, line 15, on the dotted line next to line 16 as "Net Qualified Disaster Loss," and attach Form 4684.
2. List your standard deduction amount on the dotted line next to line 16 as "Standard Deduction Claimed With Qualified Disaster Loss."
3. Combine the two amounts on line 16 and enter on Form 1040 or 1040-SR, line 12.

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

### Net Qualified Disaster Loss Reporting

If you have a net qualified disaster loss on Form 4684, line 15, and you are itemizing your deductions, list the amount from Form 4684, line 15, on the dotted line next to line 16 as "Net Qualified Disaster Loss" and include with your other miscellaneous deductions on line 16. Also be sure to attach Form 4684.



*Don't include your net qualified disaster loss on line 15.*

### Other Itemized Deductions

List the type and amount of each expense from the following list next to line 16 and enter the total of these expenses on line 16. If you are filing a paper return and you can't fit all your expenses on the dotted lines next to line 16, attach a statement instead showing the type and amount of each expense.



*Only the expenses listed next can be deducted on line 16. For more information about each of these expenses, see Pub. 529.*

- Gambling losses (gambling losses include, but aren't limited to, the cost of non-winning bingo, lottery, and raffle tickets), but only to the extent of gambling winnings reported on Schedule 1 (Form 1040), line 8b.

- Casualty and theft losses of income-producing property from Form 4684, lines 32 and 38b, or Form 4797, line 18a.

- Federal estate tax on income in respect of a decedent.

- A deduction for amortizable bond premium (for example, a deduction allowed for a bond premium carryforward or a deduction for amortizable bond premium on bonds acquired before October 23, 1986).

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

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

- Certain unrecovered investment in a pension.

- Impairment-related work expenses of a disabled person.

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## Total Itemized Deductions

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### Line 18

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 18.



Income		Family Size						Family Size						Family Size										
		1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5					
At least	But less than	Indiana				4		7.0000%		Iowa			1		6.0000%			Kansas			1		6.5000%	
\$0	\$20,000	398	457	496	525	550	583	368	419	453	478	499	528	506	609	680	735	781	847					
\$20,000	\$30,000	565	649	703	745	780	827	524	598	646	682	712	752	695	836	932	1007	1071	1160					
\$30,000	\$40,000	648	744	807	855	895	949	603	687	742	784	818	865	787	946	1055	1141	1212	1313					
\$40,000	\$50,000	719	825	895	948	992	1052	669	763	824	870	908	960	864	1039	1158	1252	1330	1440					
\$50,000	\$60,000	780	896	972	1030	1077	1142	727	830	896	946	987	1044	931	1119	1248	1348	1432	1551					
\$60,000	\$70,000	835	959	1040	1102	1153	1223	779	889	960	1014	1058	1119	990	1190	1327	1434	1523	1649					
\$70,000	\$80,000	885	1017	1103	1168	1222	1296	827	943	1018	1076	1122	1187	1044	1254	1398	1511	1605	1738					
\$80,000	\$90,000	932	1070	1160	1229	1285	1364	870	993	1072	1132	1182	1250	1093	1313	1464	1582	1680	1819					
\$90,000	\$100,000	974	1119	1213	1286	1345	1426	911	1039	1122	1185	1237	1308	1139	1368	1525	1647	1750	1895					
\$100,000	\$120,000	1031	1184	1284	1360	1423	1509	965	1100	1188	1255	1310	1385	1199	1440	1604	1734	1841	1993					
\$120,000	\$140,000	1104	1267	1375	1456	1523	1616	1034	1179	1273	1345	1404	1484	1275	1532	1707	1844	1958	2120					
\$140,000	\$160,000	1171	1344	1458	1545	1616	1714	1097	1252	1352	1428	1490	1576	1345	1615	1800	1944	2065	2235					
\$160,000	\$180,000	1232	1415	1534	1625	1700	1803	1155	1318	1423	1504	1569	1659	1409	1692	1885	2036	2162	2340					
\$180,000	\$200,000	1289	1480	1605	1701	1779	1887	1210	1380	1491	1575	1643	1738	1468	1763	1964	2121	2253	2438					
\$200,000	\$225,000	1348	1548	1679	1779	1861	1974	1266	1444	1560	1648	1720	1818	1529	1836	2045	2209	2346	2539					
\$225,000	\$250,000	1411	1620	1757	1862	1947	2066	1326	1512	1634	1726	1801	1904	1594	1913	2131	2302	2444	2645					
\$250,000	\$275,000	1470	1688	1831	1939	2028	2152	1382	1576	1703	1799	1877	1985	1654	1985	2211	2388	2536	2745					
\$275,000	\$300,000	1526	1752	1900	2013	2105	2233	1435	1637	1768	1868	1949	2061	1711	2053	2287	2470	2622	2838					
\$300,000	or more	1848	2122	2302	2438	2550	2705	1743	1988	2148	2269	2368	2504	2037	2443	2720	2937	3118	3374					
Income		Kentucky				4		6.0000%		Louisiana			2		4.4500%			Maine			4		5.5000%	
\$0	\$20,000	355	401	431	454	473	498	258	291	313	329	343	361	273	313	339	359	376	399					
\$20,000	\$30,000	512	579	623	655	682	719	370	418	449	473	492	518	376	431	468	495	518	549					
\$30,000	\$40,000	591	669	719	758	789	831	426	482	518	545	567	597	427	490	531	562	588	623					
\$40,000	\$50,000	659	746	802	844	879	926	474	536	576	606	631	664	470	539	583	618	646	685					
\$50,000	\$60,000	718	813	874	920	958	1010	516	584	627	660	687	723	507	581	629	666	697	739					
\$60,000	\$70,000	771	873	939	989	1029	1085	554	626	673	708	737	776	540	619	670	709	742	786					
\$70,000	\$80,000	820	928	998	1051	1094	1153	588	665	714	752	782	824	570	653	707	748	782	829					
\$80,000	\$90,000	865	979	1053	1109	1154	1217	620	701	753	792	825	869	598	684	741	784	820	869					
\$90,000	\$100,000	907	1026	1104	1162	1210	1276	649	734	789	830	864	910	623	713	772	817	854	906					
\$100,000	\$120,000	962	1089	1171	1233	1284	1354	688	778	836	880	916	965	657	751	814	861	900	954					
\$120,000	\$140,000	1034	1170	1258	1325	1379	1454	738	835	897	944	983	1035	699	800	866	917	958	1016					
\$140,000	\$160,000	1100	1245	1339	1410	1468	1547	785	887	953	1004	1044	1100	739	845	915	968	1012	1072					
\$160,000	\$180,000	1160	1313	1412	1487	1548	1632	827	935	1005	1058	1101	1160	774	886	959	1015	1060	1124					
\$180,000	\$200,000	1217	1377	1481	1560	1624	1712	867	980	1053	1109	1154	1216	808	924	1000	1058	1106	1172					
\$200,000	\$225,000	1275	1444	1553	1635	1702	1795	908	1026	1103	1161	1208	1273	842	963	1042	1103	1152	1221					
\$225,000	\$250,000	1338	1514	1629	1715	1786	1883	951	1076	1156	1217	1267	1335	878	1004	1087	1150	1202	1273					
\$250,000	\$275,000	1396	1581	1700	1791	1864	1965	992	1122	1206	1270	1321	1392	912	1043	1129	1194	1248	1321					
\$275,000	\$300,000	1452	1644	1768	1862	1938	2044	1031	1166	1253	1319	1373	1447	944	1080	1168	1236	1291	1368					
\$300,000	or more	1776	2011	2163	2278	2371	2500	1257	1422	1528	1609	1674	1764	1128	1289	1395	1475	1541	1633					
Income		Maryland				4		6.0000%		Massachusetts			4		6.2500%			Michigan			4		6.0000%	
\$0	\$20,000	308	361	397	425	448	481	307	345	370	389	404	425	330	377	408	432	451	478					
\$20,000	\$30,000	432	506	556	595	627	673	433	487	522	549	570	599	468	535	579	613	640	678					
\$30,000	\$40,000	494	578	635	680	716	768	496	558	598	628	653	687	537	614	665	703	735	778					
\$40,000	\$50,000	545	639	702	750	791	848	549	617	662	695	723	760	595	681	737	779	814	862					
\$50,000	\$60,000	591	692	760	812	856	917	595	670	718	754	784	824	646	739	800	846	884	936					
\$60,000	\$70,000	631	739	811	868	914	979	636	716	768	807	838	881	692	791	856	906	946	1002					
\$70,000	\$80,000	668	782	858	918	967	1036	674	758	813	854	887	933	733	838	907	960	1003	1062					
\$80,000	\$90,000	702	821	901	964	1015	1088	709	797	855	898	933	981	771	882	955	1010	1055	1118					
\$90,000	\$100,000	733	857	941	1006	1060	1136	741	834	893	939	975	1026	807	923	999	1056	1104	1169					
\$100,000	\$120,000	774	906	994	1063	1120	1199	783	881	945	992	1031	1084	854	976	1057	1118	1168	1237					
\$120,000	\$140,000	827	967	1062	1135	1196	1281	838	943	1010	1061	1103	1160	914	1045	1131	1197	1250	1324					
\$140,000	\$160,000	876	1024	1124	1201	1265	1355	888	999	1071	1125	1169	1229	969	1109	1200	1269	1326	1405					
\$160,000	\$180,000	920	1076	1181	1262	1329	1423	933	1050	1126	1183	1229	1292	1020	1167	1262	1336	1395	1478					
\$180,000	\$200,000	962	1124	1234	1318	1389	1487	976	1099	1177	1237	1285	1351	1068	1221	1321	1398	1460	1547					
\$200,000	\$225,000	1005	1174	1288	1377	1450	1553	1020	1148	1231	1293	1343	1413	1117	1277	1382	1462	1527	1618					
\$225,000	\$250,000	1050	1227	1346	1439	1515	1622	1067	1201	1287	1352	1405	1477	1169	1336	1446	1530	1598	1693					
\$250,000	\$275,000	1093	1277	1400	1496	1576	1687	1111	1250	1340	1408	1462	1538	1217	1392	1506	1594	1665	1763					
\$275,000	\$300,000	1133	1323	1452	1551	1633	1749	1152	1297	1390	1460	1517	1595	1263	1445	1563	1654	1728	1830					
\$300,000	or more	1365	1594	1747	1867	1965	2104	1392	1567	1679	1764	1833	1927	1530	1750	1894	2003	2093	2217					
Income		Minnesota				1		6.8750%		Mississippi			2		7.0000%			Missouri			2		4.2250%	
\$0	\$20,000	357	396	422	441	456	477	562	668	739	795	841	905	251	289	315	334	350	373					
\$20,000	\$30,000	520	578	615	643	665	695	777	922	1020	1096	1159	1248	357	412	448	476	499	531					
\$30,000	\$40,000	603	671	714	746	772	807	882	1047	1158	1244	1316	1417	411	474	516	547	574	610					
\$40,000	\$50,000	674	750	798	834	863	902	970	1151	1273	1368	1447	1557	456	526	572	608	637	677					
\$50,000	\$60,000	737	820	872	911	943	986	1047	1242	1373	1476	1561	1680	495	572	622	660	692	736					
\$60,000	\$70,000	793	882	939	981	1015	1061	1115	1322	1462	1571	1662	1788	531	612	666	707	741	788					
\$70,000	\$80,000	845	940	1000	1045	1081	1130	1176	1395	1543	1658	1753	1887	563	649	707	750	786	836					
\$80,000	\$90,000	893	993	1056	1104	1142	1194	1233	1462	1617	1737</													

Income		Family Size						Family Size						Family Size					
		At least		But less than		Over 5		1		2		3		4		5		Over 5	
		Nebraska						Nevada						New Jersey					
		1		5.5000%		5		6.8500%		1		2		3		4		6.6250%	
\$0	\$20,000	320	361	388	408	425	447	382	436	471	498	520	550	365	403	427	445	460	479
\$20,000	\$30,000	461	521	560	589	613	645	539	615	664	702	732	775	529	584	619	645	666	694
\$30,000	\$40,000	533	602	647	681	708	746	617	704	760	803	839	887	612	676	716	746	770	803
\$40,000	\$50,000	594	671	721	758	789	831	683	779	841	889	928	981	682	753	798	832	859	895
\$50,000	\$60,000	647	732	786	827	860	906	740	844	912	964	1006	1064	744	822	871	908	937	977
\$60,000	\$70,000	695	786	844	888	924	973	791	903	975	1030	1075	1138	800	883	936	975	1007	1050
\$70,000	\$80,000	739	835	897	944	982	1034	838	956	1033	1091	1139	1205	851	939	996	1037	1071	1117
\$80,000	\$90,000	779	881	946	996	1036	1091	881	1005	1085	1147	1197	1266	898	991	1051	1095	1130	1178
\$90,000	\$100,000	817	923	992	1044	1086	1144	921	1050	1134	1199	1251	1323	942	1040	1102	1148	1185	1236
\$100,000	\$120,000	867	980	1053	1108	1152	1214	973	1110	1199	1267	1322	1399	1000	1104	1170	1219	1258	1312
\$120,000	\$140,000	931	1053	1131	1190	1238	1304	1041	1187	1282	1355	1414	1496	1075	1187	1257	1310	1353	1411
\$140,000	\$160,000	991	1120	1203	1266	1317	1387	1103	1258	1359	1435	1498	1585	1144	1263	1338	1395	1440	1501
\$160,000	\$180,000	1045	1181	1269	1336	1390	1464	1160	1322	1428	1509	1575	1666	1207	1333	1412	1472	1520	1584
\$180,000	\$200,000	1096	1239	1331	1401	1457	1535	1213	1383	1494	1578	1647	1742	1267	1399	1482	1544	1594	1663
\$200,000	\$225,000	1149	1299	1395	1469	1528	1609	1267	1445	1561	1649	1721	1820	1328	1467	1554	1620	1672	1744
\$225,000	\$250,000	1205	1362	1464	1541	1603	1688	1325	1511	1632	1724	1800	1904	1394	1539	1631	1700	1755	1830
\$250,000	\$275,000	1258	1422	1528	1608	1673	1762	1380	1573	1699	1795	1873	1981	1455	1607	1703	1775	1832	1911
\$275,000	\$300,000	1308	1479	1589	1672	1740	1833	1431	1632	1762	1862	1943	2055	1514	1672	1772	1846	1906	1987
\$300,000	or more	1600	1809	1944	2046	2128	2242	1728	1970	2128	2248	2346	2481	1855	2048	2171	2262	2335	2435
Income		New Mexico						New York						North Carolina					
		1		5.0620%		2		4.0000%		2		4.7500%							
\$0	\$20,000	346	379	400	416	428	445	220	244	260	272	281	294	310	365	401	429	452	485
\$20,000	\$30,000	508	556	587	610	628	653	318	354	376	393	407	426	434	510	561	600	632	678
\$30,000	\$40,000	590	647	683	710	731	760	368	409	435	455	471	493	495	582	640	684	722	774
\$40,000	\$50,000	661	725	765	795	818	851	410	456	485	507	525	549	547	642	706	755	796	854
\$50,000	\$60,000	724	793	837	870	896	931	447	498	530	554	573	599	592	695	764	818	862	924
\$60,000	\$70,000	780	855	902	937	965	1004	481	535	569	595	616	644	632	742	816	873	920	986
\$70,000	\$80,000	831	911	962	999	1029	1070	511	569	605	633	655	685	668	784	862	923	973	1042
\$80,000	\$90,000	879	964	1017	1056	1088	1131	539	600	639	668	691	723	702	824	905	969	1021	1094
\$90,000	\$100,000	924	1013	1068	1110	1143	1189	566	629	670	700	725	758	733	860	945	1011	1066	1143
\$100,000	\$120,000	983	1077	1137	1181	1217	1265	600	668	711	743	769	805	774	908	998	1068	1125	1206
\$120,000	\$140,000	1059	1161	1225	1273	1311	1363	645	718	764	799	827	865	826	969	1065	1140	1201	1288
\$140,000	\$160,000	1130	1239	1307	1358	1399	1454	687	764	814	851	880	921	874	1026	1127	1206	1271	1362
\$160,000	\$180,000	1195	1310	1383	1436	1479	1538	725	807	859	898	929	972	918	1077	1184	1266	1335	1430
\$180,000	\$200,000	1257	1377	1453	1510	1555	1617	760	846	901	942	975	1020	959	1125	1237	1323	1394	1494
\$200,000	\$225,000	1320	1447	1527	1586	1634	1698	797	887	945	988	1022	1070	1001	1175	1291	1381	1455	1560
\$225,000	\$250,000	1388	1521	1605	1668	1718	1786	837	931	991	1036	1073	1122	1046	1227	1349	1443	1520	1629
\$250,000	\$275,000	1452	1591	1679	1744	1797	1868	874	972	1035	1082	1120	1172	1088	1276	1402	1500	1581	1694
\$275,000	\$300,000	1512	1658	1749	1817	1872	1946	909	1011	1077	1126	1165	1219	1127	1322	1453	1555	1638	1756
\$300,000	or more	1868	2047	2160	2244	2311	2402	1113	1239	1319	1379	1428	1494	1355	1590	1747	1868	1969	2110
Income		North Dakota						Ohio						Oklahoma					
		1		5.0000%		1		5.7500%		1		4.5000%							
\$0	\$20,000	268	309	336	357	374	398	341	385	413	435	452	476	341	405	449	483	511	551
\$20,000	\$30,000	380	438	477	506	530	564	487	549	590	620	645	679	472	560	621	668	707	762
\$30,000	\$40,000	437	503	547	581	609	647	560	632	678	714	742	781	537	637	705	759	803	865
\$40,000	\$50,000	484	558	607	644	675	718	622	702	753	792	824	867	591	701	776	835	883	952
\$50,000	\$60,000	526	606	659	699	733	779	676	763	819	862	896	943	638	757	838	901	953	1027
\$60,000	\$70,000	563	648	705	749	784	834	725	818	878	924	960	1011	680	807	893	960	1016	1094
\$70,000	\$80,000	597	687	747	793	831	884	769	868	932	980	1019	1073	718	851	942	1013	1072	1155
\$80,000	\$90,000	628	723	786	835	875	930	810	914	981	1032	1073	1130	753	893	988	1062	1124	1210
\$90,000	\$100,000	657	756	823	873	915	973	848	957	1027	1080	1123	1183	785	931	1030	1107	1172	1262
\$100,000	\$120,000	695	801	870	924	968	1030	898	1013	1088	1144	1190	1253	827	981	1086	1167	1235	1330
\$120,000	\$140,000	744	857	932	989	1037	1102	962	1086	1166	1226	1275	1343	882	1046	1157	1243	1315	1417
\$140,000	\$160,000	789	909	988	1049	1099	1169	1022	1153	1238	1302	1354	1426	932	1105	1222	1313	1389	1496
\$160,000	\$180,000	831	957	1040	1104	1157	1230	1076	1215	1304	1371	1426	1501	977	1158	1281	1377	1456	1569
\$180,000	\$200,000	869	1001	1089	1156	1211	1287	1127	1272	1366	1436	1494	1572	1020	1208	1336	1436	1519	1636
\$200,000	\$225,000	909	1047	1139	1209	1266	1346	1180	1332	1430	1503	1563	1646	1063	1260	1393	1497	1584	1706
\$225,000	\$250,000	952	1096	1192	1265	1325	1409	1236	1395	1497	1575	1638	1724	1110	1315	1454	1562	1652	1779
\$250,000	\$275,000	992	1142	1241	1318	1380	1468	1288	1454	1561	1642	1707	1797	1153	1366	1510	1623	1716	1848
\$275,000	\$300,000	1029	1185	1288	1368	1433	1523	1338	1510	1621	1705	1773	1866	1193	1414	1563	1680	1777	1913
\$300,000	or more	1247	1436	1561	1657	1736	1845	1626	1835	1970	2072	2155	2269	1428	1691	1869	2008	2123	2286
Income		Pennsylvania						Rhode Island						South Carolina					
		1		6.0000%		4		7.0000%		2		6.0000%							
\$0	\$20,000	316	355	380	399	415	436	358	406	436	459	478	504	344	394	426	450	470	498
\$20,000	\$30,000	446	501	536	563	584	614	508	575	619	652	678	715	487	557	602	637	665	704
\$30,000	\$40,000	510	573	614	644	669	703	583	660	710	748	778	821	558	638	690	730	762	807
\$40,000	\$50,000	565	634	679	713	740	778	647	732	787	829	863	909	618	706	764	808	844	893
\$50,000	\$60,000	612	688	736	773	802	843	702	795	855	900	937	988	670	766	829	877	916	969
\$60,000	\$70,000	655	735	787	826	858	901	752	851	915	963	1003	1057	717	820	887	938	979	1037
\$70,000	\$80,000	693	778	833	875	908	954	797	902	970	1021	1063	1120	760	868	939	993	1037	1098
\$80,000	\$90,000	728	818	876	919	955	1003	838	949	1020	1074	1118</							

Income		Family Size						Family Size						Family Size					
		At least	But less than	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	1	2	3	4
		<b>South Dakota</b>						<b>Tennessee</b>						<b>Texas</b>					
		<b>1</b>						<b>2</b>						<b>1</b>					
		<b>4.5000%</b>						<b>7.0000%</b>						<b>6.2500%</b>					
\$0	\$20,000	374	440	484	519	547	586	481	561	614	655	689	736	369	423	458	484	506	536
\$20,000	\$30,000	527	620	683	731	770	826	676	788	863	921	969	1035	526	602	652	690	721	764
\$30,000	\$40,000	604	710	782	836	882	945	773	902	987	1053	1108	1184	605	693	750	794	830	879
\$40,000	\$50,000	668	786	865	925	976	1046	855	997	1091	1164	1224	1308	672	769	833	881	921	976
\$50,000	\$60,000	724	852	937	1003	1058	1134	926	1080	1183	1262	1327	1418	730	836	905	958	1001	1061
\$60,000	\$70,000	775	911	1002	1073	1131	1212	990	1154	1264	1348	1418	1515	782	896	970	1027	1073	1137
\$70,000	\$80,000	820	964	1061	1136	1197	1283	1048	1222	1338	1427	1501	1603	830	950	1029	1089	1138	1206
\$80,000	\$90,000	862	1014	1115	1194	1258	1349	1101	1284	1406	1499	1577	1684	874	1001	1083	1147	1198	1269
\$90,000	\$100,000	901	1060	1166	1248	1315	1410	1150	1341	1469	1567	1647	1760	914	1047	1134	1200	1254	1329
\$100,000	\$120,000	952	1120	1232	1319	1390	1490	1215	1417	1552	1655	1741	1860	968	1109	1201	1271	1328	1407
\$120,000	\$140,000	1018	1198	1317	1410	1486	1593	1299	1515	1658	1769	1860	1987	1038	1189	1287	1362	1423	1508
\$140,000	\$160,000	1079	1269	1396	1494	1575	1688	1376	1604	1756	1874	1970	2105	1102	1262	1366	1446	1511	1601
\$160,000	\$180,000	1134	1334	1467	1570	1655	1774	1446	1686	1846	1969	2070	2212	1160	1329	1439	1523	1591	1686
\$180,000	\$200,000	1186	1395	1534	1642	1731	1855	1511	1762	1929	2058	2164	2312	1215	1391	1507	1595	1666	1766
\$200,000	\$225,000	1240	1458	1603	1716	1809	1939	1579	1841	2016	2150	2261	2415	1271	1456	1577	1669	1744	1848
\$225,000	\$250,000	1296	1524	1677	1794	1891	2027	1651	1925	2107	2247	2363	2525	1331	1525	1651	1748	1826	1935
\$250,000	\$275,000	1349	1587	1745	1867	1969	2110	1718	2003	2193	2339	2459	2627	1387	1589	1721	1822	1904	2017
\$275,000	\$300,000	1400	1646	1810	1937	2042	2188	1781	2077	2273	2425	2550	2724	1441	1650	1787	1892	1977	2095
\$300,000	or more	1690	1986	2185	2338	2464	2641	2148	2504	2741	2923	3074	3283	1750	2005	2171	2298	2402	2545
<b>Income</b>		<b>Utah</b>						<b>Vermont</b>						<b>Virginia</b>					
		<b>2</b>						<b>1</b>						<b>2</b>					
		<b>4.8500%</b>						<b>6.0000%</b>						<b>4.3000%</b>					
\$0	\$20,000	342	397	435	463	487	519	253	275	289	300	308	319	251	295	324	346	365	391
\$20,000	\$30,000	481	560	612	652	685	731	354	385	404	419	430	446	355	416	457	489	515	552
\$30,000	\$40,000	550	640	700	746	783	836	404	439	462	478	491	509	407	477	524	560	590	632
\$40,000	\$50,000	609	708	774	825	866	925	446	485	510	528	542	562	450	528	580	620	653	700
\$50,000	\$60,000	660	768	839	894	939	1002	482	525	551	571	587	608	489	573	629	673	709	759
\$60,000	\$70,000	705	820	897	955	1004	1071	515	560	589	610	627	649	523	612	673	719	758	812
\$70,000	\$80,000	747	868	949	1011	1062	1134	544	592	623	645	663	687	554	649	712	762	803	860
\$80,000	\$90,000	785	913	998	1063	1117	1191	572	622	654	677	696	721	582	682	749	801	844	904
\$90,000	\$100,000	820	954	1042	1111	1167	1245	597	650	682	707	726	753	609	713	783	837	882	945
\$100,000	\$120,000	867	1008	1102	1174	1233	1316	630	686	721	746	767	795	644	754	828	885	933	999
\$120,000	\$140,000	927	1077	1178	1255	1318	1406	673	732	769	797	819	849	689	807	886	947	998	1068
\$140,000	\$160,000	981	1141	1247	1329	1396	1490	712	775	814	843	867	898	730	855	939	1004	1057	1132
\$160,000	\$180,000	1032	1200	1311	1397	1467	1566	748	814	855	885	910	943	768	899	987	1055	1112	1191
\$180,000	\$200,000	1079	1254	1371	1460	1534	1637	781	850	893	925	951	985	803	940	1033	1104	1163	1245
\$200,000	\$225,000	1127	1310	1432	1526	1603	1710	815	887	932	966	992	1029	839	983	1079	1154	1215	1301
\$225,000	\$250,000	1178	1370	1497	1595	1676	1788	852	927	974	1009	1037	1075	878	1028	1129	1207	1271	1361
\$250,000	\$275,000	1226	1426	1558	1660	1744	1861	886	964	1013	1049	1078	1118	914	1071	1175	1256	1323	1417
\$275,000	\$300,000	1272	1479	1616	1722	1809	1930	918	999	1050	1087	1118	1158	949	1111	1219	1303	1373	1470
\$300,000	or more	1534	1784	1950	2077	2182	2328	1103	1201	1262	1307	1344	1393	1147	1343	1474	1575	1659	1776
<b>Income</b>		<b>Washington</b>						<b>West Virginia</b>						<b>Wisconsin</b>					
		<b>1</b>						<b>1</b>						<b>1</b>					
		<b>6.5000%</b>						<b>6.0000%</b>						<b>5.0000%</b>					
\$0	\$20,000	397	452	487	514	536	566	351	399	430	453	472	498	304	346	373	393	410	433
\$20,000	\$30,000	569	647	698	736	768	811	513	583	628	662	690	729	436	495	534	564	587	620
\$30,000	\$40,000	656	746	804	848	885	934	596	677	730	769	802	847	502	571	616	649	677	715
\$40,000	\$50,000	729	829	894	943	983	1039	666	757	816	861	897	947	558	635	684	722	753	795
\$50,000	\$60,000	793	902	973	1026	1070	1130	729	828	892	941	981	1036	608	691	745	786	819	865
\$60,000	\$70,000	850	967	1043	1100	1147	1212	784	891	961	1014	1056	1115	652	741	799	843	879	928
\$70,000	\$80,000	903	1027	1107	1168	1218	1287	836	950	1024	1080	1125	1188	692	787	848	895	933	985
\$80,000	\$90,000	951	1082	1166	1231	1283	1356	883	1004	1082	1141	1189	1256	729	829	894	943	983	1038
\$90,000	\$100,000	996	1133	1222	1289	1344	1420	927	1054	1136	1199	1249	1319	764	868	936	988	1030	1088
\$100,000	\$120,000	1055	1200	1295	1366	1424	1504	986	1121	1208	1275	1329	1403	809	920	993	1047	1092	1153
\$120,000	\$140,000	1132	1287	1388	1465	1528	1614	1062	1207	1302	1373	1431	1511	868	987	1065	1123	1171	1237
\$140,000	\$160,000	1202	1368	1475	1556	1623	1714	1132	1287	1388	1464	1526	1611	923	1049	1131	1194	1244	1314
\$160,000	\$180,000	1267	1441	1554	1640	1710	1806	1197	1360	1467	1547	1613	1703	972	1106	1192	1258	1311	1385
\$180,000	\$200,000	1327	1510	1628	1718	1792	1893	1257	1429	1541	1626	1695	1790	1019	1159	1249	1318	1374	1451
\$200,000	\$225,000	1390	1581	1705	1799	1876	1982	1320	1501	1618	1707	1780	1879	1067	1213	1308	1380	1439	1520
\$225,000	\$250,000	1456	1657	1787	1885	1966	2077	1387	1577	1701	1794	1870	1975	1118	1272	1371	1447	1508	1593
\$250,000	\$275,000	1519	1728	1863	1966	2050	2165	1450	1649	1778	1876	1955	2065	1166	1326	1430	1509	1573	1661
\$275,000	\$300,000	1578	1795	1936	2043	2130	2250	1510	1717	1851	1953	2036	2150	1212	1378	1486	1568	1634	1726
\$300,000	or more	1921	2185	2357	2487	2593	2739	1860	2116	2282	2407	2510							

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

IF you live in the state of...	AND you live in...	THEN use Local Table...
Alaska	Juneau, Kenai, Ketchikan, Kodiak, Sitka, Wasilla or any locality that imposes a local sales tax	C
Arizona	Tempe	C
	Chandler, Gilbert, Glendale, Mesa, Peoria, Phoenix, Scottsdale, Tucson, Yuma or any other locality that imposes a local sales tax	B
Arkansas	Any Locality that imposes a local sales tax	C
Colorado	Adams County, Boulder County, Centennial, Colorado Springs, Denver City, El Paso County, Larimer County, Pueblo City, Pueblo County or any other locality that imposes a local sales tax	A
	Arapahoe County, Arvada, Aurora, Boulder, Fort Collins, Greeley, Jefferson County, Lakewood, Longmont, Thornton or Westminster	B
Georgia	Dekalb County (excluding Atlanta)	B
	Any other locality that imposes a local sales tax	C
Illinois	Arlington Heights, Bloomington, Champaign, Chicago, Cicero, Decatur, Evanston, Palatine, Peoria, Schaumburg, Skokie, Springfield or any other locality that imposes a local sales tax	A
	Aurora, Elgin, Joliet, Waukegan	B
Louisiana	East Baton Rouge Parish	B
	Ascension Parish, Bossier Parish, Caddo Parish, Calcasieu 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, Terrebonne Parish or any other locality that imposes a local sales tax	C
Mississippi	City of Jackson only	A
	City of Tupelo only	C
Missouri	Any locality that imposes a local sales tax	C
New York	Counties: Chautauqua, Chenango, Columbia, Delaware, Dutchess, Greene, Hamilton, Tioga Cities: New York, Norwich (Chenango County)	A
	Counties: Albany, Allegany, Broome, Cattaraugus, Cayuga, Chemung, Clinton, Cortland, Erie, Essex, Franklin, Fulton, Genesee, Herkimer, Jefferson, Lewis, Livingston, Madison, Monroe, Montgomery, Nassau, Niagara, Oneida, Onondaga, Ontario, Orange, Orleans, Oswego, Otsego, Putnam, Rensselaer, Rockland, St. Lawrence, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, Steuben, Suffolk, Sullivan, Tompkins, Ulster, Warren, Washington, Wayne, Westchester, Wyoming or Yates Cities: Auburn, Glens Falls, Gloversville, Ithaca, Johnstown, Mount Vernon, New Rochelle, Ogdensburg, Olean, Oneida (Madison County), Oswego, Rome, Salamanca, Saratoga Springs, Utica, White Plains, Yonkers	B
	Any other locality that imposes a local sales tax	D*
North Carolina	Any locality that imposes a local sales tax	B
South Carolina	Aiken County, Anderson County, Greenwood County, Horry County, Lexington County, Myrtle Beach, Newberry County, Orangeburg County, Spartanburg County and York County	A
	Allendale County, Bamberg County, Barnwell County, Calhoun County, Charleston County, Cherokee County, Chester County, Chesterfield County, Colleton County, Darlington County, Dillon County, Edgefield County, Florence County, Jasper County, Kershaw County, Lancaster County, Laurens County, Lee County, Marion County, Marlboro County, McCormick County, Saluda County, Sumter County and Williamsburg County	B
	Abbeville County, Berkeley County, Clarendon County, Dorchester County, Fairfield County, Hampton County, Pickens County, Richland County, Union County or any other locality that imposes a local sales tax	C
Tennessee	Any locality that imposes a local sales tax	C
Utah	Any locality that imposes a local sales tax	A
Virginia	Any locality that imposes a local sales tax	C

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

## 2022 Optional Local Sales Tax Tables

Income	Family Size							Family Size							Family Size							Family Size						
	Over							Over							Over							Over						
	1	2	3	4	5	6	7	1	2	3	4	5	6	7	1	2	3	4	5	6	7	1	2	3	4	5	6	7
But less than	Local Table A							Local Table B							Local Table C							Local Table D						
At least	1	2	3	4	5	6	7	1	2	3	4	5	6	7	1	2	3	4	5	6	7	1	2	3	4	5	6	7
\$0	54	61	66	70	73	78	83	88	91	98	104	112	118	127	136	144	155	164	176	186	200	218	233	248	267			
\$20,000	76	87	94	99	103	110	120	130	142	152	160	171	183	195	209	227	243	255	273	291	317	352	397	452	517			
\$30,000	87	99	107	114	119	126	137	149	163	176	189	204	221	240	261	284	310	338	369	404	445	493	550	617	695			
\$40,000	96	110	119	126	131	139	151	165	180	195	211	228	247	268	291	317	345	376	411	452	500	557	625	703	791			
\$50,000	104	119	129	136	142	151	164	179	195	212	230	249	270	293	319	347	377	412	453	501	558	626	704	792	890			
\$60,000	112	128	138	146	152	161	175	191	208	226	245	266	289	315	343	373	408	449	497	554	622	700	788	886	1004			
\$70,000	118	135	146	155	161	171	185	201	218	236	255	276	300	326	354	384	419	460	508	565	633	711	799	907	1035			
\$80,000	124	142	154	163	170	180	194	211	228	246	265	286	310	336	364	394	429	470	518	575	643	721	809	917	1055			
\$90,000	130	149	161	170	178	188	202	219	236	254	273	294	318	344	372	402	437	478	526	583	651	729	817	925	1073			
\$100,000	138	157	170	180	188	199	213	230	247	265	284	305	329	355	383	413	448	489	537	594	662	740	828	936	1094			
\$120,000	147	168	182	192	201	213	227	244	261	279	298	319	343	369	397	427	462	503	551	608	676	754	842	950	1108			
\$140,000	156	178	193	204	213	226	240	257	274	292	311	332	356	382	410	440	475	516	564	621	689	767	855	963	1121			
\$160,000	164	187	203	214	224	237	251	268	285	303	322	343	367	393	421	451	486	527	575	632	700	778	866	974	1132			
\$180,000	172	196	212	224	234	248	262	279	296	314	333	354	378	404	432	462	497	538	586	643	711	789	877	985	1143			
\$200,000	179	205	222	235	245	259	273	290	307	325	344	365	389	415	443	473	508	549	597	654	722	800	888	996	1154			
\$225,000	188	215	232	245	256	271	285	302	319	337	356	377	401	427	455	485	520	561	609	666	734	812	900	1008	1166			
\$250,000	196	223	242	255	267	283	297	314	331	349	368	389	413	439	467	497	532	573	621	678	746	824	912	1020	1178			
\$275,000	203	232	251	265	277	293	307	324	341	359	378	399	423	449	477	507	542	583	631	688	756	834	922	1030	1188			
\$300,000 or more	245	280	303	321	335	354	368	385	402	420	439	459	483	509	537	567	602	643	691	748	816	894	982	1090	1248			