



2013 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 2013, 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.

What's New

Medical and dental expenses. Beginning January 1, 2013, you can deduct only the part of your medical and dental expenses that exceeds 10% of your adjusted gross income (7.5% if either you or your spouse was born before January 2, 1949).

Limit on itemized deductions. Beginning January 1, 2013, itemized deductions for taxpayers with adjusted gross incomes above \$150,000 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 24 cents per mile. The business standard mileage rate is 56.5 cents per mile. The 2013 rate for use of your vehicle to do volunteer work for certain charitable organizations remains at 14 cents per mile.

Ponzi-type investment schemes on Form 4684. There is a new Section C

on Form 4684 for 2013. You must complete Section C if you are claiming a theft loss deduction due to a Ponzi-type investment scheme and are using Revenue Procedure 2009-20, as modified by Revenue Procedure 2011-58. Section C of Form 4684 replaces Appendix A in Revenue Procedure 2009-20. You do not need to complete Appendix A.

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, 1949, 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 2013, 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.



If, during 2013, you were an eligible trade adjustment assistance (TAA) recipient, alternative TAA (ATAA) recipient, reemployment TAA (RTAA) recipient, or Pension Benefit Guaranty Corporation (PBGC) pension recipient, you must reduce your insurance premiums by any amounts used to figure the health coverage tax credit. See the instructions for [Line 1](#).

- Prescription medicines or insulin.

- Acupuncturists, chiropractors, dentists, eye doctors, medical doctors, occupational therapists, osteopathic doctors, physical therapists, podiatrists, psychiatrists, psychoanalysts (medical care only), and psychologists.

- Medical examinations, X-ray and laboratory services, insulin treatment, and whirlpool baths your doctor ordered.

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

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

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

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

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

- The premiums you pay for Medicare Part D insurance.

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

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

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

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

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

- Lodging expenses (but not meals) while away from home to receive medical care in a hospital or a medical care facility related to a hospital, provided there was no significant element of personal pleasure, recreation, or vacation in the travel. 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 24 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 2013, of the person for whom the premiums were paid. See the following chart for details.

IF the person was, at the end of 2013, age . . .	THEN the most you can deduct is . . .
40 or under	\$ 360
41-50	\$ 680
51-60	\$ 1,360
61-70	\$ 3,640
71 or older	\$ 4,550

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 born before January 2, 1949, 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.



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.



If, during 2013, you were an eligible trade adjustment assistance (TAA) recipient, alternative TAA (ATAA) recipient, reemployment TAA (RTAA) recipient, or Pension Benefit Guaranty Corporation (PBGC) pension recipient, you must complete Form 8885 before completing Schedule A, line 1. When figuring the amount of insurance premiums you can deduct on Schedule A, do not include:

- Any amounts you included on Form 8885, line 4,

- Any qualified health insurance premiums you paid to

“U.S. Treasury—HCTC,” or

- Any health coverage tax credit advance payments shown in box 1 of Form 1099-H.

Whose medical and dental expenses can you include?

You can include medical and dental bills you paid in 2013 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 \$3,900 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 2013 return.

Example. You provided over half of your mother's support but cannot claim her as a dependent because she received wages of \$3,900 in 2013. You can include on line 1 any medical and dental expenses you paid in 2013 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 2013 for medical or dental expenses you paid in 2013, reduce your 2013 expenses by this amount. If you received a reimbursement in 2013 for prior year medical or dental expenses, do not reduce your 2013 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.

Line 3

Multiply line 2 by 10%. But, if either you or your spouse was born before January 2, 1949, 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, 1949.



*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, 1949, attach a statement to your return indicating that you are taking the 7.5% threshold because your spouse meets the requirements.*

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.).

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 2013. 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 2013 for a prior year, such as taxes paid with your 2012 state or local income tax return. Do not include penalties or interest.

- State and local estimated tax payments made during 2013, including any part of a prior year refund that you chose to have credited to your 2013 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 2013, or
- Refund of, or credit for, prior year state and local income taxes you actually received in 2013. 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 2013 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, motor-

cycles, 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 2013 for amounts paid in 2013, reduce your **actual** 2013 state and local general sales taxes by this amount. If you received a refund of state or local general sales taxes in 2013 for prior year purchases, do not reduce your 2013 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 2013 Optional State and Certain Local Sales Tax Table and the 2013 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.



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 2013, enter the applicable amount, based on your 2013 income and exemptions, from the 2013 Optional State and Certain Local 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 2013 income. If married filing separately, do not include your spouse's income. Your 2013 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 2013, 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 2013 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 2013 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, 2013 (243 days), and in State B from September 1 through December 31, 2013 (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 2013 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 2013, enter the applicable amount, based on your 2013 income and exemptions, from the 2013 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 2013 income. See the instructions for line 1 of the worksheet to figure your 2013 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 2013, 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 2013 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, 2013 (243 days), and in Locality 2 from September 1 through December 31, 2013 (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:	$\$150 \times 122/365 =$	50
Total		$= \$117$

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

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 2013, or
- Had any **nontaxable** income in 2013.

1. Enter your **state** general sales taxes from the 2013 Optional State and Certain Local Sales Tax Table 1. \$ _____

Next. If, for all of 2013, 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 2013?

No. Enter -0-

Yes. Enter your base **local** general sales taxes from the 2013 Optional Local Sales Tax Tables for Certain Local Jurisdictions

2. \$ _____

3. Did your locality impose a **local** general sales tax in 2013? 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 2013, see the instructions for line 3 of the worksheet

3. . _____

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

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 above?

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 2013, see the instructions for line 6 of the worksheet

6. \$ _____

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

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

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 2013? If you checked the “Yes” box and your local general sales tax rate changed during 2013, 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 2013 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, 2013 (273 days). The rate increased to 1.75% for the period from October 1 through December 31, 2013 (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:	$1.75 \times 92/365 = 0.441$
Total	$= 1.189$

What if you lived in more than one locality in the same state during 2013? 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 2013 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 2013 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 2013 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, 2013 (243 days), and in Locality 2 from Sep-

tember 1 through December 31, 2013 (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 2013, 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 2013. 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 2013, see [Refund of general sales taxes](#), earlier.

Line 6

Real Estate Taxes



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

Include taxes (state, local, or foreign) you paid on real estate you own that 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 2013.

If you sold your home in 2013, 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 2013 of real estate taxes you paid in 2013, reduce your deduction by the amount of the refund or rebate. If you received a refund or rebate in 2013 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.

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.

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 47, for details.

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 2013 that applies to any period after 2013, you can deduct only amounts that apply for 2013.

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 2013. 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 2013. 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."

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.

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 2013. 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 2013.

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 2013 if the mortgage insurance contract was issued in 2013. 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 2013, 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.

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 2012.



Alaska Permanent Fund dividends, including those reported on Form 8814, are not 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 de-

duct 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 2013 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

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 2013 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"/> No. Your deduction is not limited. Enter the amount from line 1 above on Schedule A, line 13. Do not complete the rest of this worksheet. <input type="checkbox"/> Yes. 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.	Mortgage insurance premiums deduction. Subtract line 6 from line 1. Enter the result here and on Schedule A, line 13	7.	<input type="text"/>

\$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.

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 charitable organization. See Pub. 526 for exceptions.
- Cost of tuition. But you may be able to deduct this as a job education expense on line 21; as a tuition and fees deduction on Form 1040, line 34; or take an education credit (see Form 8863).

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.

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.

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.

Casualty and Theft Losses

Line 20

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

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

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

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

Corrosive drywall losses. If you paid for repairs to your personal residence or household appliances because of corrosive drywall that was installed between 2001 and 2008, you may be able to deduct on line 20 those amounts paid. See Pub. 547 for details.

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

Job Expenses and Certain Miscellaneous Deductions

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

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

Examples of Expenses You 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.

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 ex-

pense 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.

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.

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 bank-

rupt 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.

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 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 for amortizable bond premium on bonds acquired before October 23, 1986).
- 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.

Total Itemized Deductions

Line 29

Use the [Itemized Deductions Worksheet](#), later, to figure the amount to enter on line 29 if the amount on Form 1040, line 38, is over \$300,000 if married filing jointly or qualifying widow(er); \$275,000 if head of household; \$250,000 if single; or \$150,000 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 above 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 \$300,000 if married filing jointly or qualifying widow(er); \$275,000 if head of household; \$250,000 if single; or \$150,000 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 above 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.

2013 Optional State Sales Tax Tables (State Sales Tax Rate Shown Next to State Name)

Income	Exemptions					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	1	2	3	4	5	Over 5
	Alabama¹					Arizona²					Arkansas²					California³					Colorado²											
			4.0000%					6.0137%					6.2521%					7.5000%					2.9000%									
\$0	\$20,000	\$30,000	217	256	282	302	319	343	206	228	242	253	261	273	273	304	324	339	351	367	257	282	298	309	319	331	108	121	129	135	140	147
20,000	30,000	40,000	329	387	426	456	482	517	364	403	428	447	462	483	461	513	547	572	593	621	446	489	516	536	553	575	174	194	207	217	225	236
30,000	40,000	50,000	384	451	497	532	561	602	449	497	528	552	570	596	559	623	664	695	720	754	547	599	632	657	677	705	208	232	247	259	269	282
40,000	50,000	60,000	431	506	556	596	628	674	524	581	617	644	666	697	644	718	766	801	830	870	635	696	735	764	787	819	237	264	282	295	306	321
50,000	60,000	70,000	472	554	609	652	687	737	593	657	698	729	754	789	722	805	858	898	931	976	716	785	828	861	887	923	263	293	313	327	339	356
60,000	70,000	80,000	509	597	656	702	741	794	657	728	774	808	836	874	793	885	943	987	1023	1072	791	866	915	951	980	1019	287	320	341	357	370	388
70,000	80,000	90,000	544	638	701	750	790	848	719	796	846	884	914	956	861	960	1024	1072	1111	1164	862	944	997	1036	1068	1111	310	345	367	385	399	418
80,000	90,000	100,000	576	675	741	793	836	897	776	860	914	954	987	1032	924	1031	1099	1151	1193	1250	928	1017	1074	1116	1151	1197	330	368	392	410	425	446
90,000	100,000	120,000	606	710	780	834	879	942	831	921	979	1022	1058	1106	985	1098	1171	1226	1271	1332	992	1087	1148	1193	1230	1280	350	390	415	435	450	472
100,000	120,000	140,000	646	755	830	887	935	1002	905	1002	1065	1113	1151	1204	1064	1187	1266	1326	1374	1441	1076	1180	1246	1295	1335	1389	376	418	446	467	484	507
120,000	140,000	160,000	699	818	897	960	1011	1084	1007	1116	1186	1239	1282	1340	1174	1310	1398	1464	1517	1590	1194	1308	1381	1436	1480	1540	412	458	488	511	529	554
140,000	160,000	180,000	746	871	956	1022	1077	1154	1097	1216	1293	1350	1397	1461	1271	1419	1513	1585	1643	1722	1297	1422	1501	1561	1609	1674	443	492	525	549	569	596
160,000	180,000	200,000	792	924	1014	1084	1142	1223	1188	1317	1400	1463	1514	1583	1368	1527	1629	1706	1769	1854	1401	1536	1622	1686	1738	1809	474	527	561	587	608	637
180,000	200,000	or more	833	972	1066	1139	1200	1285	1271	1410	1499	1566	1620	1694	1456	1625	1734	1816	1883	1974	1496	1640	1732	1800	1856	1931	501	558	594	621	644	674
200,000	or more		1034	1204	1319	1409	1483	1588	1697	1882	2001	2091	2164	2264	1900	2122	2264	2372	2459	2579	1978	2168	2290	2381	2454	2554	640	711	757	792	821	859
	Connecticut⁴					District of Columbia⁴					Florida¹					Georgia²					Hawaii^{1,7}											
			6.3500%					5.9370%					6.0000%					4.0000%					4.0000%									
\$0	\$20,000	20,000	254	279	295	306	316	329	162	174	182	188	193	200	230	252	267	277	286	298	146	163	173	181	188	196	212	247	269	287	302	322
20,000	30,000	40,000	432	475	503	523	539	562	285	307	322	333	342	353	396	435	459	478	493	514	241	267	285	298	308	323	356	414	453	483	507	542
30,000	40,000	50,000	527	579	613	637	658	685	351	379	397	411	422	437	484	532	562	585	603	629	290	321	342	358	370	388	431	502	549	585	615	657
40,000	50,000	60,000	609	670	709	738	761	793	410	443	464	480	493	510	562	617	652	678	700	729	332	368	392	410	424	444	497	578	632	674	709	757
50,000	60,000	70,000	684	753	796	829	855	891	463	501	526	544	558	578	632	694	734	764	788	821	370	410	436	456	472	494	556	647	708	755	794	848
60,000	70,000	80,000	754	829	877	913	942	981	513	556	583	603	619	641	697	766	810	843	869	906	404	449	477	499	517	541	610	711	778	829	872	932
70,000	80,000	90,000	819	902	954	993	1025	1068	561	608	637	659	677	701	759	834	882	918	947	987	437	485	516	539	558	584	662	771	844	900	946	1011
80,000	90,000	100,000	881	969	1026	1068	1102	1148	606	656	688	712	732	758	817	898	949	988	1020	1063	468	519	552	577	597	625	710	827	905	965	1015	1085
90,000	100,000	120,000	940	1034	1094	1139	1176	1225	649	703	737	763	784	812	872	958	1015	1059	1103	1135	497	551	586	613	634	663	756	880	964	1028	1081	1155
100,000	120,000	140,000	1017	1120	1185	1234	1273	1327	706	765	803	831	854	884	946	1039	1099	1144	1181	1231	535	593	631	660	683	714	817	951	1041	1111	1168	1248
120,000	140,000	160,000	1125	1239	1311	1365	1409	1468	786	852	894	925	951	985	1047	1151	1218	1268	1308	1364	587	652	693	724	749	784	900	1049	1148	1225	1288	1377
140,000	160,000	180,000	1220	1343	1422	1481	1528	1593	857	929	975	1009	1037	1074	1137	1250	1317	1377	1421	1481	634	703	747	781	808	845	974	1134	1242	1325	1394	1490
160,000	180,000	200,000	1315	1449	1533	1597	1648	1718	928	1007	1056	1094	1124	1165	1227	1350	1428	1487	1534	1599	679	753	801	837	866	906	1047	1220	1336	1426	1500	1603
180,000	200,000	or more	1402	1544	1634	1702	1757	1831	993	1077	1131	1171	1203	1247	1309	1440	1523	1586	1637	1707	721	799	850	888	919	962	1114	1298	1421	1517	1595	1705
200,000	or more		1840	2028	2147	2236	2309	2407	1327	1440	1513	1567	1610	1670	1726	1898	2009	2092	2160	2252	929	1029	1094	1143	1183	1237	1449	1690	1851	1976	2078	2222
	Idaho²					Illinois²					Indiana⁴					Iowa¹					Kansas¹											
			6.0000%					6.2500%					7.0000%					6.0000%					6.2244%									
\$0	\$20,000	20,000	327	385	424	454	480	515	244	273	292	307	319	335	279	312	333	349	361	379	237	264	281	293	304	318	343	401	439	469	494	528
20,000	30,000	40,000	501	588	647	693	731	784	389	435	465	488	507	533	448	500	534	559	579	607	408	454	484	506	524	549	546	637	699	746	785	840
30,000	40,000	50,000	587	688	757	810	854	916	462	516	552	579	602	633	534	596	635	665	690	723	498	555	592	619	642	672	649	757	830	886	932	997
40,000	50,000	60,000	660	773	850	909	959	1028	525	586	627	657	683	718	607	677	723	757	784	822	578	644	687	719	745	781	736	859	941	1005	1058	1132
50,000	60,000	70,000	724	848	932	997	1051	1127	582	649	693	727	755	794	673	751	801	838	869	911	651	725	773	810	839	879	815	950	1041	1112	1170	1252

2013 Optional State Sales Tax Tables (Continued)

Income	Exemptions					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	1	2	3	4	5
\$0	\$20,000	257	284	301	315	325	340	239	257	268	276	283	292	188	209	222	232	240	252	139	149	155	160	164	169	213	242	261	276	288	304
20,000	30,000	412	455	483	504	520	544	413	444	463	478	490	505	337	376	401	420	435	456	239	257	268	276	283	292	350	398	429	453	472	499
30,000	40,000	491	542	575	599	620	647	505	544	568	586	600	620	420	468	499	523	542	568	292	314	328	338	347	358	421	478	515	544	567	599
40,000	50,000	558	616	654	682	704	736	587	631	659	680	697	720	493	550	587	615	638	669	339	364	381	393	402	416	481	547	590	622	649	686
50,000	60,000	619	683	724	755	780	815	661	711	743	767	786	812	561	626	669	700	726	762	381	410	429	442	453	468	536	609	657	693	723	764
60,000	70,000	674	744	789	822	850	887	729	785	820	847	868	896	624	697	744	780	809	849	421	453	473	488	500	517	586	666	718	758	790	835
70,000	80,000	726	801	849	885	915	955	795	856	894	923	946	977	685	765	818	857	889	933	458	493	516	532	545	563	633	720	776	819	854	902
80,000	90,000	774	854	905	944	975	1018	856	922	963	994	1019	1053	742	830	887	929	964	1012	493	531	555	573	587	607	677	769	830	876	913	965
90,000	100,000	820	904	958	999	1032	1077	914	985	1029	1063	1089	1126	797	892	953	999	1036	1088	527	567	593	612	628	648	719	817	881	930	969	1024
100,000	120,000	880	970	1028	1072	1107	1156	992	1069	1117	1153	1182	1222	871	975	1042	1092	1133	1190	571	616	643	664	681	704	774	879	948	1001	1044	1103
120,000	140,000	962	1061	1124	1171	1210	1263	1100	1185	1239	1279	1312	1355	975	1091	1166	1223	1269	1333	633	682	713	736	755	780	849	965	1041	1098	1145	1210
140,000	160,000	1034	1140	1207	1258	1300	1356	1195	1288	1347	1391	1426	1474	1067	1195	1277	1340	1390	1460	688	741	775	800	820	848	915	1040	1122	1184	1234	1305
160,000	180,000	1105	1218	1290	1345	1389	1449	1291	1391	1455	1503	1541	1592	1160	1300	1390	1458	1513	1589	742	800	837	864	886	916	981	1115	1202	1269	1323	1393
180,000	200,000	1169	1289	1365	1422	1469	1533	1378	1486	1554	1604	1645	1701	1246	1396	1493	1566	1626	1708	792	854	893	923	946	978	1041	1183	1275	1346	1404	1489
200,000	or more	1489	1639	1736	1808	1867	1948	1821	1965	2056	2123	2178	2251	1689	1895	2028	2129	2210	2323	1046	1128	1180	1219	1250	1293	1338	1520	1640	1731	1805	1908
Income		North Dakota¹					Ohio¹					Oklahoma¹					Pennsylvania¹					Rhode Island⁴									
\$0	\$20,000	182	204	218	229	238	251	217	237	249	259	266	276	235	270	294	312	327	348	187	203	213	220	226	234	247	270	284	294	303	315
20,000	30,000	295	330	353	371	385	406	371	405	426	442	455	473	379	435	473	502	526	560	319	346	363	376	387	401	397	433	455	472	486	504
30,000	40,000	353	394	422	443	460	485	453	494	520	539	555	577	452	519	564	599	628	668	389	422	443	459	472	489	473	515	542	562	579	601
40,000	50,000	402	450	481	505	525	552	524	571	602	624	643	668	515	592	643	682	715	761	450	488	513	531	546	566	538	586	617	640	658	683
50,000	60,000	447	499	534	561	583	613	589	642	676	702	722	750	572	656	713	757	793	843	505	548	576	597	614	636	596	649	683	709	729	757
60,000	70,000	487	545	583	612	635	669	648	707	745	773	796	827	623	715	777	824	864	919	556	604	634	657	676	701	649	707	744	772	794	824
70,000	80,000	526	587	628	659	685	721	705	769	810	841	866	899	672	771	837	888	931	990	604	657	690	715	735	763	698	761	801	831	855	888
80,000	90,000	561	627	671	704	731	769	758	827	871	904	931	967	717	822	893	948	993	1056	650	706	742	769	791	821	745	812	854	886	911	946
90,000	100,000	595	665	711	746	775	815	809	883	930	965	993	1032	759	871	946	1004	1051	1118	693	753	792	820	844	876	788	859	904	938	965	1002
100,000	120,000	639	714	763	801	832	876	876	956	1007	1045	1076	1118	815	935	1015	1077	1128	1200	750	816	857	889	914	948	846	922	970	1006	1035	1075
120,000	140,000	700	782	836	877	911	958	968	1057	1114	1156	1190	1237	892	1023	1110	1178	1234	1312	830	902	948	983	1011	1049	924	1007	1060	1099	1131	1174
140,000	160,000	753	841	899	943	980	1031	1050	1147	1208	1254	1291	1342	959	1099	1193	1266	1326	1410	900	978	1029	1066	1097	1139	992	1082	1138	1181	1215	1261
160,000	180,000	806	900	962	1009	1048	1103	1132	1237	1303	1352	1392	1447	1025	1175	1276	1354	1418	1508	970	1055	1109	1150	1183	1228	1061	1156	1216	1262	1298	1348
180,000	200,000	854	953	1018	1069	1110	1167	1207	1318	1389	1441	1484	1542	1085	1244	1350	1433	1501	1595	1033	1124	1182	1226	1261	1309	1122	1223	1287	1334	1373	1425
200,000	or more	1092	1217	1301	1364	1417	1490	1584	1731	1824	1893	1950	2026	1384	1585	1720	1825	1911	2031	1356	1476	1553	1611	1657	1721	1426	1554	1635	1696	1745	1811
Income		South Carolina²					South Dakota¹					Tennessee²					Texas¹					Utah²									
\$0	\$20,000	225	248	263	274	283	295	228	263	286	305	319	340	354	403	436	460	481	509	246	273	291	304	315	330	228	259	279	294	307	324
20,000	30,000	386	426	451	470	485	505	367	424	462	491	515	548	579	659	711	752	785	831	419	467	497	521	539	565	376	426	459	484	505	533
30,000	40,000	471	520	550	573	592	617	437	505	551	585	614	654	694	790	853	902	941	996	511	569	607	635	658	690	452	512	552	582	607	641
40,000	50,000	546	602	638	664	686	715	498	576	627	667	699	745	794	903	975	1031	1076	1139	591	659	703	736	763	799	518	587	632	667	695	734
50,000	60,000	613	677	717	747	772	805	553	639	696	740	776	826	884	1005	1085	1147	1197	1267	664	741	790	827	857	899	578	654	705	743	775	818
60,000	70,000	676	746	790	824	850	887	602	696	758	806	845	900	965	1098	1185	1253	1308	1384	732	816	871	912	945	991	632	716	771	813	847	895
70,000	80,000	736	812	860	896	926	966	649	750	817	868	911	970	1043	1186	1280	1353	1412	1494	796	888	947	992	1028	1078	683	774	833	879	916	968
80,000	90,000	791	873	926	965	996	1039	692	800	871	926	972	1035	1114	1267	1368	1445	1509	1597	856	955	1019	1067	1106	1160	731	828</				

Which Optional Local Sales Tax Table Should I Use?

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

2013 Optional Local Sales Tax Tables for Certain Local Jurisdictions

(Based on a local sales tax rate of 1 percent)

Income At least	But less than	Exemptions							Exemptions							Exemptions							Exemptions						
		Over							Over							Over							Over						
		1	2	3	4	5	5	1	2	3	4	5	5	1	2	3	4	5	5	1	2	3	4	5	5				
		Local Table A							Local Table B							Local Table C							Local Table D*						
\$0	\$20,000	37	42	45	47	49	51	47	55	60	64	67	71	53	61	66	70	73	78	35	37	39	40	41	42				
20,000	30,000	60	67	72	75	78	82	74	86	93	99	104	111	85	97	105	112	117	124	60	64	67	69	71	73				
30,000	40,000	72	80	85	89	93	97	87	101	110	117	123	131	101	116	126	133	139	148	73	79	82	85	87	90				
40,000	50,000	82	91	97	102	106	111	99	114	125	133	139	148	115	132	143	151	158	168	85	91	95	98	101	104				
50,000	60,000	91	101	108	113	117	123	109	126	137	146	153	164	127	146	158	168	175	186	95	103	107	111	113	117				
60,000	70,000	99	110	117	123	127	134	118	137	149	159	166	177	139	159	172	183	191	203	105	113	118	122	125	129				
70,000	80,000	106	119	126	132	137	144	127	147	160	170	179	190	149	171	186	197	206	218	115	123	129	133	136	141				
80,000	90,000	114	126	135	141	146	154	135	156	170	181	190	202	159	182	198	210	219	233	123	133	139	143	147	152				
90,000	100,000	120	134	143	149	155	163	143	165	179	191	200	213	169	193	209	222	232	246	132	142	148	153	157	162				
100,000	120,000	129	144	153	160	166	174	153	176	192	204	214	228	181	207	225	238	249	264	143	154	161	166	170	176				
120,000	140,000	141	157	167	175	182	191	166	192	209	222	233	248	198	226	245	260	272	289	158	171	178	184	189	195				
140,000	160,000	152	169	180	188	195	205	178	205	224	238	249	266	212	243	264	279	292	310	172	185	194	200	205	212				
160,000	180,000	162	180	192	201	209	219	190	219	238	253	266	283	227	260	282	298	312	331	186	200	209	216	222	229				
180,000	200,000	172	191	203	213	221	231	200	231	251	267	280	298	240	275	298	315	330	350	198	214	223	231	237	245				
200,000	or more	219	243	259	271	281	294	252	290	316	336	352	375	305	349	378	401	419	445	262	282	295	305	313	323				

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