



Department of the Treasury  
Internal Revenue Service

**Publication 969**

Cat. No. 24216S

# Medical Savings Accounts (MSAs)

**Including:**

- **Archer MSAs**
- **Medicare+Choice MSAs**

For use in preparing

**2001** Returns



Get forms and other information  
faster and easier by:

Computer • [www.irs.gov](http://www.irs.gov) or FTP • [ftp.irs.gov](ftp://ftp.irs.gov)

FAX • 703-368-9694 (from your FAX machine)

## Contents

<b>Important Reminder</b> .....	<b>1</b>
<b>Introduction</b> .....	<b>1</b>
<b>Archer MSAs</b> .....	<b>2</b>
Qualifying for an Archer MSA .....	<b>2</b>
Setting Up an Archer MSA .....	<b>3</b>
Making Contributions .....	<b>3</b>
Receiving Distributions .....	<b>4</b>
Filing Form 8853 .....	<b>5</b>
Employer Participation .....	<b>5</b>
<b>Medicare+Choice MSAs</b> .....	<b>6</b>
<b>How To Get Tax Help</b> .....	<b>6</b>

## Important Reminder

**Photographs of missing children.** The Internal Revenue Service is a proud partner with the National Center for Missing and Exploited Children. Photographs of missing children selected by the Center may appear in this publication on pages that would otherwise be blank. You can help bring these children home by looking at the photographs and calling **1-800-THE-LOST (1-800-843-5678)** if you recognize a child.

## Introduction

This publication explains Archer MSAs and introduces Medicare+Choice MSAs. Archer MSAs were created to help self-employed individuals and employees of certain small employers meet the medical care costs of the account holder, the account holder's spouse, or the account holder's dependent(s).

A Medicare+Choice MSA is an Archer MSA designated by Medicare to be used solely to pay the qualified medical expenses of the account holder who is eligible for Medicare. No Medicare+Choice MSAs have been established as of the revision date of this publication.

Archer MSAs and Medicare+Choice MSAs are "pilot projects" scheduled to end December 31, 2002.

You do not need IRS approval to start your Archer MSA. Complete Form 8853, *Archer MSAs and Long-Term Care Insurance Contracts*, and attach it to your Form 1040 each year you (or your spouse if you file jointly) have Archer MSA contributions or distributions.

You must file Form 1040. You cannot file Form 1040A or Form 1040EZ.

**Comments and suggestions.** We welcome your comments about this publication and your suggestions for future editions.

You can e-mail us while visiting our web site at [www.irs.gov](http://www.irs.gov).

You can write to us at the following address:

Internal Revenue Service  
 Technical Publications Branch  
 W:CAR:MP:FP:P  
 1111 Constitution Ave. NW  
 Washington, DC 20224

We respond to many letters by telephone. Therefore, it would be helpful if you would include your area code and daytime phone number in your correspondence.

## Archer MSAs

An Archer MSA is a tax-exempt trust or custodial account that you set up with a financial institution (like a bank or an insurance company) in which you can save money for future medical expenses. This account must be used in conjunction with a high deductible health plan (HDHP). See *High deductible health plan (HDHP)*, later.

**What are the benefits of an Archer MSA?** You may enjoy several benefits from having an Archer MSA.

- The interest or other earnings on the assets in your Archer MSA are tax free.
- You can claim a tax deduction for contributions you make even if you do not itemize your deductions on Form 1040.
- The contributions remain in your Archer MSA from year to year until you use them.

## Qualifying for an Archer MSA

To qualify for an Archer MSA, you must be:

- An employee (or the spouse of an employee) of a **small employer**. The employer must maintain an individual or family **high deductible health plan (HDHP)**, defined later, for you (or your spouse), or
- A self-employed person (or the spouse of a self-employed person) who maintains an individual or family **HDHP**.

You can have no other health insurance or Medicare coverage except what is permitted under *Other health insurance*, later. You must be an eligible individual on the first day of a given month to get an Archer MSA deduction for that month.



*If another taxpayer is entitled to claim an exemption for you, you cannot claim a deduction for an Archer MSA contribution. This is true even if the other person does not actually claim your exemption.*

**Small employer.** A small employer is generally an employer who had an average of 50 or fewer employees during either of the last 2 calendar years. The definition of small employer is modified for new employers and growing employers.

**New employer.** A new employer is also considered a small employer for Archer MSAs if he or she reasonably expects to employ 50 or fewer people this year.

**Growing employer.** A small employer may begin HDHPs and Archer MSAs for his or her employees and then grow beyond 50 employees. The employer will continue to meet the requirement for small employers if he or she:

- Had 50 or fewer employees when the Archer MSAs began,
- Made a contribution for the last year he or she had 50 or fewer employees, and
- Had an average of 200 or fewer employees each year after 1996.

**High deductible health plan (HDHP).** To be eligible for an Archer MSA, you must have an HDHP. If you are an employee, the plan must be through your small employer. You generally cannot have another health insurance plan.

**Definition.** An HDHP has:

- 1) A higher annual deductible than typical health plans, and
- 2) A maximum limit on the annual out-of-pocket medical expenses that you must pay for covered expenses.

**Limits.** The following tables show the limits for annual deductibles and the maximum out-of-pocket expenses for high deductible health plans for 2001 and 2002.

### 2001

Type of coverage	Minimum annual deductible	Maximum annual deductible	Maximum annual out-of-pocket expenses
Self-only	\$1,600	\$2,400	\$3,200
Family	\$3,200	\$4,800	\$5,850

### 2002

Type of coverage	Minimum annual deductible	Maximum annual deductible	Maximum annual out-of-pocket expenses
Self-only	\$1,650	\$2,500	\$3,300
Family	\$3,300	\$4,950	\$6,050

**Family plans that do not meet the high deductible rules.** There are some family plans that have deductibles for individual family members. These deductibles are less than the annual deductible for the family plan. Under these plans, if you meet the individual deductible for one family member, you do not have to meet the larger annual deductible amount for the family plan. These plans do not qualify as HDHPs.

**Example.** Mr. Wilber has health insurance with company A in 2001. The annual deductible for the family plan is \$4,500. This plan also has an individual deductible of \$1,800 for each family member. Mr. Wilber's wife had \$2,200 of covered medical expenses. They had no other medical expenses for 2001. The plan paid \$400 to Mr. Wilber because Mrs. Wilber met the individual deductible of \$1,800, even though the Wilbers did not meet the \$4,500 annual deductible for the family plan. The plan does not qualify as an HDHP.

**Other health insurance.** You (or your spouse if you file jointly) generally cannot have any other health plan that is not an HDHP. However, this rule does not apply if the other health plan(s) only covers the following items.

- 1) Accidents.
- 2) Disability.
- 3) Dental care.
- 4) Vision care.
- 5) Long-term care.
- 6) Benefits related to workers' compensation laws, tort liabilities, or ownership or use of property.
- 7) A specific disease or illness.
- 8) A fixed amount per day (or other period) of hospitalization.

## Setting Up an Archer MSA

When you set up an Archer MSA, you will need to work with a trustee and know the rules for contributing and withdrawing money from the account.

**Who can be a trustee for an Archer MSA?** The person or business with whom you set up your Archer MSA is called a *trustee*. A trustee can be a bank, insurance company, or anyone already approved by the IRS to be a trustee of individual retirement arrangements. Your employer may already have some information on Archer MSA trustees in your area.

**Who can contribute to my Archer MSA?** Your employer may decide to make contributions to an Archer MSA for you. You do not pay tax on these contributions.

If your employer does not make contributions to your Archer MSA, you can make your own contributions to your Archer MSA and deduct these amounts on your tax return without itemizing deductions. Both you and your employer

cannot make contributions to your Archer MSA in the same year. You do not have to make contributions to your Archer MSA every year.

There are limits to the amounts that can be contributed to your Archer MSA. See *Making Contributions*, later.



*If your spouse is covered by your HDHP and an amount is contributed by your spouse (or your spouse's employer) to an Archer MSA belonging to your spouse, you cannot make contributions to your own Archer MSA that year.*

**Changing employers.** If you change employers and still meet the rules for having an Archer MSA, you can continue to use that Archer MSA. However, you may not make additional contributions unless you are otherwise eligible.

### When can I make withdrawals from my Archer MSA?

You can make tax-free withdrawals from your Archer MSA to pay for qualified medical expenses (discussed later). If you make withdrawals for other reasons, the amount you withdraw will be subject to income tax and may be subject to an excise tax as well. See *Receiving Distributions*, later. You do not have to make withdrawals from your Archer MSA each year.

## Making Contributions

There are two limits on the amount you or your employer can contribute to your Archer MSA.

- 1) A limit based on the **annual deductible** of your HDHP.
- 2) **An income limit** based on your:
  - a) Wages or compensation if you are an employee, or
  - b) Net self-employment income if you are self-employed.

**Annual deductible limit.** You can contribute up to 75% of the amount of your annual health plan deductible (65% if you have a self-only plan) to your Archer MSA. You must have the insurance all year to contribute the full amount.

For each full month you did not have an HDHP, you must reduce the amount you can contribute by one-twelfth.

**Example 1.** You have an HDHP for your family all year in 2001. The annual deductible is \$4,000. You can contribute up to \$3,000 ( $\$4,000 \times 75\%$ ) to your Archer MSA for the year.

**Example 2.** You have an HDHP for your family for the entire months of July through December, 2001 (6 months). The annual deductible is \$4,000. You can contribute up to \$1,500 ( $\$4,000 \times 75\% \div 12 \text{ months} \times 6 \text{ months}$ ) to your Archer MSA for the year.



If you and your spouse each have a family plan, you are treated as having family coverage with the lower annual deductible of the two health plans. The contribution limit is split equally between you unless you agree on a different division.

**Income limit.** You cannot contribute more than you earned for the year from the employer through whom you have your HDHP.

If you are self-employed, you cannot contribute more than your net self-employment income. This is your income from self-employment minus expenses (including the one-half of self-employment tax deduction).

**Example 1.** Bob Smith earned \$25,000 from ABC Company in 2001. He had an HDHP for his family at ABC for the entire year. The annual deductible was \$4,000. He can contribute up to \$3,000 to his Archer MSA ( $75\% \times \$4,000$ ). He can contribute the full amount because he earned more than \$3,000 at ABC.

**Example 2.** Joe Craft is self-employed. He had an HDHP for his family for the entire year in 2001. The annual deductible was \$3,500. Based on the annual deductible, the maximum contribution to his Archer MSA would have been \$2,625 ( $75\% \times \$3,500$ ). However, after deducting his business expenses, Joe's net self-employment income is \$1,950 for the year. Therefore, he is limited to a contribution of \$1,950.

## Reporting Contributions on Your Return

Report all contributions to your Archer MSA on Form 8853 and attach it to your Form 1040. Follow the instructions for Form 8853 and complete the *Line 5 Limitation Worksheet*.

You should receive **Form 5498-MSA, MSA or Medicare+Choice MSA Information**, from the trustee showing the amount you (or your employer) contributed during the year. You can make contributions to your Archer MSA until April 15 (or the next business day if April 15 is a Saturday, Sunday, or holiday) of the following year and deduct them on your Form 1040 for the preceding year to the extent your total contributions do not exceed your limitation.

**Excess contributions.** You must generally pay a 6% excise tax on contributions you or your employer make to your Archer MSA that are greater than the limits discussed earlier. See Form 5329, *Additional Taxes on Qualified Plans (including IRAs) and Other Tax-Favored Accounts*, to figure the excise tax.

**Excess contributions you make.** You may withdraw some or all of your excess contributions and not pay the excise tax on the amount withdrawn if you:

- Withdraw these excess contributions by the due date, including extensions, of your tax return,
- Also withdraw any income earned on the withdrawn contributions and include the earnings in "other income" on your tax return for the year you withdraw the contributions and earnings, and

- Do not claim a deduction on your Form 1040 for the amount of the withdrawn contributions.

**Excess contributions your employer makes.** If your employer makes an excess contribution and the excess was not included in box 1, Form W-2, you must report the excess as "other income" on your tax return. However, you may withdraw some or all of the excess employer contributions and not pay the excise tax on the amount withdrawn if you:

- Withdraw these excess contributions by the due date, including extensions, of your tax return,
- Also withdraw any income earned on the withdrawn contributions and include the earnings in "other income" on your tax return for the year you withdraw the contributions and earnings, and
- Do not claim an exclusion from income for the amount of the withdrawn contributions.

## Receiving Distributions

You will generally pay medical expenses during the year without being reimbursed by your HDHP until you reach the annual deductible. When you pay medical expenses during the year that are not reimbursed by your HDHP, you can ask the trustee of your Archer MSA to send you a distribution from your Archer MSA.

A distribution is money you get from your Archer MSA. The trustee will report any distribution to you and the IRS on **Form 1099-MSA, Distributions From an MSA or Medicare+Choice MSA**.

**How to report distributions on your tax return.** How you report your distributions depends on whether or not you use the distribution for **qualified medical expenses** (defined later).

- When you use a distribution from your Archer MSA for qualified medical expenses, you do not pay tax on the distribution but you have to report the distribution on Form 8853. Follow the instructions for the form and attach it to your Form 1040.
- When you do not use a distribution from your Archer MSA for qualified medical expenses, you must pay tax on the distribution and report the amount on Form 8853. Follow the instructions for the form and attach it to your Form 1040. You must also report and pay an additional tax on your Form 1040 unless you meet one of the exceptions listed later under *Exceptions to the additional tax*.



If an amount is contributed to your Archer MSA this year (by you or your employer), you also must report and pay tax on a distribution you receive from your Archer MSA this year that is used to pay for medical expenses of someone who is not covered by an HDHP, or is also covered by another health plan that is not an HDHP, at the time the expenses are incurred. See the instructions for Form 8853 for more information.

**Reporting and paying the additional tax.** There is a 15% additional tax on the part of your distributions not used for qualified medical expenses. You report the additional tax in the *Other Taxes* section of your Form 1040.

**Exceptions to the additional tax.** There is no additional tax if you are disabled, are age 65 or older, or die during the year.

**Death of the Archer MSA holder.** You should choose a beneficiary when you set up your Archer MSA. What happens to that Archer MSA when you die depends on whom you designate as the beneficiary.

**Spouse is the designated beneficiary.** If your spouse is the designated beneficiary of your Archer MSA, it will be treated as your spouse's Archer MSA after your death.

**Spouse is not the designated beneficiary.** On the date you die, if someone other than your spouse is the designated beneficiary of your Archer MSA:

- 1) The account stops being an Archer MSA, and
- 2) The fair market value of the Archer MSA becomes taxable to the designated beneficiary.

**No designated beneficiary.** If you have no beneficiary, the fair market value of the Archer MSA will be included on your final income tax return after your death.

## Qualified Medical Expenses

Qualified medical expenses are explained in Publication 502, *Medical and Dental Expenses*. Examples include amounts paid for doctors' fees, prescription medicines, and necessary hospital services.



*You cannot deduct qualified medical expenses as an itemized deduction on Schedule A (Form 1040) if you pay for them with a tax-free distribution from your Archer MSA. You also cannot claim a deduction if you use other funds equal to the amount of the distribution.*

**Special rules for insurance premiums.** Generally, you cannot treat insurance premiums as qualified medical expenses for Archer MSAs. You can, however, treat premiums for long-term care, health care coverage while you receive unemployment benefits, or health care continuation coverage required under any federal law as qualified medical expenses for Archer MSAs.



**Recordkeeping.** For each qualified medical expense you deduct as an itemized deduction on Schedule A or pay with a distribution from your Archer MSA, you must keep a record of the name and address of each person you paid and the amount and date of the payment. Do not send these records with your tax return. Keep them with your tax records.

## Filing Form 8853

You must file Form 8853 and attach it to Form 1040 if you (or your spouse, if married filing a joint return) had any activity on your Archer MSA during the year. You must file the form even if your employer or your spouse's employer made contributions to the Archer MSA.

## Employer Participation

This section contains the rules that employers must follow if they decide to make Archer MSAs available to their employees. Unlike the previous discussions, "you" refers to the employer and not to the employee.

**Health plan.** If you want your employees to be able to have an Archer MSA, you must make an HDHP available to them. You can provide no additional coverage other than those exceptions listed previously under *Other health insurance*.

**Contributions.** You can make contributions to your employees' Archer MSAs. You deduct the contributions on the "Employee benefit programs" line of your business income tax return for the year you make these contributions.

**Comparable contributions.** If you decide to make contributions, you must make comparable contributions to all comparable participating employees' Archer MSAs. Your contributions are comparable if they are either:

- The same amount, or
- The same percentage of the annual deductible limit under the HDHP covering the employees.

**Comparable participating employees.** Comparable participating employees:

- Are covered by your HDHP and are eligible to establish an Archer MSA,
- Have the same category of coverage (either self-only or family coverage), and
- Have the same category of employment (either part-time or full-time).

**Additional tax.** If you made contributions to your employees' Archer MSAs that were not comparable, you must pay an additional tax of 35% of the amount you contributed. Get **Form 5330**, *Return of Excise Taxes Related to Employee Benefit Plans*, to report and pay this tax.

**Employment taxes.** Amounts you contribute to your employees' Archer MSAs are generally not subject to employment taxes. You must report the contributions in box 12 of the Form W-2 you file for each employee during the calendar year. Enter Code "R" in box 12.

---

## Medicare+Choice MSAs

A Medicare+Choice MSA is an Archer MSA designated by Medicare to be used solely to pay the qualified medical expenses of the account holder. To be eligible for a Medicare+Choice MSA, you must be eligible for Medicare and have a high deductible health plan (HDHP) that meets the Medicare guidelines.

A Medicare+Choice MSA is a tax-exempt trust or custodial savings account that you set up with a financial institution (like a bank or an insurance company) in which the Medicare program can deposit money for qualified medical expenses. The money in your account is not taxed if it is used for qualified medical expenses, and it may earn interest or dividends.

An HDHP is a special health insurance policy that has a high deductible. You choose the policy you want to use as part of your Medicare+Choice MSA plan. However, the policy must be approved by the Medicare program.

**Note.** At the time this publication went to print, no HDHP had been approved by Medicare. Therefore, no Medicare+Choice MSAs have been established to date.

Medicare+Choice MSAs are administered through the Federal Medicare program. The Health Care Financing Administration (HCFA) has more information about this program. You can get this information by calling 1-800-Medicare (1-800-633-4227). You can also reach HCFA through the Internet at [www.medicare.gov](http://www.medicare.gov).

---

## How To Get Tax Help

You can get help with unresolved tax issues, order free publications and forms, ask tax questions, and get more information from the IRS in several ways. By selecting the method that is best for you, you will have quick and easy access to tax help.

**Contacting your Taxpayer Advocate.** If you have attempted to deal with an IRS problem unsuccessfully, you should contact your Taxpayer Advocate.

The Taxpayer Advocate represents your interests and concerns within the IRS by protecting your rights and resolving problems that have not been fixed through normal channels. While Taxpayer Advocates cannot change the tax law or make a technical tax decision, they can clear up problems that resulted from previous contacts and ensure that your case is given a complete and impartial review.

To contact your Taxpayer Advocate:

- Call the Taxpayer Advocate at **1-877-777-4778**.
- Call the IRS at **1-800-829-1040**.
- Call, write, or fax the Taxpayer Advocate office in your area.
- Call **1-800-829-4059** if you are a TTY/TDD user.

For more information, see Publication 1546, *The Taxpayer Advocate Service of the IRS*.

**Free tax services.** To find out what services are available, get Publication 910, *Guide to Free Tax Services*. It contains a list of free tax publications and an index of tax topics. It also describes other free tax information services, including tax education and assistance programs and a list of TeleTax topics.



**Personal computer.** With your personal computer and modem, you can access the IRS on the Internet at [www.irs.gov](http://www.irs.gov). While visiting our web site, you can:

- Find answers to questions you may have.
- Download forms and publications or search for forms and publications by topic or keyword.
- View forms that may be filled in electronically, print the completed form, and then save the form for recordkeeping.
- View Internal Revenue Bulletins published in the last few years.
- Search regulations and the Internal Revenue Code.
- Receive our electronic newsletters on hot tax issues and news.
- Get information on starting and operating a small business.

You can also reach us with your computer using File Transfer Protocol at [ftp.irs.gov](ftp://ftp.irs.gov).



**TaxFax Service.** Using the phone attached to your fax machine, you can receive forms and instructions by calling **703-368-9694**. Follow the directions from the prompts. When you order forms, enter the catalog number for the form you need. The items you request will be faxed to you.

For help with transmission problems, call the FedWorld Help Desk at **703-487-4608**.



**Phone.** Many services are available by phone.

- *Ordering forms, instructions, and publications.* Call **1-800-829-3676** to order current and prior year forms, instructions, and publications.
- *Asking tax questions.* Call the IRS with your tax questions at **1-800-829-1040**.
- *TTY/TDD equipment.* If you have access to TTY/TDD equipment, call **1-800-829-4059** to ask tax questions or to order forms and publications.
- *TeleTax topics.* Call **1-800-829-4477** to listen to pre-recorded messages covering various tax topics.

**Evaluating the quality of our telephone services.** To ensure that IRS representatives give accurate, courteous, and professional answers, we evaluate the quality of our telephone services in several ways.

- A second IRS representative sometimes monitors live telephone calls. That person only evaluates the IRS assistor and does not keep a record of any taxpayer's name or tax identification number.
- We sometimes record telephone calls to evaluate IRS assistors objectively. We hold these recordings no longer than one week and use them only to measure the quality of assistance.
- We value our customers' opinions. Throughout this year, we will be surveying our customers for their opinions on our service.



**Walk-in.** You can walk in to many post offices, libraries, and IRS offices to pick up certain forms, instructions, and publications. Some IRS offices, libraries, grocery stores, copy centers, city and county governments, credit unions, and office supply stores have an extensive collection of products available to print from a CD-ROM or photocopy from reproducible proofs. Also, some IRS offices and libraries have the Internal Revenue Code, regulations, Internal Revenue Bulletins, and Cumulative Bulletins available for research purposes.



**Mail.** You can send your order for forms, instructions, and publications to the Distribution Center nearest to you and receive a response within 10 workdays after your request is received. Find the address that applies to your part of the country.

- **Western part of U.S.:**  
Western Area Distribution Center  
Rancho Cordova, CA 95743-0001

- **Central part of U.S.:**  
Central Area Distribution Center  
P.O. Box 8903  
Bloomington, IL 61702-8903
- **Eastern part of U.S. and foreign addresses:**  
Eastern Area Distribution Center  
P.O. Box 85074  
Richmond, VA 23261-5074



**CD-ROM.** You can order IRS Publication 1796, *Federal Tax Products on CD-ROM*, and obtain:

- Current tax forms, instructions, and publications.
- Prior-year tax forms and instructions.
- Popular tax forms that may be filled in electronically, printed out for submission, and saved for record-keeping.
- Internal Revenue Bulletins.

The CD-ROM can be purchased from National Technical Information Service (NTIS) by calling **1-877-233-6767** or on the Internet at **www.irs.gov**. The first release is available in mid-December and the final release is available in late January.

IRS Publication 3207, *Small Business Resource Guide*, is an interactive CD-ROM that contains information important to small businesses. It is available in mid-February. You can get one free copy by calling **1-800-829-3676** or visiting the IRS web site at **www.irs.gov**.

## Tax Publications for Individual Taxpayers

See *How To Get Tax Help* for a variety of ways to get publications, including by computer, phone, and mail.

### General Guides

- 1 Your Rights as a Taxpayer
- 17 Your Federal Income Tax (For Individuals)
- 334 Tax Guide for Small Business (For Individuals Who Use Schedule C or C-EZ)
- 509 Tax Calendars for 2002
- 553 Highlights of 2001 Tax Changes
- 910 Guide to Free Tax Services

### Specialized Publications

- 3 Armed Forces' Tax Guide
- 225 Farmer's Tax Guide
- 378 Fuel Tax Credits and Refunds
- 463 Travel, Entertainment, Gift, and Car Expenses
- 501 Exemptions, Standard Deduction, and Filing Information
- 502 Medical and Dental Expenses
- 503 Child and Dependent Care Expenses
- 504 Divorced or Separated Individuals
- 505 Tax Withholding and Estimated Tax
- 508 Tax Benefits for Work-Related Education
- 514 Foreign Tax Credit for Individuals
- 516 U.S. Government Civilian Employees Stationed Abroad
- 517 Social Security and Other Information for Members of the Clergy and Religious Workers
- 519 U.S. Tax Guide for Aliens
- 520 Scholarships and Fellowships
- 521 Moving Expenses
- 523 Selling Your Home
- 524 Credit for the Elderly or the Disabled
- 525 Taxable and Nontaxable Income
- 526 Charitable Contributions
- 527 Residential Rental Property
- 529 Miscellaneous Deductions
- 530 Tax Information for First-Time Homeowners

- 531 Reporting Tip Income
- 533 Self-Employment Tax
- 534 Depreciating Property Placed in Service Before 1987
- 537 Installment Sales
- 541 Partnerships
- 544 Sales and Other Dispositions of Assets
- 547 Casualties, Disasters, and Thefts
- 550 Investment Income and Expenses
- 551 Basis of Assets
- 552 Recordkeeping for Individuals
- 554 Older Americans' Tax Guide
- 555 Community Property
- 556 Examination of Returns, Appeal Rights, and Claims for Refund
- 559 Survivors, Executors, and Administrators
- 561 Determining the Value of Donated Property
- 564 Mutual Fund Distributions
- 570 Tax Guide for Individuals With Income From U.S. Possessions
- 575 Pension and Annuity Income
- 584 Casualty, Disaster, and Theft Loss Workbook (Personal-Use Property)
- 587 Business Use of Your Home (Including Use by Day-Care Providers)
- 590 Individual Retirement Arrangements (IRAs)
- 593 Tax Highlights for U.S. Citizens and Residents Going Abroad
- 594 The IRS Collection Process
- 595 Tax Highlights for Commercial Fishermen
- 596 Earned Income Credit (EIC)
- 721 Tax Guide to U.S. Civil Service Retirement Benefits

- 901 U.S. Tax Treaties
- 907 Tax Highlights for Persons with Disabilities
- 908 Bankruptcy Tax Guide
- 911 Direct Sellers
- 915 Social Security and Equivalent Railroad Retirement Benefits
- 919 How Do I Adjust My Tax Withholding?
- 925 Passive Activity and At-Risk Rules
- 926 Household Employer's Tax Guide
- 929 Tax Rules for Children and Dependents
- 936 Home Mortgage Interest Deduction
- 946 How To Depreciate Property
- 947 Practice Before the IRS and Power of Attorney
- 950 Introduction to Estate and Gift Taxes
- 967 IRS Will Figure Your Tax
- 968 Tax Benefits for Adoption
- 970 Tax Benefits for Higher Education
- 971 Innocent Spouse Relief
- 972 Child Tax Credit (For Individuals Sent Here From the Form 1040 or 1040A Instructions)
- 1542 Per Diem Rates
- 1544 Reporting Cash Payments of Over \$10,000
- 1546 The Taxpayer Advocate Service of the IRS

### Spanish Language Publications

- 1SP Derechos del Contribuyente
- 579SP Cómo Preparar la Declaración de Impuesto Federal
- 594SP Comprendiendo el Proceso de Cobro
- 596SP Crédito por Ingreso del Trabajo
- 850 English-Spanish Glossary of Words and Phrases Used in Publications Issued by the Internal Revenue Service
- 1544SP Informe de Pagos en Efectivo en Exceso de \$10,000 (Recibidos en una Ocupación o Negocio)

## Commonly Used Tax Forms

See *How To Get Tax Help* for a variety of ways to get forms, including by computer, fax, phone, and mail. For fax orders only, use the catalog number when ordering.

Form Number and Title	Catalog Number	Form Number and Title	Catalog Number
1040 U.S. Individual Income Tax Return	11320	2106 Employee Business Expenses	11700
Sch A & B Itemized Deductions & Interest and Ordinary Dividends	11330	2106-EZ Unreimbursed Employee Business Expenses	20604
Sch C Profit or Loss From Business	11334	2210 Underpayment of Estimated Tax by Individuals, Estates, and Trusts	11744
Sch C-EZ Net Profit From Business	14374	2441 Child and Dependent Care Expenses	11862
Sch D Capital Gains and Losses	11338	2848 Power of Attorney and Declaration of Representative	11980
Sch D-1 Continuation Sheet for Schedule D	10424	3903 Moving Expenses	12490
Sch E Supplemental Income and Loss	11344	4562 Depreciation and Amortization	12906
Sch EIC Earned Income Credit	13339	4868 Application for Automatic Extension of Time To File U.S. Individual Income Tax Return	13141
Sch F Profit or Loss From Farming	11346	4952 Investment Interest Expense Deduction	13177
Sch H Household Employment Taxes	12187	5329 Additional Taxes Attributable to IRAs, Other Qualified Retirement Plans, Annuities, Modified Endowment Contracts, and MSAs	13329
Sch J Farm Income Averaging	25513	6251 Alternative Minimum Tax—Individuals	13600
Sch R Credit for the Elderly or the Disabled	11359	8283 Noncash Charitable Contributions	62299
Sch SE Self-Employment Tax	11358	8582 Passive Activity Loss Limitations	63704
1040A U.S. Individual Income Tax Return	11327	8606 Nondeductible IRAs	63966
Sch 1 Interest and Ordinary Dividends for Form 1040A Filers	12075	8812 Additional Child Tax Credit	10644
Sch 2 Child and Dependent Care Expenses for Form 1040A Filers	10749	8822 Change of Address	12081
Sch 3 Credit for the Elderly or the Disabled for Form 1040A Filers	12064	8829 Expenses for Business Use of Your Home	13232
1040EZ Income Tax Return for Single and Joint Filers With No Dependents	11329	8863 Education Credits	25379
1040-ES Estimated Tax for Individuals	11340		
1040X Amended U.S. Individual Income Tax Return	11360		