

◆ 2009 TAX YEAR ◆

2009 Federal Tax Rate Schedule

Single Taxable Income

\$ 0 to 8,350	× 10%	minus \$ 0.00	= Tax
8,351 to 33,950	× 15%	minus 417.50	= Tax
33,951 to 82,250	× 25%	minus 3,812.50	= Tax
82,251 to 171,550	× 28%	minus 6,280.00	= Tax
171,551 to 372,950	× 33%	minus 14,857.50	= Tax
372,951 and over	× 35%	minus 22,316.50	= Tax

MFJ or QW Taxable Income

\$ 0 to 16,700	× 10%	minus \$ 0.00	= Tax
16,701 to 67,900	× 15%	minus 835.00	= Tax
67,901 to 137,050	× 25%	minus 7,625.00	= Tax
137,051 to 208,850	× 28%	minus 11,736.50	= Tax
208,851 to 372,950	× 33%	minus 22,179.00	= Tax
372,951 and over	× 35%	minus 29,638.00	= Tax

MFS Taxable Income

\$ 0 to 8,350	× 10%	minus \$ 0.00	= Tax
8,351 to 33,950	× 15%	minus 417.50	= Tax
33,951 to 68,525	× 25%	minus 3,812.50	= Tax
68,526 to 104,425	× 28%	minus 5,868.25	= Tax
104,426 to 186,475	× 33%	minus 11,089.50	= Tax
186,476 and over	× 35%	minus 14,819.00	= Tax

HOH Taxable Income

\$ 0 to 11,950	× 10%	minus \$ 0.00	= Tax
11,951 to 45,500	× 15%	minus 597.50	= Tax
45,501 to 117,450	× 25%	minus 5,147.50	= Tax
117,451 to 190,200	× 28%	minus 8,671.00	= Tax
190,201 to 372,950	× 33%	minus 18,181.00	= Tax
372,951 and over	× 35%	minus 25,640.00	= Tax

2009 Standard Deduction

Single or MFS	\$ 5,700
MFJ or QW	\$ 11,400
HOH	\$ 8,350
Additional age 65 or older, or blind, per person, per event:	
MFJ, QW, or MFS	\$ 1,100
Single or HOH	\$ 1,400

Dependents. The standard deduction is the greater of \$950 or earned income plus \$300, up to regular standard deduction.

Property tax. The standard deduction is increased up to \$500 (\$1,000 MFJ) for property tax paid for non-itemizers.

Federal declared disaster areas. The standard deduction is increased by the disaster loss deduction for non-itemizers. See Tab 3.

2009 Standard Mileage Rates

Depreciation	21.0¢	Business	55.0¢
Charitable	14.0¢	Moving	24.0¢
Medical	24.0¢		

2009 Personal Exemptions

Regular exemption amount per person	\$3,650
Exemption if AGI is above maximum phaseout amount	\$2,433

Exemption Phaseout Range	MFJ & QW	HOH	Single	MFS
Modified AGI beginning phaseout	\$250,200	\$208,500	\$166,800	\$125,100
Modified AGI maximum phaseout	\$372,700	\$331,000	\$289,300	\$186,350

Phaseout amount. The phaseout amount is reduced by two-thirds. To calculate the phaseout, see *Deduction for Exemptions Worksheet*, Tab 16.

Midwestern disaster area. An extra \$500 exemption may apply for housing Midwestern disaster area displaced individuals. See Tab 3.

2009 Earned Income Credit

Maximum credit	Number of Qualifying Children			
	None	One	Two	3 or more
Earned income amount*	\$ 457	\$ 3,043	\$ 5,028	\$ 5,657
Earned income amount*	\$ 5,970	\$ 8,950	\$ 12,570	\$ 12,570
MFJ phaseout begins at**	\$12,470	\$21,420	\$21,420	\$21,420
All others phaseout begins at**	\$ 7,470	\$16,420	\$16,420	\$16,420
MFJ phaseout complete at	\$18,440	\$40,463	\$45,295	\$48,279
All others phaseout complete at	\$13,440	\$35,463	\$40,295	\$43,279

* Amount of earned income at or above which the maximum credit is allowed.

** Amount of AGI or earned income above which credit begins to phase out.

Investment Income Limit for EIC = \$3,100.

Other 2009 Phaseouts Based on Modified AGI

Itemized Deductions

MFJ, Single, HOH	\$ 166,800
MFS	\$ 83,400
For 2009, the phaseout is reduced by two-thirds.	

Hope and Lifetime Learning Credit

MFJ	\$ 160,000 to \$ 180,000
Single, HOH	\$ 80,000 to \$ 90,000
MFS	Does not qualify

Child Tax Credit

MFJ	\$ 110,000
Single, HOH	\$ 75,000
MFS	\$ 55,000
Ending phaseout amounts vary.	

Student Loan Interest Deduction

MFJ	\$ 120,000 to \$ 150,000
Single, HOH	\$ 60,000 to \$ 75,000
MFS	Does not qualify

Traditional IRA Active Participation

MFJ	\$ 89,000 to \$ 109,000
Single, HOH	\$ 55,000 to \$ 65,000
MFS	\$ 0 to \$ 10,000

Qualifying Widow(er) rules vary. See Tab 3 for details.

Roth IRA

MFJ	\$ 166,000 to \$ 176,000
Single, HOH	\$ 105,000 to \$ 120,000
MFS	\$ 0 to \$ 10,000

Education Savings Account

MFJ	\$ 190,000 to \$ 220,000
All others	\$ 95,000 to \$ 110,000

EE and I Bonds Used for College

MFJ	\$ 104,900 to \$ 134,900
Single, HOH	\$ 69,950 to \$ 84,950
MFS	Does not qualify

Retirement Savings Contributions

Credit—AGI up to:

Rate	MFJ	HOH	All others
50%	\$33,000	\$24,750	\$16,500
20%	\$36,000	\$27,000	\$18,000
10%	\$55,500	\$41,625	\$27,750
0%	\$55,001	\$41,626	\$27,751

Tuition/Fees Deduction

	Limit:
MFJ	\$ 0 to \$130,000 \$4,000
	\$130,001 to \$160,000 \$2,000
	\$160,001 and over \$ 0
Single	\$ 0 to \$ 65,000 \$4,000
HOH	\$ 65,001 to \$ 80,000 \$2,000
	\$ 80,001 and over \$ 0

- 1 What's New
- 2 2009 Federal Tax Tables
- 3 1040 Line Instructions
- 4 Itemized Deductions A
- 5 Sole Props Farmers C, F, SE
- 6 Investment Income B, D, 4797
- 7 Rental Passive E
- 8 Business Deductions
- 9 Depreciation 4562
- 10 Automobiles Listed Property
- 11 Tax Credits
- 12 Children College Family
- 13 Retirement Employee Benefits
- 14 Other 1040 Topics
- 15 IRS Audits Penalties
- 16 Worksheets Where to File
- 17 States