For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see page 76.

Form 1040  U.S. Individual Income Tax Return 2002


Your first name and initial  Last name  Your social security number

Home address (number and street). If you have a P.O. box, see page 21.

Note. Checking "Yes" will not change your tax or reduce your refund. Do you, or your spouse if filing a joint return, want $3 to go to this fund? Yes No

Filing Status
Check only one box.

1  Single
2  Married filing jointly (even if only one had income)
3  Married filing separately. Enter spouse's SSN above
4  Head of household (with qualifying person). (See page 21.) If the qualifying person is a child but not your dependent, enter this child's name here.
5  Qualifying widow(er) with dependent child (year spouse died ). (See page 21.)

Exemptions
If more than five dependents, see page 22.

6a  Yourself. If your parent (or someone else) can claim you as a dependent on his or her tax return, do not check box 6a.
6b  Spouse
6c  Dependents:
(1) First name  Last name  (2) Dependent’s social security number  (3) Dependent’s relationship to you

Income
Attach Forms W-2 and W-2G here. Also attach Form(s) 1099-R if tax was withheld.

7  Wages, salaries, tips, etc. Attach Form(s) W-2
8a  Taxable interest. Attach Schedule B if required
8b  Non-taxable interest. Attach Schedule B if required
9  Ordinary dividends. Attach Schedule B if required
10  Discounts on face value of bonds or notes
11  IRA distributions
12  Pensions and annuities
13  Social security benefits
14  Federaland state  income compensation
15a  Other income. List type and amount (see page 29)
15b  Add numbers on lines 14 and 15a above
16a  Add numbers on lines 6c and 6d above
16b  Add numbers on lines 8a and 8b above
17  Other income. List type and amount (see page 29)
18  Add numbers on lines 7 through 17. This is your total income

Adjusted Gross Income

23  Add lines 23 through 33a
24  IRA deduction (see page 29)
25  Student loan interest deduction (see page 31)
26  Tuition and fees deduction (see page 32)
27  Itemized deductions (see page 30)
28  Standard deduction (see page 29)
29  Substantially full-time student deduction (see page 30)
30  Exemptions claimed on line 6c
31  Add numbers on lines 24 through 30 above
32  Subtract line 31 from line 23. This is your adjusted gross income

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Cat. No. 11320B  Form 1040 (2002)
# Tax and Credits

**Standard Deduction for—**
- People who checked any box on lines 37a or 37b or who can be claimed as a dependent, see page 34.
- All others:
  - Single, $4,700
  - Head of household, $6,900
  - Married filing jointly or Qualifying widow(er), $7,850
  - Married filing separately, $3,925

**Itemized deductions** (from Schedule A) or your standard deduction (see left margin).

Subtract line 38 from line 36. If line 36 is $103,000 or less, multiply $3,000 by the total number of exemptions claimed on line 6d. If line 36 is over $103,000, see the worksheet on page 35.

**Taxable income.** Subtract line 40 from line 39. If line 40 is more than line 39, enter -0-.

**Tax (see page 36).**

Add lines 42 and 43.

Foreign tax credit. Attach Form 1116 if required.

Credit for child and dependent care expenses. Attach Form 2441.

Education credits. Attach Form 8839.

Retirement savings contributions credit. Attach Form 8880.

Child tax credit (see page 39).

**Other credits.** Check applicable box(es):
- Credits from:
  - Earned income credit (EIC)
  - Standard deduction (from Schedule A)
  - Excess social security and tier 1 RRTA tax withheld (see page 56)
  - Foreign tax credit. Attach Form 1116 if required
  - Alternative minimum tax
  - Federal income tax withheld from Forms W-2 and 1099
  - Social security and Medicare tax on tip income not reported to employer. Attach Form 4137
  - Self-employment tax. Attach Schedule SE
  - Advance earned income credit payments from Form(s) W-2
  - Tax on qualified plans, including IRAs, and other tax-favored accounts. Attach Form 5329 if required
  - Social security and Medicare tax on tip income not reported to employer. Attach Form 4137
  - Household employment taxes. Attach Schedule H
  - Form 8801
  - Form 8396
  - Form 2439
  - Form 8885
  - Form 3800
  - Form 8859
  - Form(s) 8814

Add lines 45 through 53. These are your total credits.

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Subtract line 54 from line 44. If line 54 is more than line 44, enter -0-.

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