



<b>Tax, credits, and payments</b>	<b>22</b> Enter the amount from line 21 (adjusted gross income).	22		
	<b>23a</b> Check <input type="checkbox"/> You were 65 or older <input type="checkbox"/> Blind } Enter number of boxes checked ► 23a <input type="checkbox"/> if: <input type="checkbox"/> Spouse was 65 or older <input type="checkbox"/> Blind }			
	<b>b</b> If you are married filing separately and your spouse itemizes deductions, see page 34 and check here ► 23b <input type="checkbox"/>			
	<b>24</b> Enter your <b>standard deduction</b> (see left margin).	24		
	<b>25</b> Subtract line 24 from line 22. If line 24 is more than line 22, enter -0-.	25		
	<b>26</b> Multiply \$3,000 by the total number of exemptions claimed on line 6d.	26		
	<b>27</b> Subtract line 26 from line 25. If line 26 is more than line 25, enter -0-. This is your <b>taxable income</b> . ► 27			
	<b>28</b> <b>Tax</b> , including any alternative minimum tax (see page 35).	28		
	<b>29</b> Credit for child and dependent care expenses. Attach Schedule 2.	29		
	<b>30</b> Credit for the elderly or the disabled. Attach Schedule 3.	30		
	<b>31</b> Education credits. Attach Form 8863.	31		
	<b>32</b> Retirement savings contributions credit. Attach Form 8880.	32		
	<b>33</b> Child tax credit (see page 38).	33		
	<b>34</b> Adoption credit. Attach Form 8839.	34		
	<b>35</b> Add lines 29 through 34. These are your <b>total credits</b> .	35		
	<b>36</b> Subtract line 35 from line 28. If line 35 is more than line 28, enter -0-.	36		
	<b>37</b> Advance earned income credit payments from Form(s) W-2.	37		
	<b>38</b> Add lines 36 and 37. This is your <b>total tax</b> . ► 38			
	<b>39</b> Federal income tax withheld from Forms W-2 and 1099.	39		
	<b>40</b> 2002 estimated tax payments and amount applied from 2001 return.	40		
	<b>41</b> <b>Earned income credit (EIC)</b> .	41		
	<b>42</b> Additional child tax credit. Attach Form 8812.	42		
	<b>43</b> Add lines 39 through 42. These are your <b>total payments</b> . ► 43			
<b>Refund</b>	<b>44</b> If line 43 is more than line 38, subtract line 38 from line 43. This is the amount you <b>overpaid</b> .	44		
Direct deposit? See page 52 and fill in 45b, 45c, and 45d.	<b>45a</b> Amount of line 44 you want <b>refunded to you</b> . ► 45a			
	► <b>b</b> Routing number <input type="text"/> ► <b>c</b> Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings			
	► <b>d</b> Account number <input type="text"/>			
	<b>46</b> Amount of line 44 you want <b>applied to your 2003 estimated tax</b> .	46		
<b>Amount you owe</b>	<b>47</b> <b>Amount you owe</b> . Subtract line 43 from line 38. For details on how to pay, see page 53. ► 47			
	<b>48</b> Estimated tax penalty (see page 53).	48		
<b>Third party designee</b>	Do you want to allow another person to discuss this return with the IRS (see page 54)? <input type="checkbox"/> Yes. Complete the following. <input type="checkbox"/> No			
	Designee's name ►	Phone no. ► ( )		
	Personal identification number (PIN) ► <input type="text"/>			
<b>Sign here</b>	Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and accurately list all amounts and sources of income I received during the tax year. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.			
Joint return? See page 22.	Your signature	Date	Your occupation	Daytime phone number ( )
Keep a copy for your records.	Spouse's signature. If a joint return, <b>both</b> must sign.		Spouse's occupation	
<b>Paid preparer's use only</b>	Preparer's signature ►	Date	Check if self-employed <input type="checkbox"/>	Preparer's SSN or PTIN
	Firm's name (or yours if self-employed), address, and ZIP code ►		EIN	Phone no. ( )

