

# IRA Deduction Worksheet - Line 32

**Form 1040**

(Keep for your records)

**2016**

Name(s) as shown on return

Tax ID Number

**Before you begin:** Be sure you have read the 11-item list in the instructions for this line. You may not be able to use this worksheet. Figure any write-in adjustments to be entered on the dotted line next to line 36 (see instructions for line 36). If you are married filing separately and you lived apart from your spouse for all of 2016, enter "D" on the dotted line next to Form 1040, line 32. If you do not, you may get a math error notice from the IRS.

	Your IRA	Spouse's IRA
<p><b>1a.</b> Were you covered by a retirement plan (see <i>Were You Covered by a Retirement Plan?</i>)? . . . . . <b>1a.</b> <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><b>b.</b> If married filing jointly, was your spouse covered by a retirement plan? . . . . . <b>1b.</b> <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><b>Next.</b> If you checked "No" on line 1a (and "No" on line 1b if married filing jointly), skip lines 2 through 6, enter the applicable amount below on line 7a (and line 7b if applicable), and go to line 8.</p> <ul style="list-style-type: none"> <li>• \$5,500, if under age 50 at the end of 2016.</li> <li>• \$6,500, if age 50 or older but under age 70 1/2 at the end of 2016.</li> </ul> <p>Otherwise, go to line 2.</p> <p><b>2.</b> Enter the amount shown below that applies to you.</p> <ul style="list-style-type: none"> <li>• Single, head of household, or married filing separately and you <b>lived apart</b> from your spouse for all of 2016, enter \$71,000.</li> <li>• Qualifying widow(er), enter \$118,000.</li> <li>• Married filing jointly, enter \$118,000 in both columns. But if you checked "No" on either line 1a or 1b, enter \$194,000 for the person who wasn't covered by a plan.</li> <li>• Married filing separately and you lived with your spouse at any time in 2016, enter \$10,000.</li> </ul>	<p><b>2a.</b> _____</p>	<p><b>2b.</b> _____</p>
<p><b>3.</b> Enter the amount from Form 1040, line 22 . . . . . <b>3.</b> _____</p> <p><b>4.</b> Enter the total of the amounts from Form 1040, lines 23 through 31a, plus any write-in adjustments you entered on the dotted line next to line 36 . . . . . <b>4.</b> _____</p> <p><b>5.</b> Subtract line 4 from line 3. If married filing jointly, enter the result in both columns . . . . . <b>5a.</b> _____ <b>5b.</b> _____</p> <p><b>6.</b> Is the amount on line 5 less than the amount on line 2?</p> <p><input type="checkbox"/> <b>No.</b> <b>STOP!</b> None of your IRA contributions are deductible. For details on nondeductible IRA contributions, see Form 8606.</p> <p><input type="checkbox"/> <b>Yes.</b> Subtract line 5 from line 2 in each column. Follow the instruction below that applies to you.</p> <ul style="list-style-type: none"> <li>• If single, head of household, or married filing separately, and the result is \$10,000 or more, enter the applicable amount below on line 7 for that column and go to line 8.                             <ul style="list-style-type: none"> <li>i. \$5,500, if under age 50 at the end of 2016.</li> <li>ii. \$6,500, if age 50 or older but under age 70 1/2 at the end of 2016.</li> </ul>                             If the result is less than \$10,000, go to line 7.                         </li> <li>• If married filing jointly or qualifying widow(er), and the result is \$20,000 or more (\$10,000 or more in the column for the IRA of a person who wasn't covered by a retirement plan), enter the applicable amount below on line 7 for that column and go to line 8.                             <ul style="list-style-type: none"> <li>i. \$5,500, if under age 50 at the end of 2016.</li> <li>ii. \$6,500, if age 50 or older but under age 70 1/2 at the end of 2016.</li> </ul>                             Otherwise, go to line 7.                         </li> </ul>	<p><b>6a.</b> _____</p>	<p><b>6b.</b> _____</p>