

# IRA Deduction Worksheet - Line 19 - continued

**Form 1040**

(Keep for your records)

**2019**

Name(s) as shown on return

Tax ID Number

**Your IRA**

**Spouse's IRA**

7. Multiply lines 6a and 6b by the percentage below that applies to you. If the result isn't a multiple of \$10, increase it to the next multiple of \$10 (for example, increase \$490.30 to \$500). If the result is \$200 or more, enter the result. But if it is less than \$200, enter \$200.

- Single, head of household, or married filing separately, multiply by 60% (0.60) (or by 70% (0.70) in the column for the IRA of a person who is age 50 or older at the end of 2019).
- Married filing jointly or qualifying widow(er), multiply by 30% (0.30) (or by 35% (0.35) in the column for the IRA of a person who is age 50 or older at the end of 2019). But if you checked "No" on either line 1a or 1b, then in the column for the IRA of the person who wasn't covered by a retirement plan, multiply by 60% (0.60) (or by 70% (0.70) if age 50 or older at the end of 2019).

7a. \_\_\_\_\_ 7b. \_\_\_\_\_

8. Enter the total of your (and your spouse's if filing jointly):

- Wages, salaries, tips, etc. Generally, this is the amount reported in box 1 of Form W-2. Exceptions are explained earlier in these instructions for line 19.
- Alimony and separate maintenance payments reported on Schedule 1, line 2a.
- Nontaxable combat pay. This amount should be reported in box 12 of Form W-2 with code Q.

8. \_\_\_\_\_

9. Enter the earned income you (and your spouse if filing jointly) received as a self-employed individual or a partner. Generally, this is your (and your spouse's if filing jointly) net earnings from self-employment if your personal services were a material income-producing factor, minus any deductions on Schedule 1, lines 14 and 15. If zero or less, enter -0-. For more details, see Pub. 590-A . . . . .

9. \_\_\_\_\_

10. Add lines 8 and 9 . . . . . 10. \_\_\_\_\_

**CAUTION!** *If married filing jointly and line 10 is less than \$11,000 (\$12,000 if one spouse is age 50 or older at the end of 2019; \$13,000 if both spouses are age 50 or older at the end of 2019), stop here and use the worksheet in Pub. 590-A to figure your IRA deduction.*

11. Enter traditional IRA contributions made, or that will be made by the due date of your 2019 return not counting extensions (April 15, 2020 for most people), for 2019 to your IRA on line 11a and to your spouse's IRA on line 11b . . . . .

11a. \_\_\_\_\_ 11b. \_\_\_\_\_

12. On line 12a, enter the **smallest** of line 7a, 10, or 11a. On line 12b, enter the **smallest** of line 7b, 10, or 11b. This is the most you can deduct. Add the amounts on lines 12a and 12b and enter the total on Schedule 1, line 19. Or, if you want, you can deduct a smaller amount and treat the rest as a nondeductible contribution (see Form 8606) . . . . .

12a. \_\_\_\_\_ 12b. \_\_\_\_\_