

# Refund

## Line 73

### Amount Overpaid

If line 73 is under \$1, we will send a refund only on written request.

If you want to check the status of your refund, please wait at least 6 weeks (3 weeks if you filed electronically) from the date you filed your return to do so. But if you filed Form 8379 with your return, allow 14 weeks (11 weeks if you filed electronically). See page 79 for details.



*If the amount you overpaid is large, you may want to decrease the amount of income tax withheld from your pay by filing a new Form W-4. See Income Tax Withholding and Estimated Tax Payments for 2009 on page 76.*

### Refund Offset

If you owe past-due federal tax, state income tax, child support, spousal support, or certain federal nontax debts, such as student loans, all or part of the overpayment on line 73 may be used (offset) to pay the past-due amount. Offsets for federal taxes are made by the IRS. All other offsets are made by the Treasury Department's Financial Management Service (FMS). For fed-

eral tax offsets, you will receive a notice from the IRS. For all other offsets, you will receive a notice from FMS. To find out if you may have an offset or if you have any questions about it, contact the agency to which you owe the debt.

### Injured Spouse

If you file a joint return and your spouse has not paid past-due federal tax, state income tax, child support, spousal support, or a federal nontax debt, such as a student loan, part or all of the overpayment on line 73 may be used (offset) to pay the past-due amount. But your part of the overpayment may be refunded to you if certain conditions apply and you complete Form 8379. For details, use TeleTax topic 203 (see page 79) or see Form 8379.

## Lines 74a Through 74d



*Simple. Safe. Secure.*

**Fast Refunds!** Choose direct deposit—a fast, simple, safe, secure way to have your refund deposited automatically to your checking or savings account, including an individual retirement arrangement (IRA). See the information about IRAs on page 60.

### Why Use Direct Deposit?

- You get your refund faster by direct deposit than you do by check.
- Payment is more secure. There is no check that can get lost or stolen.
- It is more convenient. You do not have to make a trip to the bank to deposit your check.
- It saves tax dollars. It costs the government less to refund by direct deposit.

If you want us to directly deposit the amount shown on line 74a to your checking or savings account, including an IRA, at a bank or other financial institution (such as a mutual fund, brokerage firm, or credit union) in the United States:

- Check the box on line 74a and attach Form 8888 if you want to split the direct deposit of your refund among two or three accounts, or
  - Complete lines 74b through 74d if you want your refund deposited to only one account.
- Otherwise, we will send you a check.

## Recovery Rebate Credit Worksheet—Line 71

Keep for Your Records



**Before you begin:** You cannot take the credit if you have no qualifying children for 2008 and received an economic stimulus payment of \$600 (\$1,200 if married filing jointly) before offset (see *Refund Offset* on page 59). You cannot take the credit because you already have received the maximum amount of the credit.

If you received Notice 1378, have it available. The notice shows the amount of your economic stimulus payment, which you will need to fill in line 28 below.

1.	Can you, or your spouse if filing a joint return, be claimed as a dependent on another person's return?		
	<input type="checkbox"/> <b>No.</b> Go to line 2.		
	<input type="checkbox"/> <b>Yes.</b> You cannot get the credit. <b>Stop</b> here.		
2.	Does your tax return include a valid social security number for you and, if filing a joint return, your spouse?		
	<input type="checkbox"/> <b>Yes.</b> Skip lines 3 and 4 and go to line 5.		
	<input type="checkbox"/> <b>No.</b> Got to line 3.		
3.	Are you filing a joint return for 2008?		
	<input type="checkbox"/> <b>Yes.</b> Go to line 4.		
	<input type="checkbox"/> <b>No.</b> You cannot take the credit. <b>Stop</b> here.		
4.	Were either you or your spouse a member of the U.S. Armed Forces at any time during 2008?		
	<input type="checkbox"/> <b>Yes.</b> Go to line 5.		
	<input type="checkbox"/> <b>No.</b> You cannot take the credit. <b>Stop</b> here.		
5.	Enter the amount from Form 1040, line 56	5.	<input type="text"/>
6.	Enter the amount from Form 1040, line 51	6.	<input type="text"/>
7.	Add lines 5 and 6	7.	<input type="text"/>
8.	Enter \$600 (\$1,200 if married filing jointly)	8.	<input type="text"/>
9.	Enter the smaller of line 7 or line 8	9.	<input type="text"/>

**Recovery Rebate Credit — Line 71 (continued)**

10.	Is the amount on line 9 at least \$300 (\$600 if married filing jointly)?	
	<input type="checkbox"/> <b>Yes.</b> If you have at least one qualifying child for whom you entered a valid social security number* on Form 1040, line 6c, column (2), and either checked the box on Form 1040, line 6c, column (4), or completed Form 8901, go to line 11. Otherwise, skip lines 11 through 21 and enter the amount from line 9 on line 22.	
	<input type="checkbox"/> <b>No.</b> If line 7 is more than zero, go to line 11. Otherwise, skip line 11 and go to line 12.	
11.	Is your gross income** more than the amount shown below for your filing status?	
	• Single or married filing separately — \$8,950	
	• Married filing jointly — \$17,900	
	• Head of household — \$11,500	
	• Qualifying widow(er) — \$14,400	
	<input type="checkbox"/> <b>No.</b> Go to line 12.	
	<input type="checkbox"/> <b>Yes.</b> Skip lines 12 through 18 and go to line 19.	
12.	Enter the amount from Form 1040, line 20a	12. <input type="text"/>
13.	Enter the amount of any nontaxable veterans' disability or death benefits you received in 2008	13. <input type="text"/>
14.	Are you filing Form 8812?	
	<input type="checkbox"/> <b>Yes.</b> Skip line 15. Enter on line 16 the amount from Form 8812, line 4a.	
	<input type="checkbox"/> <b>No.</b> Go to line 15.	
15.	Are you filing Form 2555 or 2555-EZ to exclude foreign earned income, or using one of the optional methods to figure your net earnings from self-employment on Schedule SE, or are you a church employee or member of the clergy?	
	<input type="checkbox"/> <b>Yes.</b> Fill out the Earned Income Worksheet on page 8 of Pub. 972 and enter on line 16 the amount from line 8 of that worksheet.	
	<input type="checkbox"/> <b>No.</b> Go to line 16.	
16.	<b>Earned income.</b> If you did not already enter an amount on this line as instructed on line 14 or 15, complete Worksheet B on page 49 through line 4b. Enter the amount from Worksheet B, line 4b (If you had nontaxable combat pay, be sure to include it on this line even if you did not include it in earned income for the earned income credit. Also include it on Form 1040, line 65b)	16. <input type="text"/>
17.	<b>Qualifying income.</b> Add lines 12, 13, and 16	17. <input type="text"/>
18.	Is line 17 at least \$3,000?	
	<input type="checkbox"/> <b>No.</b> Skip lines 19 through 21 and enter the amount from line 9 on line 22.	
	<input type="checkbox"/> <b>Yes.</b> Go to line 19.	
19.	Enter \$300 (\$600 if married filing jointly)	19. <input type="text"/>
20.	Enter the larger of line 9 or line 19	20. <input type="text"/>
21.	Multiply \$300 by the number of qualifying children for whom you entered a valid social security number* on Form 1040, line 6c, column (2), and either checked the box on Form 1040, line 6c, column (4), or completed Form 8901	21. <input type="text"/>
22.	Add lines 20 and 21	22. <input type="text"/>
23.	Enter the amount from Form 1040, line 38	23. <input type="text"/>
24.	Enter \$75,000 (\$150,000 if married filing jointly)	24. <input type="text"/>
25.	Is the amount on line 23 more than the amount on line 24?	
	<input type="checkbox"/> <b>No.</b> Skip line 26. Enter the amount from line 22 on line 27 below.	
	<input type="checkbox"/> <b>Yes.</b> Subtract line 24 from line 23	25. <input type="text"/>
26.	Multiply line 25 by 5% (.05)	26. <input type="text"/>
27.	Subtract line 26 from line 22. If zero or less, enter -0-	27. <input type="text"/>
28.	Enter the amount, if any, of the economic stimulus payment you received (before offset) as shown on Notice 1378. If filing a joint return, include your spouse's payment. If you filed a joint return for 2007 and received an economic stimulus payment, you and your spouse are each treated as having received half of the payment	28. <input type="text"/>
29.	<b>Recovery rebate credit.</b> Subtract line 28 from line 27. If zero or less, enter -0-. Enter the result here and, if more than zero, on Form 1040, line 71. If line 28 is more than line 27, you do not have to pay back the difference	29. <input type="text"/>

\*A valid social security number is not required for a qualifying child if you filed a joint return AND either you or your spouse was a member of the U.S. Armed Forces at any time during 2008.

\*\*Your gross income includes the total of the following amounts: Form 1040, lines 7, 8a, 9a, 10, 11, 15b, 16b, 19, 20b, and 21 (excluding any negative amounts); Schedule C, line 7; Schedule C-EZ, line 1; Schedule E, lines 3 and 4; Schedule F, line 11; Form 4835, line 7; Schedule K-1 (Form 1065), box 14, codes B and C; Schedule K-1 (Form 1065-B), box 9, code K-2; Schedule K-1 (Form 1120S), box 14, code B. But **do not** include on this line any amount for which you claimed the foreign earned income exclusion or the housing exclusion on Form 2555 or 2555-EZ.

Your gross income also includes all gains from Schedule D, lines 1 and 8; Schedule D-1, lines 1 and 8; Form 4684, line 14, and column (c) of lines 29 and 34; Form 4797, lines 2, 10, and 30; Form 6252, lines 24 and 35; Form 6781, lines 1 and 12; Form 8824, lines 14, 23, 35, and 36; and Form 2439, line 1a. But subtract from this total any section 1202 exclusion, any section 1045 or section 1397B rollover, any exclusion of gain from DC Zone assets or qualified community assets, and any section 121 exclusion shown on Schedule D or Form 4797.