

STEP 9

Itemized Deductions

(Round all figures to the nearest dollar, and do not add any columns.)

Note: Complete STEP 9 only if you think your total itemized deductions might exceed the IRS standard deduction for your filing status (see below).

2003 Standard Deduction

Filing Status	Standard Deduction	Add for Blind and/or Over 65
Married Filing Jointly or Widow(er).....	\$ 9,500	+ \$ 950
Single	4,750	1,150
Head of Household	7,000	1,150
Married Filing Separately	4,750	950

Medical Expenses

Deductible only if net cost exceeds 7.5% of AGI

Do *not* include amounts paid for or reimbursed by insurance, or health insurance premiums paid with pre-tax income.

Did you pay medical expenses for a person you cannot claim as a dependent? Yes No *If yes, ask your accountant.*

Hospitalization and Health Insurance Premiums <i>Include amounts paid or withheld at work (Tax Tip 16)</i>	See Note Above.
Medicare Insurance Premiums Paid (Form SSA-1099)	
Long-Term-Care Insurance Premiums (Tax Tip 17)	
Contact Lens Insurance	
Dental Insurance	
Prescribed Drugs and Insulin	
Doctors and Clinics	
Dentists and Orthodontists	
Glasses, Contact Lenses, Eye Examinations	
Hospitals, Nurses, Alcoholism Treatment, Ambulance	
Lab Tests, Therapy, X-Ray, Anesthesiology	
Prescribed Medical Equipment	
Hearing Aids, Batteries and Related Equipment Costs	
Vasectomy/Tubal Ligation/Abortion Costs	
Stop Smoking Programs, including prescribed drugs <i>Nondeductible: Nonprescription nicotine patches and gum</i>	
Special Foods (if prescribed)	
Nursing or Retirement Home (medical care only)	
Schooling for Handicapped	
Cosmetic Surgery <i>Generally not deductible unless it corrects a congenital abnormality, disfiguring disease or injury</i>	
Medical Transportation (taxi, bus, ambulance, etc.)	
Phone Toll Charges for Medical Purposes	
Medical Miles _____ @ 12¢ = _____ + Parking _____	
Lodging While Obtaining Medical Treatment <i>Limited to \$50 per night, per person</i>	

Taxes

State or City Income Taxes Withheld	
State Income Taxes Paid on Estimates in 2003 Calendar Year	
State Income Taxes Paid This Year for Prior Tax Years	
Federal Income Taxes Paid in 2003 for Prior Tax Years <i>Not an itemized deduction for federal but is for some states</i>	
Real Estate Taxes—Homestead (less special assessments)	
Property Tax Refund	< >
Other Real Estate Taxes (second home, cabin, etc.)	
Special Assessments—Interest Portion Only (Tax Tip 18)	
Personal Property Taxes (auto license tabs, etc.):	
Other	

Casualty Loss

Auto Accident, Fire, Theft, Storm, etc. Deductible only if your combined net loss after insurance claim exceeds 10% of AGI. (Tax Tip 24)

Interest Paid

Primary Residence

Second Home, Cabin

First Mortgage Interest <i>*Provide Forms 1098</i>		
*Second Mortgage (Tax Tip 30)		
*Home Equity/Home Improvement Loan		
Loan Points (Tax Tip 19)		
Points Amortization		
Contract for Deed <i>Must list name/address/SSN</i>		
Name:	SSN:	
Address:		
Investment Interest Paid (Tax Tip 29)		

Contributions

Use separate sheet if needed (Tax Tip 20)

Churches or Synagogues	
United Campaign <i>Include payroll deductions</i>	
Cancer or Heart	
Scouts Boy/Girl	
M.S./M.D./March of Dimes	
Food Shelf	
Out-of-Pocket Expenses for Charitable Work	
Vets/Goodwill/Salvation Army <i>Cash only—noncash, see below</i>	
*Fair Market Value of Items Given to Charities <i>If over \$500, provide documentation (Tax Tips 21, 22 and 23)</i>	
Charitable Mileage on Auto _____ Miles @ 14¢ =	
Other	
Other	

Miscellaneous

Do not duplicate STEP 7

Deductible only if total exceeds 2% of AGI

Union Dues and Professional Dues	
Professional Licenses and Fees	
Professional or Work-Related Subscriptions, Journals, etc.	
Tools/Supplies Purchased for Job	
Teachers <i>A special deduction of up to \$250 is allowed for classroom expenses of teachers. The deduction is not limited to the 2% of AGI limitation, and can be claimed even if the standard deduction is claimed. Answer Question 21 in STEP 2.</i>	
Safety Equipment <i>Helmets, shoes, protective clothing, etc.</i>	
Special Uniforms for Job and Their Cleaning Uniforms \$ _____ Cleaning \$ _____ Total =	
Business Insurance <i>Not Life, Medical or Disability</i>	
Telephone <i>Business line or long-distance/toll calls only</i>	
Business Mileage	See STEP 7
Employment Related Schooling or Seminars <i>Tuition/Fees, Books/Supplies, Parking (Tax Tips 1, 2 and 25)</i>	
Travel and Entertainment (See STEP 7)	
Job Seeking Expenses in Same Field (Tax Tip 26 and STEP 7)	
Travel/Air Fare/Lodging \$ _____	
Food \$ _____	
Employment Agency Fees \$ _____	
Resume \$ _____ Other \$ _____ Total =	
Tax Prep, Financial Planning/Consultation Fees (Tax Tip 27)	
Investment Expenses (Tax Tip 28)	
Phone/Postage/Supplies for Investments \$ _____	
Safe Deposit Box \$ _____	
Investment Publications and Journals \$ _____	
IRA and Keogh Fees You Paid Directly \$ _____ Total =	
Gambling Losses <i>Limited to Total Gambling Winnings</i>	
Other	
Other	