

2020 IRA DEDUCTION WORKSHEET – SCHEDULE 1, LINE 19

Keep for Your Records

Before you begin:

- ✓ Be sure you have read the 10–item list in the instructions. You may not be able to use this worksheet.
- ✓ Figure any write–in adjustments to be entered on the dotted line next to Schedule 1, line 22 (see the instructions for Schedule 1, line 22).
- ✓ If you are married filing separately and you lived apart from your spouse for all of 2020, enter "D" on the dotted line next to Schedule 1, line 19. If you don't, you may get a math error notice from the IRS.

		Your IRA		Spouse's IRA
		Yes	No	
1a. Were you covered by a retirement plan (see instructions)?	1a.			
1b. If married filing jointly, was your spouse covered by a retirement plan?	1b.			Yes No
<p>Next: 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"> ● \$6,000, if under age 50 at the end of 2020. ● \$7,000, if age 50 or older at the end of 2020. <p>Otherwise, go to line 2.</p>				
2. Enter the amount shown below that applies to you.				
<ul style="list-style-type: none"> ● Single, head of household, or married filing separately and you lived apart from your spouse for all of 2020, enter \$75,000. ● Qualifying widow(er), enter \$124,000. ● Married filing jointly, enter \$124,000 in both columns. But if you checked "No" on line 1a or 1b, enter \$206,000 for the person who wasn't covered by a plan. ● Married filing separately and you lived with your spouse at any time in 2020, enter \$10,000. 	} 2a.		} 2b.	
3. Enter the amount from Form 1040 or 1040–SR, line 9	3.			
4. Enter the total of the amounts from Form 1040 or 1040–SR, line 10b, Schedule 1, lines 10 through 18a, plus any write–in adjustments you entered on the dotted line next to Schedule 1, line 22	4.			
5. Subtract line 4 from line 3. If married filing jointly, enter the result in both columns	5a.		5b.	
6. Is the amount on line 5 less than the amount on line 2?				
No. STOP None of your IRA contributions are deductible. For details on nondeductible IRA contributions, see Form 8606.		No		No
Yes. Subtract line 5 from line 2 in each column. Follow the instruction below that applies to you.				
<ul style="list-style-type: none"> ● 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"> i. \$6,000, if under age 50 at the end of 2020. ii. \$7,000, if age 50 or older at the end of 2020. If the result is less than \$10,000, go to line 7. ● 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"> i. \$6,000, if under age 50 at the end of 2020. ii. \$7,000 if age 50 or older at the end of 2020. Otherwise, go to line 7. 	} 6a.		} 6b.	

2020 IRA DEDUCTION WORKSHEET – LINE 19 CONTINUED

Keep for Your Records

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 2020).
- 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 2020). But if you checked "No" on either line 1a or 1b, then in the column for the IRA of the person who was not covered by a retirement plan, multiply by 60% (0.60) (or by 70% (0.70) if age 50 or older at the end of 2020).

<div style="border-left: 1px solid black; border-right: 1px solid black; height: 100px; margin: 0 auto;"></div>	7a.		7b.	
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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.

<div style="border-left: 1px solid black; border-right: 1px solid black; height: 100px; margin: 0 auto;"></div>	8.	
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9. Enter the earned income you (and 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 \$12,000 (\$13,000 if one spouse is age 50 or older at the end of 2020; \$14,000 if both spouses are age 50 or older at the end of 2020, **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 2020 return not counting extensions (April 15, 2021 for most people), for 2019 to your IRA on line 11a and to your spouses's IRA on line 11b

11a. _____	11b.	
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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.	
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