

AGI PHASEOUT TABLE

PROVISION	IRC	2002 AGI PHASEOUT AMOUNTS				MARRIED SEPARATE
		JOINT RETURN	SINGLE	HEAD OF HOUSEHOLD		
ADOPTION CREDIT	23 /137	150,000-190,000	150,000-190,000	150,000-190,000	NONE	
AMT EXEMPTION	55(d)	150,000-346,000	112,500-255,500	112,500-255,500	75,000-173,000	
CHILD CREDIT	24	110,000-?	75,000-?	75,000-?	55,000-?	
EDUCATION SAVINGS ACCOUNT	530	190,000-220,000	95,000-110,000	95,000-110,000	95,000-110,000	
EXEMPTION PHASEOUT	151	206,000-328,500	137,300-259,800	171,650-294,150	103,000-164,250	
HOPE CREDIT	25A	82,000-102,000	41,000-51,000	41,000-51,000	NONE	
IRA DEDUCTION W/ PENSION	219(g)	54,000-64,000	34,000-44,000	34,000-44,000	0-10,000	
IRA DEDUCTION W/ SPOUSE COVERED	219(g)(7)	150,000-160,000	N/A	N/A	NA	
ITEMIZED PHASEOUT	68	137,300-?	137,300-?	137,300-?	68,650-?	
LIFETIME LEARNING CREDIT	25A	82,000-102,000	41,000-51,000	41,000-51,000	NONE	
PASSIVE RENTAL LOSS	469(i)	100,000-150,000	100,000-150,000	100,000-150,000	50,000-75,000	
RETIREMENT CONTRIBUTION	25B					
50% CREDIT		UP TO 30,000	UP TO 15,000	UP TO 22,500	UP TO 15,000	
20% CREDIT		UP TO 32,500	UP TO 16,250	UP TO 24,375	UP TO 16,250	
10% CREDIT		UP TO 50,000	UP TO 25,000	UP TO 37,500	UP TO 25,000	
ROTH ROLLOVER	408(A)	100,000	100,000	100,000	NONE	
ROTH IRA CONTRIBUTION	408A	150,000-160,000	95,000-110,000	95,000-110,000	0-10,000	
SAVINGS BOND INTEREST	135	86,400-116,400	57,600-72,600	57,600-72,600	NONE	
SOCIAL SECURITY BENEFITS	86(a)	(50%) \$32,000 (8.5%) \$44,000	\$25,000 \$32,000	\$25,000 \$32,000	0 unless live apart 0 unless live apart	
STUDENT LOAN INTEREST	221(b)(2)	100,000-130,000	50,000-65,000	50,000-65,000	NONE	
TUITION DEDUCTION	222	\$130,000	65,000	65,000	NONE	