

2014 FORM CT-1040

Connecticut Resident Income Tax Return and Instructions

Important 2014 Connecticut Income Tax Topics:

This booklet contains:

- Form CT-1040
- Schedule CT-EITC
- Schedule CT-CHET
- Tax Tables
- Tax Calculation Schedule
- Use Tax Information
- Index



Tax information is
available on the DRS
website at
www.ct.gov/DRS

File Electronically

File electronically ... it is fast and free! Visit www.ct.gov/TSC to electronically file. See *Taxpayer Service Center*, on Page 4.



Refund Options

Direct Deposit

Choose **direct deposit** for the fastest way to receive your Connecticut income tax refund.

Direct deposit is not available for first time Connecticut filers.

Debit Card

If you are not eligible for or do not have a bank account to direct deposit your refund to, you can elect to receive the refund as a **debit card**.

Paper Check

If you do not elect to direct deposit or to receive your refund as a debit card, the refund will be issued by **paper check**. Processing a paper check may increase the time it takes for you to receive your refund.

See *Direct Deposit*, *Debit Cards*, or *Paper Check*, on Page 2.

Connecticut Earned Income Tax Credit

Full-year residents may be eligible to claim the **Connecticut earned income tax credit** (CT EITC). See *CT EITC* on Page 2.

Connecticut Higher Education Trust (CHET)

Elect to contribute to an existing CHET College Savings Plan Account(s) using **Schedule CT-CHET**, *Connecticut Higher Education Trust (CHET) 529 College Savings Plan Contribution*. See *What's New*, Page 3.

Donate to the CHET Baby Scholars fund, which provides contributions of up to \$250 to CHET college savings accounts opened for children under age one or newly adopted. See *What's New*, Page 3.

File early to protect your refund from identity thieves.

REFUND OPTIONS

Direct Deposit

The fastest way to get your refund is to file your return electronically and elect direct deposit. Join the 817,392 taxpayers who chose direct deposit in 2013 because: **the money goes directly into your bank account; it eliminates the possibility of the refund being lost, stolen or returned as undeliverable; and it saves tax dollars by costing the government less.**

Make your direct deposit successful by:

- Confirming your account number and routing number with your financial institution and entering them clearly on your tax return;
- Entering the direct deposit information separately for both your federal and state electronically filed returns; **and**
- Printing your software-prepared paper return only after you have entered the direct deposit information into the program.

Some financial institutions do not allow a joint refund to be deposited into an individual account.

In an effort to reduce fraud, DRS is changing its income tax refund policy for first-time Connecticut income tax filers. Direct deposit will no longer be an option to first-time filers.

Debit Cards

If you do not elect to direct deposit or do not have a bank account, you may elect to receive the refund as a **debit card**. Complete Line 25e to request that DRS issue your refund by debit card. Debit cards provide taxpayers with immediate access to their funds through:

- Free teller assisted cash withdrawals at any VISA member bank or credit union;
- Free cash withdrawals at Chase or People's ATMs;
- Three free cash withdrawals at other ATMs (Surcharges will apply at any ATMs other than Chase and People's);
- Unlimited free transactions at retail locations and online businesses across the United States that accept Visa; **and**
- Free transfers to any U.S. checking or savings account.

Joint filers will receive two debit cards drawn from the same account (similar to a joint bank account). Each card may be used to make transactions, but the combined transactions cannot exceed the credit balance in the debit card account. Both cards must be activated prior to use.

For more information on DRS tax refund debit cards, visit www.ct.gov/drs, select *For Individuals* and select *Debit Card FAQs*.



Debit Card
FAQ Website

Paper Check

If you do not elect to direct deposit or to receive your refund as a debit card, a refund check will be issued and processing may be delayed.

DRS recommends that taxpayers who are not first time Connecticut income tax filers choose direct deposit ... the most reliable and fastest way to receive your refund.

Connecticut Earned
Income Tax Credit

CT EITC
You earned it, claim it.

When filing your return, don't forget the Connecticut Earned Income Tax Credit.

- **To qualify for the Connecticut Earned Income Tax Credit (CT EITC), you must be a full-year Connecticut resident.** Part-year residents and nonresidents do not qualify for the CT EITC and must file Form CT-1040NR/PY.
- Qualified taxpayers claim the CT EITC by completing **Schedule CT-EITC**, *Connecticut Earned Income Tax Credit* (included in this book).
- Schedule CT-EITC **must** be attached to Form CT-1040 (or Form CT-1040X) or the credit will not be approved.
- The CT EITC is equal to 27.5% of the amount of the federal earned income tax credit claimed and allowed.

For more information, see Schedule CT-EITC instructions on Page 34.

Connecticut taxpayers may obtain help filing Schedule CT-EITC by visiting www.ct.gov/drs/eitc or calling **Infoline 211 for information on reputable and free tax filing assistance.** See the back cover for more Connecticut tax information.



DRS EITC
Website

“We may not like taxes, but it is the way we all contribute to an even better Connecticut. Thank you for doing your part!”

Commissioner Kevin B. Sullivan

What's New

Changes to Form CT-1040

The following changes were made to the Form CT-1040 return:

1. There are fewer lines for entering Connecticut withholding. Line 18g and 18h were removed and Line 18f was retitled.
2. A new Line 20b was added for the amount from Form CT-1040 CRC.
3. Line 24 was designated for the amount from **Schedule CT-CHET**.
4. The *Total contributions of refund to charities* line was renumbered to Line 24a.
5. A new Line 70g, CHET Baby Scholars, was added to *Schedule 5, Contributions to Designated Charities*.

Changes to the CT-1040 Booklet

The following changes were made to the Form CT-1040 booklet:

1. **Schedule CT-CHET** is a new schedule required to be completed and attached by taxpayers contributing part or all of their overpayment to a Connecticut Higher Education Trust (CHET) 529 College Savings Plans.
2. **Supplemental Schedule CT-1040WH**, *Connecticut Income Tax Withholding* was removed. Taxpayers required to enter withholding amounts from more than four Forms W-2 or 1099 can obtain the Supplemental Schedule CT-1040WH by visiting the DRS website at www.ct.gov/drs or calling the DRS Forms Unit.

Refunds for First-Time Filers

In an effort to reduce fraud, DRS will no longer offer first-time filers the option to direct deposit a refund. First-time filers may elect to receive a refund as a debit card, otherwise a paper check will be issued.

First-time filers include taxpayers filing jointly when only one spouse is a first-time Connecticut filer.

Personal Exemption

The personal exemption for individuals whose filing status is single has increased to \$14,500 for the 2014 taxable year. There is a \$1,000 reduction in the personal exemption for every \$1,000 of Connecticut adjusted gross income over \$29,000.

Personal Tax Credit

The Connecticut adjusted gross income (AGI) beginning threshold for calculating the personal tax credit for single filers has increased to \$14,500 for taxable year 2014.

Property Tax Credit Limitation

The property tax credit limitation threshold for single filers for taxable year 2014 is \$62,500.

Earned Income Tax Credit

For taxable year 2014, the amount of the earned income tax credit that a Connecticut resident taxpayer may claim on the Connecticut income tax return is twenty-seven and one-half percent (27.5%) of the earned income credit claimed and allowed on the federal return. For taxable year 2015, the amount increases to thirty percent (30%).

Connecticut Higher Education Trust (CHET) 529 College Savings Plan and CHET Baby Scholars Fund

Effective July 1, 2014, any taxpayer filing an income tax return may contribute any part of his or her income tax overpayment to an existing CHET 529 college savings plan or to the CHET Baby Scholars fund.

Use **Schedule CT-CHET** to contribute all or part of your Connecticut individual income tax overpayment (Form CT-1040, Line 22) to a CHET 529 College Savings Plan Account(s). The contribution must be made into an existing Connecticut Higher Education Trust (CHET) 529 College Savings Plan.

The Office of the State Treasurer CHET Baby Scholars fund will deposit \$100 into a CHET account for children born or adopted on or after January 1, 2014. A second deposit of \$150 will be made if family and friends add at least \$150 to the child's enrolled CHET account within four years. The deadline to participate is 12 months after the child's birth or adoption.

The incentive contributions are broken down into two payments:

1. A \$100 payment, as long as a depositor enters into a participation agreement no later than the first birthday of the designated beneficiary, or, if the beneficiary is adopted, no later than one year after the date the designated beneficiary is legally adopted; **and**

2. A \$150 payment, as long as the designated beneficiary's savings plan has received deposits totaling at least \$150, exclusive of the \$100 initial incentive contribution, no later than the designated beneficiary's fourth birthday, or, if the beneficiary is adopted, no later than four years after the date of adoption.

Money invested in CHET will not be considered an asset for purposes of determining an individual's eligibility for the following:

- Assistance under the temporary family assistance program;
- Programs funded under the federal Low Income Home Energy Assistance Program block grant;
- The federally appropriated weatherization assistance program; **or**
- Need-based, institutional aid grants offered to an individual at the public eligible educational institutions in the state.

Manufacturing Reinvestment Account (MRA)

For taxable years beginning on or after January 1, 2014, 100% of any distributions from an MRA used for eligible purposes are exempt from personal income tax. The entire amount of any distributions from an MRA not used for eligible purposes and the entire amount of any money returned from such account remains subject to income tax.

Cancellation of Debt Income

If you added Cancellation of Debt Income to your federal adjusted gross income on either your 2009 or 2010 Form CT-1040, Line 33 or Form CT-1040NR/PY, Line 35 because you elected to defer reporting your Cancellation of Debt Income on your federal income tax return until the 2014 taxable year, you may subtract 20% of that Cancellation of Debt Income amount on Schedule 1, Line 49. You may subtract 20% of that Cancellation of Debt Income amount on the comparable line of your Connecticut income tax return for the 2015, 2016, 2017, and 2018 taxable years.

TAXPAYER SERVICE CENTER (TSC)

Most Connecticut taxpayers can now electronically file through the DRS electronic Taxpayer Service Center (*TSC-IND*). The *TSC-IND* allows you to:

- **File your Connecticut resident income tax return;**
- **File your Connecticut Earned Income Tax Credit (CT EITC);**
- **File Schedule CT-CHET;**
- **File a Connecticut extension request; and**
- **Make online payments of estimated tax or income tax bills.**

In addition, the *TSC-IND* has expanded options including the ability to:

- File Connecticut nonresident and part-year resident returns;
- Check the status of your income tax refund;
- View account period details;
- View returns filed in the *TSC*;
- View/cancel scheduled payments made in the *TSC*; **and**
- View processed payments.



Visit www.ct.gov/TSC to learn more about free filing options.

Q & A About the Connecticut Individual Use Tax

1. What is use tax?

Connecticut taxpayers owe **use tax** on purchases of taxable goods or services when Connecticut sales tax is not collected at the time of sale. Most often, this results from purchases made online or out-of-state. Together, sales and use taxes assure that taxable purchases of goods and services used in Connecticut are treated equally and fairly.

2. Who pays use tax?

If Connecticut sales tax is not paid to the retailer at the time of purchase, Connecticut law requires that the purchaser pay use tax directly to the DRS.

3. On what kinds of goods or services must I pay use tax?

You must pay use tax on taxable goods whether purchased, leased or rented, and taxable services. Taxable goods include: furniture, jewelry, automobiles, appliances, cameras, computers, and computer software. Taxable services include: repair services to your television, motor vehicle, or computer; landscaping services for your home; and reupholstering services for your household furniture.

4. Are there exemptions from the use tax?

Yes. Generally, any purchase or lease of goods or services exempted from Connecticut sales tax is also exempt from Connecticut use tax. Some examples are newspapers, magazines by subscription, compact fluorescent light bulbs, Internet access services, and repair and maintenance services to vessels.

5. Do I owe Connecticut use tax on all my out-of-state purchases of goods that are taxable in Connecticut?

No. If all the goods purchased and brought into Connecticut at one time total \$25 or less, you do not have to pay Connecticut use tax – but the \$25 exemption does not apply to goods shipped or mailed to you.

Generally, if you purchase taxable goods from mail order companies, over the Internet or at an out-of-state location and had those goods shipped to Connecticut or brought back into Connecticut for use in Connecticut and did not pay Connecticut sales tax, you must pay the Connecticut use tax.

6. What are the use tax rates?

Use tax rates are the same as sales tax rates. The general rate is 6.35% for purchases of taxable goods or services. The rate on computer and data processing services is 1%. However, the sales tax rate on certain items of tangible personal property is 7%. (See *Schedule 4, Individual Use Tax*, on Page 32.)

7. When must individuals pay use tax?

You must pay use tax no later than April 15 for purchases made during the preceding calendar year (January - December). Your use tax liability may be reported either on Form OP-186, Form CT-1040, Form CT-1040NR/PY, or Form CT-1040X. If you are not required to file a Connecticut income tax return, you must file and pay your use tax liability using Form OP-186 no later than April 15. You may file one Form OP-186 for the entire year or you may file several returns throughout the year. If you are engaged in a trade or business, you must register with DRS for business use tax and report purchases made in connection with your trade or business on **Form OS-114, Sales and Use Tax Return**.

8. Are there penalties and interest for not paying the use tax?

Yes. The penalty is 10% of the tax due. Interest is charged at the rate of 1% per month from the due date of the tax return. There are also criminal sanctions for willful

failure to file a tax return. When you sign an annual income tax return, you are legally declaring the truthfulness, completeness, and correctness of all information – including the section for use tax payment.

9. How does an individual calculate their use tax liability?

Calculate the use tax by multiplying the total cost of the taxable goods or services purchased, including separately stated charges such as shipping and handling, by the applicable sales tax rate (1% , 6.35%, or 7%).

10. What if I buy taxable goods or services in another state and the vendor charges sales tax for the other state?

If goods or services are purchased for use in Connecticut and the tax paid in the other state is less than the Connecticut tax, you must report and pay Connecticut use tax equal to the difference between the Connecticut tax and the tax paid to the other state.

For additional information, see **Informational Publication 2011(15), Q&A on the Connecticut Individual Use Tax**.



IP 2011(15)

Sample Use Tax Table

Total Purchases Subject to Use Tax	Use Tax Due at:		Total Purchases Subject to Use Tax	Use Tax Due at:	
	6.35%	7%		6.35%	7%
\$25	\$1.59	—	2,100	133.35	147.00
50	3.18	—	2,200	139.70	154.00
75	4.76	—	2,300	146.05	161.00
100	6.35	—	2,400	152.40	168.00
150	9.53	—	2,500	158.75	175.00
200	12.70	—	2,600	165.10	182.00
250	15.88	—	2,700	171.45	189.00
300	19.05	—	2,800	177.80	196.00
350	22.23	—	2,900	184.15	203.00
400	25.40	—	3,000	190.50	210.00
450	28.58	—	3,100	196.85	217.00
500	31.75	—	3,200	203.20	224.00
550	34.93	—	3,300	209.55	231.00
600	38.10	—	3,400	215.90	238.00
650	41.28	—	3,500	222.25	245.00
700	44.45	—	3,600	228.60	252.00
750	47.63	—	3,700	234.95	259.00
800	50.80	—	3,800	241.30	266.00
850	53.98	—	3,900	247.65	273.00
900	57.15	—	4,000	254.00	280.00
1,000	63.50	—	4,100	260.35	287.00
1,100	69.85	77.00	4,200	266.70	294.00
1,200	76.20	84.00	4,300	273.05	301.00
1,300	82.55	91.00	4,400	279.40	308.00
1,400	88.90	98.00	4,500	285.75	315.00
1,500	95.25	105.00	4,600	292.10	322.00
1,600	101.60	112.00	4,700	298.45	329.00
1,700	107.95	119.00	4,800	304.80	336.00
1,800	114.30	126.00	4,900	311.15	343.00
1,900	120.65	133.00	5,000	317.50	350.00
\$2,000	\$127.00	\$140.00			



Connecticut Organ Donor (♥)

Give the gift of hope by registering to become an organ and tissue donor. Information about organ donation and various organ donor programs is available from the following websites.



Donate Life Connecticut
www.ctorganandtissuedonation.org/



United Network for Organ Sharing (UNOS)
www.unos.org/



Organ Donation
www.organdonor.gov/



LifeChoice Donor Services
www.lifechoiceopo.org/



National Marrow Donor Program
www.marrow.org/



New England Organ Bank
www.neob.org/



Contributions to Designated Charities

Below is a list of charities for which you may use your tax return to contribute all or a portion of your refund. Enter your total contributions on **Form CT-1040, Connecticut Resident Income Tax Return, Schedule 5, Line 70. Your contribution is irrevocable.**

To contribute directly, send your contribution to the address shown below.

<i>Designated Charity:</i>	<i>Mailing Address:</i>	<i>Make checks payable to:</i>	
Aids Research Education Fund	Assists research, education, and community service programs related to Acquired Immune Deficiency Syndrome (AIDS).	Department of Public Health - HIV Prevention Program MS #11APV PO Box 340308 Hartford CT 06134-0308	Treasurer, State of Connecticut/AIDS Fund
Breast Cancer Research and Education Fund	Assists research, education, and community service programs related to breast cancer.	Department of Public Health - Community Health and Prevention Section MS #11 CCS PO Box 340308 Hartford CT 06134-0308	Treasurer, State of Connecticut/Breast Cancer Fund
CHET Baby Scholars Fund	Provides contributions of up to \$250 for CHET college savings accounts opened for children under age one or newly adopted.	Office of the State Treasurer CHET, 7th Floor 55 Elm Street Hartford, CT 06106	Treasurer, State of Connecticut/CHET Baby Scholars
Endangered Species, Natural Area Preserves, and Watchable Wildlife Fund	Helps preserve, protect, and manage Connecticut's endangered plants and animals, wildlife and their habitats.	Department of Energy & Environmental Protection Bureau of Administration Financial Management 79 Elm Street Hartford CT 06106-1591	DEEP-Endangered Species/ Wildlife Fund
Military Relief Fund	Makes grants to the immediate family members of service members domiciled in Connecticut for essential goods and services when military service creates family financial hardship.	Military Department, Military Relief Fund Fiscal Office 360 Broad St Hartford CT 06105-3795	Treasurer, State of Connecticut/Military Relief Fund
Organ Transplant Fund	Assists Connecticut residents in paying for the unmet medical and ancillary needs of organ transplant candidates and recipients.	Department of Social Services Accounts Receivable 55 Farmington Ave Hartford CT 06105	Commissioner of Social Services/Organ Transplant Fund
Safety Net Services Fund	Protects the children of families who are no longer eligible for public assistance benefits.	Department of Social Services Accounts Receivable 55 Farmington Ave Hartford CT 06105	Commissioner of Social Services/Safety Net Fund

General Information

Tax Assistance

DRS is ready to help you get answers to your Connecticut tax questions. Visit the DRS website at www.ct.gov/DRS or call **800-382-9463** (Connecticut calls outside the Greater Hartford calling area only) or **860-297-5962** (from anywhere) during business hours, Monday through Friday, 8:30 a.m. to 4:30 p.m.

For walk-in assistance, refer to the back cover for a list of DRS offices. If you visit, be sure to bring:

- **Copy 2** of your federal Forms W-2 and any other forms showing Connecticut income tax withholding;
- Your Social Security Number (SSN) card, photo identification, and proof of qualifying property tax payments if you are claiming a property tax credit; **and**
- Your **completed** federal income tax return.

Forms and Publications

Visit the DRS website at www.ct.gov/DRS to download and print Connecticut tax forms and publications anytime.

Connecticut Form 1099-G

If you itemize your deductions for federal income tax purposes and wish to obtain your Connecticut Form 1099-G information, you may do so by visiting www.ct.gov/drs, select *For Individuals* and select *Get Form 1099-G*. DRS will not mail paper copies of the Connecticut Form 1099-G.

Important Reminders

- Be sure you have received all your federal W-2 and 1099 forms before filing your Connecticut income tax return. Generally, you receive the forms on or before January 31. If you receive an additional federal Form W-2 or 1099 after filing your Connecticut income tax return, you may be required to file **Form CT-1040X**, *Amended Connecticut Income Tax Return for Individuals*. See *Amended Returns* on Page 36.
- Most taxpayers qualify to electronically file their Connecticut income tax return. See *May I File My Connecticut Income Tax Return Over the Internet* on Page 8.
- You **must** use blue or black ink only to complete your paper return.
- Complete and send all four pages of your return. If you do not provide DRS with all the completed pages of your

return or do not provide all required information, the processing of your return will be delayed.

- Do not send Forms W-2, Forms 1099, or Schedules CT K-1** with your Connecticut income tax return. Complete Columns A, B, and C of Section 3 of your return. DRS will disallow your Connecticut withholding if you fail to complete all columns.
- Enter your name, mailing address, your SSN or ITIN, and the name and SSN or ITIN for your spouse (if filing a joint return), and attach all required schedules or forms.
- Check the correct filing status on your return.
- Sign your return. If you and your spouse are filing jointly, both of you must sign.
- Have your paid preparer sign the return and enter the preparer's Federal Employer Identification Number (FEIN) in the space provided.
- Check the box next to the deceased taxpayer's SSN if you are an executor, administrator, or spouse filing a return for a deceased taxpayer.
- Check the box on the first page of your return if you are filing **Form CT-1040CRC**, *Claim of Right Credit*.
- Check the box on the first page of your paper return, or mark the indicator on your electronic return, if you are filing **Form CT-8379**, *Nonobligated Spouse Claim*. See *Nonobligated Spouse*, on Page 15.
- If you filed joint estimated tax payments but elect or are required to file separate income tax returns, both you and your spouse must file your income tax returns at the same time. No refund will be processed until both Connecticut returns are received.
- Use the correct DRS mailing address on the envelope when filing your paper return. One address is for all tax forms with payment. The other address is for refunds and all other tax forms without payment. See *Mailing Addresses for Form CT-1040*, on Page 12.
- If you qualify to claim the Connecticut Earned Income Tax Credit, complete and attach **Schedule CT-EITC**, *Connecticut Earned Income Tax Credit*.
- Elect direct deposit, by completing Lines 25a through 25c, for the fastest way to receive your refund. This option is **not** available to first-time filers. All filers may complete Line 25e to request your refund by debit card. If you do not elect direct deposit or debit card, a refund check will be issued and refund processing may be delayed.

QRs for websites, DRS publications, telephone numbers, and email addresses referenced on this page.



DRS Website



8003829463 DRS Telephone



8602975962 DRS Telephone

Who Must File a Connecticut Resident Return

You must file a Connecticut resident income tax return if you were a resident for the entire year **and** any of the following is true for the 2014 taxable year:

- You had Connecticut income tax withheld;
- You made estimated tax payments to Connecticut or a payment with Form CT-1040 EXT;
- You meet the Gross Income Test;
- You had a federal alternative minimum tax liability; **or**
- You are claiming the Connecticut earned income tax credit (CT EITC).

If none of the above apply, do not file a Connecticut resident income tax return.

Gross income means all income you received in the form of money, goods, property, services not exempt from federal income tax, **and** any additions to income required to be reported on **Form CT-1040, Schedule 1**.

Gross income includes income from all sources within Connecticut and outside of Connecticut. Gross income includes but is not limited to:

- Compensation for services, including wages, fees, commissions, taxable fringe benefits, and similar items;
- Gross income from a business;
- Capital gains;
- Interest and dividends;
- Gross rental income;
- Gambling winnings;
- Alimony;
- Taxable pensions and annuities;
- Prizes and awards;
- Your share of income from partnerships, S corporations, estates, or trusts;
- IRA distributions;
- Unemployment compensation;
- **Federally taxable** Social Security benefits; **and**
- **Federally taxable** disability benefits.

Gross Income Test

You must file a Connecticut income tax return if your gross income for the 2014 taxable year exceeds:

- \$12,000 and you are married filing separately;
- \$14,500 and you are filing single;

QRCS for websites, DRS publications, telephone numbers, and email addresses referenced on this page.



DRS Website



TSC Website

- \$19,000 and you are filing head of household; **or**
- \$24,000 and you are married filing jointly or qualifying widow(er) with dependent child.

The following examples explain the gross income test for a Connecticut resident:

Example 1: Your only income is from a sole proprietorship and you file federal Form 1040 reporting the following on Schedule C:

Gross Income	\$100,000
Expenses	(\$92,000)
Net Income	\$8,000

Because the **gross** income of \$100,000 exceeds the minimum requirement, you must file a Connecticut income tax return.

Example 2: You received \$8,000 in federally nontaxable Social Security benefits and \$11,000 in interest income. Since nontaxable Social Security benefits are not included in gross income, you do not have to file a Connecticut income tax return unless Connecticut tax was withheld or estimated tax payments were made.

Example 3: You are a single individual. You received \$14,000 in wage income and \$1,000 in federally-exempt interest from California state bonds. Your gross income (federal adjusted gross income with any additions to income from Form CT-1040, Schedule 1, Line 31, Interest on state and local government obligations other than Connecticut) is \$15,000. Therefore, you must file a Connecticut income tax return.

May I File My Connecticut Income Tax Return Over the Internet

Most Connecticut taxpayers may use the DRS **Taxpayer Service Center (TSC)** to file their Connecticut income tax return at www.ct.gov/TSC. You may electronically file your Connecticut income tax return if all of the following are true:

- You filed a Connecticut income tax return in the last three years; or you have never filed a Connecticut income tax return, but you have a valid Connecticut driver's license or Connecticut non-driver ID;
- Your filing status is the same as the last return DRS has on file, or, if your filing status changed since your last filing, your new filing status is displayed in the drop-down menu. If your new filing status is not displayed in the drop-down menu, visit the DRS website at www.ct.gov/DRS, select *For Individuals* and select *E-Services* for information on other e-filing options;
- You are not filing **Form CT-1040CRC**, *Claim of Right Credit*; **and**
- You have no more than ten Forms W-2 or 1099 that show Connecticut income tax withheld.

Relief From Joint Liability

In general, if you and your spouse file a joint income tax return, you are both responsible for paying the full amount of tax, interest, and penalties due on your joint return. However, in very limited and specific cases, relief may be granted if you believe all or any part of the amount due should be paid only by your spouse. You may request consideration by filing **Form CT-8857, Request for Innocent Spouse Relief (And Separation of Liability and Equitable Relief)**. See **Special Notice 99(15), Innocent Spouse Relief, Separation of Liability, and Equitable Relief**.

Title 19 Recipients

If you are a Title 19 recipient, you must file a Connecticut income tax return if you meet the requirements for *Who Must File a Connecticut Resident Return* on Page 8.

However, if you do not have funds to pay your Connecticut income tax, complete **Form CT-19IT, Title 19 Status Release**, and attach it to the **front** of your Connecticut income tax return if the following two conditions apply:

- You were a Title 19 recipient during 2014; **and**
- Medicaid assisted in the payment of your long-term care in a nursing or convalescent home during 2014.

Completing this form authorizes DRS to verify your Title 19 status for 2014 with the Department of Social Services.

Deceased Taxpayers

An executor, administrator, or surviving spouse must file a Connecticut income tax return, for that portion of the year before the taxpayer's death, for a taxpayer who died during the year if the requirements for *Who Must File a Connecticut Resident Return* are met. The executor, administrator, or surviving spouse **must** check the box next to the deceased taxpayer's SSN on the front page of the return; sign for the deceased taxpayer on the signature line; and indicate the date of death.

Generally, the Connecticut and federal filing status must be the same. A surviving spouse may file a joint Connecticut income tax return if the surviving spouse filed a joint federal income tax return. Write "filing as surviving spouse" in the deceased spouse's signature line on the return. If both spouses died in 2014, their legal representative must file a final return.

Claiming a Refund for a Deceased Taxpayer

If you are a surviving spouse filing jointly with your deceased spouse, you may claim the refund on the jointly-filed return. If you are a court-appointed representative, file the return **and** attach a copy of the certificate that shows your appointment.

QRCS for websites, DRS publications, telephone numbers, and email addresses referenced on this page.



SN 99(15)

All other filers requesting the deceased taxpayer's refund must file the return and attach federal Form 1310, Statement of Person Claiming Refund Due a Deceased Taxpayer, to the front of the return.

Income received by the estate of the decedent for the portion of the year after the decedent's death, and for succeeding taxable years until the estate is closed, must be reported each year on **Form CT-1041, Connecticut Income Tax Return for Trusts and Estates**.

Special Information for Nonresident Aliens

If you are a nonresident alien, you must file a Connecticut income tax return if you meet the requirements of *Who Must File a Connecticut Resident Return*, on Page 8. In determining whether you meet the gross income test, you must take into account any income not subject to federal income tax under an income tax treaty between the United States and the country of which you are a citizen or resident. Income tax treaty provisions are disregarded for Connecticut income tax purposes. Any treaty income you report on federal Form 1040NR or Form 1040NR-EZ and not subject to federal income tax must be added to your federal adjusted gross income. See **Form CT-1040, Schedule 1**, Line 38, or **Form CT-1040NR/PY, Schedule 1**, Line 40.

If you do not have and are not eligible for a Social Security Number (SSN), you must obtain an Individual Taxpayer Identification Number (ITIN) from the IRS and enter it in the space provided for an SSN. You must have applied for and been issued an ITIN before you file your income tax return. However, if you have not received your ITIN by April 15, file your return without the ITIN, enter *Applied For* or *NRA* in the SSN field, pay the tax due, and attach a copy of federal Form W-7, Application for IRS Individual Taxpayer Identification Number. DRS will contact you upon receipt of your return and will hold your return until you receive your ITIN and you forward the information to us. DRS cannot process your return until we receive the ITIN.

A married nonresident alien may not file a joint Connecticut income tax return unless the nonresident alien is married to a citizen or resident of the United States and they have made an election to file a joint federal income tax return and they do, in fact, file a joint federal income tax return. Any married individual filing federal Form 1040NR or federal Form 1040NR-EZ is not eligible to file a joint federal income tax return or a joint Connecticut income tax return and must file a Connecticut income tax return as filing separately.

Resident, Part-Year Resident, or Nonresident

The following terms are used in this section:

Domicile (permanent legal residence) is the place you intend to have as your permanent home. It is the place you intend to return to whenever you are away. You can have only one domicile although you may have more than one place to live. Your domicile does not change until you move to a new

location and definitely intend to make your permanent home there. If you move to a new location but intend to stay there only for a limited time (no matter how long), your domicile does not change. This also applies if you are working in a foreign country.

Permanent place of abode is a residence (a building or structure where a person can live) that you permanently maintain, whether or not you own it, and generally includes a residence owned by or leased to your spouse. A place of abode is not permanent if it is maintained only during a temporary stay for the accomplishment of a particular purpose.

Resident

You are a **resident** for the 2014 taxable year if:

- Connecticut was your domicile (permanent legal residence) for the entire 2014 taxable year; **or**
- You maintained a permanent place of abode in Connecticut during the entire 2014 taxable year **and** spent a total of more than 183 days in Connecticut during the 2014 taxable year.

Nonresident aliens who meet either of these conditions are considered Connecticut residents even if federal Form 1040NR-EZ or federal Form 1040NR is filed for federal income tax purposes. See also *Special Rules for Married Individuals* on Page 17 and *Special Information for Nonresident Aliens* on Page 9.

If you are a resident and you meet the requirements for *Who Must File a Connecticut Resident Return* for the 2014 taxable year, you must file **Form CT-1040**.

Part-Year Resident

You are a **part-year resident** for the 2014 taxable year if you changed your permanent legal residence by moving into or out of Connecticut during the 2014 taxable year. If you are a part-year resident, you may not elect to be treated as a resident individual.

If you are a part-year resident and you meet the requirements for *Who Must File Form CT-1040NR/PY* for the 2014 taxable year, you must file **Form CT-1040NR/PY**, *Connecticut Nonresident and Part-Year Resident Income Tax Return*.

Nonresident

You are a **nonresident** for the 2014 taxable year if you are neither a resident nor a part-year resident for the 2014 taxable year.

If you are a nonresident and you meet the requirements for *Who Must File Form CT-1040NR/PY* for the 2014 taxable year, you must file Form CT-1040NR/PY.

If you meet **all** of the conditions in Group A or Group B, you may be treated as a nonresident for 2014 even if your domicile was Connecticut.

Group A

1. You did not maintain a permanent place of abode in Connecticut for the entire 2014 taxable year;

2. You maintained a permanent place of abode outside of Connecticut for the entire 2014 taxable year; **and**
3. You spent not more than 30 days in the aggregate in Connecticut during the 2014 taxable year.

Group B

1. You were in a foreign country for at least 450 days during any period of 548 consecutive days;
2. During this period of 548 consecutive days, you did not spend more than 90 days in Connecticut and you did not maintain a permanent place of abode in Connecticut at which your spouse (unless legally separated) or minor children spent more than 90 days; **and**
3. During the nonresident portion of the taxable year in which the 548-day period begins, and during the nonresident portion of the taxable year in which the 548-day period ends, you were present in Connecticut for no more than the number of days that bears the same ratio to 90 as the number of days in the portion of the taxable year bears to 548. See the calculation below:

$\frac{\text{Number of days in the nonresident portion}}{548} \times 90 = \text{Maximum days allowed in Connecticut}$

See **Special Notice 2000(17)**, *2000 Legislation Affecting the Connecticut Income Tax*.



Military Personnel Filing Requirements

Military personnel and their spouses who claim Connecticut as a residence but are stationed elsewhere are subject to Connecticut income tax.

If you enlisted in the military service as a Connecticut resident and have not established a new domicile (permanent legal residence) elsewhere, you are required to file a resident income tax return unless you meet all of the conditions in Group A or Group B for being treated as a nonresident. See *Resident, Part-Year Resident, or Nonresident* on Page 9.

If your permanent home (domicile) was outside Connecticut when you entered the military, you do not become a Connecticut resident because you are stationed and live in Connecticut. As a nonresident, your military pay is not subject to Connecticut income tax. However, income you receive from Connecticut sources while you are a nonresident may be subject to Connecticut income tax. See the instructions for a Connecticut nonresident contained in the instruction booklet for Form CT-1040NR/PY. See *Example*, below.

Example: Jill is a resident of Florida. She enlisted in the Navy in Florida and was stationed in Groton, Connecticut. She earned \$38,000 in military pay.

If Jill had no other income . . .

Since Jill resided and enlisted in Florida, she is considered a resident of Florida and does not have to file a Connecticut return. Military personnel are residents of the state in which they resided when they enlisted.

If Jill had a part-time job in Connecticut . . .

Her Connecticut-sourced income from nonmilitary employment is taxable. Jill must file Form CT-1040NR/PY to report the income.

Spouses of military personnel, see **Informational Publication 2012(15)**, *Connecticut Income Tax Information for Armed Forces Personnel and Veterans*.

Combat Zone

The income tax return of any individual in the U.S. Armed Forces serving in a combat zone or injured and hospitalized while serving in a combat zone is due 180 days after returning. There will be no penalty or interest charged. For any individual who dies while on active duty in a combat zone or as a result of injuries received in a combat zone, no income tax or return is due for the year of death or for any prior taxable year ending on or after the first day serving in a combat zone. If any tax was previously paid for those years, the tax will be refunded to the legal representative of the estate or to the surviving spouse upon the filing of a return on behalf of the decedent. In filing the return on behalf of the decedent, the legal representative or the surviving spouse should enter zero tax due and attach a statement to the return along with a copy of the death certificate.

Combat zone is an area designated by an Executive Order from the President of the United States as areas in which the U.S. Armed Forces are engaging or have engaged in combat. A combat zone also includes an area designated by the federal government as a *qualified hazardous duty area*.

Spouses of military personnel and civilians supporting the military in a combat zone region who are away from their permanent duty stations, but are not within the designated combat zone, are also eligible for the 180 day extension.

Individuals requesting an extension under combat zone provisions should print both the name of the combat zone and the operation they served with at the top of their Connecticut tax return. This is the same combat zone or operation name provided on their federal income tax return. See **Informational Publication 2012(15)**, *Connecticut Income Tax Information for Armed Forces Personnel and Veterans*.

Connecticut Adjusted Gross Income

Connecticut adjusted gross income is your federal adjusted gross income as properly reported on federal Form 1040, Line 37; federal Form 1040A, Line 21; or federal Form 1040EZ, Line 4; and any Connecticut modifications required to be reported on Form CT-1040, *Schedule 1*.

QRs for websites, DRS publications, telephone numbers, and email addresses referenced on this page.



IP 2012(15)



PS 2012(2)

Taxable Year and Method of Accounting

You must use the same taxable year for Connecticut income tax purposes as you use for federal income tax purposes. Most individuals use the calendar year as their taxable year for federal income tax purposes. However, if the calendar year is not your taxable year for federal income tax purposes, references in this booklet to 2014 are references to your taxable year beginning during 2014.

You must use the same method of accounting for Connecticut income tax purposes as you use for federal income tax purposes.

If your taxable year or method of accounting is changed for federal income tax purposes, the same change must be made for Connecticut income tax purposes.

When to File

Your Connecticut income tax return is due on or before April 15, 2015. If you are not a calendar year filer, your return is due on or before the fifteenth day of the fourth month following the close of your taxable year. If the due date falls on a Saturday, Sunday, or legal holiday, the return will be considered timely filed if filed by the next business day.

Your return meets the timely filed and timely payment rules if the U.S. Postal Service cancellation date, or the date recorded or marked by a designated private delivery service (PDS) using a designated type of service, is on or before the due date. Not all services provided by these designated PDSs qualify. This list is subject to change. See **Policy Statement 2012(2)**, *Designated Private Delivery Services and Designated Types of Service*. The following are the designated PDSs and designated types of service at the time of publication:

Federal Express (FedEx)

- FedEx Priority Overnight
- FedEx Standard Overnight
- FedEx 2Day
- FedEx International Priority
- FedEx International First

United Parcel Service (UPS)

- UPS Next Day Air
- UPS Next Day Air Saver
- UPS 2nd Day Air
- UPS 2nd Day Air A.M.
- UPS Worldwide Express Plus
- UPS Worldwide Express

DHL Express (DHL)

- DHL Same Day Service
- DHL International Overnight

If Form CT-1040 is filed late or all the tax due is not paid with the return, see *Interest and Penalties* on Page 14 to determine if interest and penalty must be reported with the return.

Extension Requests

Extension of Time to File

To request an extension of time to file your return, you must file **Form CT-1040 EXT**, *Application for Extension of Time to File Connecticut Income Tax Return for Individuals*, and pay all the tax you expect to owe on or before the due date. Visit www.ct.gov/TSC to file your extension over the Internet.

Form CT-1040 EXT extends only the time to file your return; it does not extend the time to pay your tax due. See *Interest and Penalties* on Page 14 if you do not pay all the tax due with your extension request.

You do not need to file Form CT-1040 EXT if you:

- Have requested an extension of time to file your 2014 federal income tax return and you expect to owe no additional Connecticut income tax for the 2014 taxable year after taking into account any Connecticut income tax withheld from your wages and any Connecticut income tax payments you have made; **or**
- Pay your expected 2014 Connecticut income tax due using a credit card on or before the due date.

You must file Form CT-1040 EXT if you:

- Did not request an extension of time to file your federal income tax return, but you are requesting an extension of time to file your Connecticut income tax return; **or**
- Have requested an extension of time to file your federal income tax return but you expect to owe additional Connecticut income tax for 2014 and wish to submit a payment with Form CT-1040 EXT.

If you file an extension request with a payment after the due date, generally April 15, DRS will deny your extension request.

U.S. Citizens Living Abroad

If you are a U.S. citizen or resident living outside the United States and Puerto Rico, or if you are in the armed forces of the United States serving outside the United States and Puerto Rico and are unable to file a Connecticut income tax return on time, you must file Form CT-1040 EXT. You must also pay the amount of tax due on or before the original due date of the return.

Include with Form CT-1040 EXT a statement that you are a U.S. citizen or resident living outside the United States and Puerto Rico, or in the armed forces of the United States serving outside the United States and Puerto Rico, and that you qualify for a federal automatic extension. If your application is approved, the due date is extended for six months.

If you received a federal extension of time to file beyond six months, to qualify for the federal foreign earned income exclusion and for the foreign housing exclusion or deduction, you may file your Connecticut return using the federal extension due date. Submit a copy of the approved federal Form 2350, Application for Extension of Time to File U.S. Income Tax return by attaching it to the front of your Form CT-1040.

Extension of Time to Pay

You may be eligible for a six-month extension of time to pay the tax due if you can show that paying the tax by the due date will cause undue hardship. You may request an extension

by filing **Form CT-1127**, *Application for Extension of Time for Payment of Income Tax*, on or before the due date of the original return.

Attach Form CT-1127 to the front of Form CT-1040 or Form CT-1040 EXT and send it on or before the due date. As evidence of the need for extension, you **must** attach:

- An explanation of why you cannot borrow money to pay the tax due;
- A statement of your assets and liabilities; **and**
- An itemized list of your receipts and disbursements for the preceding three months.

If an extension of time to pay is granted and you pay all the tax due in full by the end of the extension period, a penalty will not be imposed. However, interest will accrue on any unpaid tax from the original due date. You should make payments as soon as possible to reduce the interest you would otherwise owe.

Mailing Addresses for Form CT-1040

For tax forms **with payment** enclosed:

Department of Revenue Services
PO Box 2977
Hartford CT 06104-2977

For tax forms requesting **refunds or tax forms without payment** enclosed:

Department of Revenue Services
PO Box 2976
Hartford CT 06104-2976

For **payments without tax forms**:

Department of Revenue Services
Revenue Accounting
PO Box 5088
Hartford CT 06102-5088

To ensure proper posting of your payment, write “**2014 Form CT-1040**” and your SSN(s) (optional) on the front of your check.

Estimated Tax Payments for Tax Year 2015

You must make estimated income tax payments if your Connecticut income tax (after tax credits) minus Connecticut tax withheld is \$1,000 or more and you expect your Connecticut income tax withheld to be less than your required annual payment for the 2015 taxable year.

Your required annual payment for the 2015 taxable year is the lesser of:

- **90%** of the income tax shown on your 2015 Connecticut income tax return; **or**
- **100%** of the income tax shown on your 2014 Connecticut income tax return, if you filed a 2014 Connecticut income tax return that covered a 12-month period.

QRCS for websites, DRS publications, telephone numbers, and email addresses referenced on this page.



TSC Website

You do **not** have to make estimated income tax payments if:

- You were a Connecticut resident during the 2014 taxable year, and you did not file a 2014 income tax return because you had no Connecticut income tax liability; **or**
- You were a nonresident or part-year resident with Connecticut-sourced income during the 2014 taxable year and you did not file a 2014 income tax return because you had no Connecticut income tax liability.

If you were a nonresident or part-year resident and you did **not** have Connecticut-sourced income during the 2014 taxable year, your required annual payment is 90% of the income tax shown on your 2015 Connecticut income tax return.

Annualized Income Installment Method

If your income varies throughout the year, you may be able to reduce or eliminate the amount of your estimated tax payment for one or more periods by using the annualized income installment method. See **Informational Publication 2012(16), A Guide to Calculating Your Annualized Estimated Income Tax Installments and Worksheet CT-1040 AES.**

Filing Form CT-1040ES

You may file and pay your Connecticut estimated tax using the **TSC**. Visit the DRS website at www.ct.gov/TSC for more information. You may also pay your 2015 estimated Connecticut income tax payments by credit card.

Use **Form CT-1040ES, Estimated Connecticut Income Tax Payment Coupon for Individuals**, to make estimated Connecticut income tax payments for 2015 using a paper return. If you made estimated tax payments in 2014, you will automatically receive coupons for the 2015 taxable year in mid-January. They will be preprinted with your name, address, and the last four digits of the SSN. To ensure your payments are properly credited, use the preprinted coupons.

If you did not make estimated tax payments in 2014, use Form CT-1040ES to make your first estimated income tax payment. Form CT-1040ES is available on the DRS website. If you file this form, additional preprinted coupons will be mailed to you.

To avoid making estimated tax payments, you may request your employer to withhold additional amounts from your wages to cover the taxes on other income. You can make this change by giving your employer a revised **Form CT-W4, Employee's Withholding Certificate**. For help in determining the correct amount of Connecticut withholding to be withheld from your wage income, see **Informational Publication 2015(7), Is My Connecticut Withholding Correct?**

Special Rules for Farmers and Fishermen

If you are a farmer or fisherman (as defined in IRC §6654(i)(2)) who is required to make estimated income tax payments, you must make only **one** payment. Your payment is due on or before January 15, 2016, for the 2015 taxable year. The required installment is the lesser of 66^{2/3}% of the income tax shown on your 2015 Connecticut income tax return or 100% of the income tax shown on your 2014 Connecticut income tax return.

If you file a 2015 Connecticut income tax return on or before March 1, 2016, and pay in full the amount computed on the return as payable on or before that date, you will not be charged interest for underpayment of estimated tax.

Farmers or fishermen who use these special rules **must** complete and attach **Form CT-2210, Underpayment of Estimated Tax by Individuals, Trusts, and Estates**, to their Connecticut income tax return to avoid being billed for interest on the underpayment of estimated income tax. Check Box D of Form CT-2210, Part I, and the box for Form CT-2210 on the front of Form CT-1040. See **Informational Publication 2010(16), Farmer's Guide to Sales and Use Taxes, Motor Vehicle Fuels Tax, Estimated Income Tax,**

2015 Estimated Tax Due Dates

Due dates of installments and the amount of required payments for 2015 calendar year taxpayers are:

April 15, 2015	25% of your required annual payment
June 15, 2015	25% of your required annual payment (A total of 50% of your required annual payment should be paid by this date.)
September 15, 2015	25% of your required annual payment (A total of 75% of your required annual payment should be paid by this date.)
January 15, 2016	25% of your required annual payment (A total of 100% of your required annual payment should be paid by this date.)

An estimate is considered timely filed if received on or before the due date, or if the date shown by the U.S. Postal Service cancellation mark is on or before the due date. Taxpayers who report on other than a calendar year basis should use their federal estimated tax installment due dates. If the due date falls on a Saturday, Sunday, or legal holiday, the return will be considered timely if filed by the next business day.

QRCS for websites, DRS publications, telephone numbers, and email addresses referenced on this page.



IP 2012(16)



TSC Website



IP 2015(7)



IP 2010(16)

and Withholding Tax, or **Informational Publication 2009(14)**, *Fisherman's Guide to Sales and Use Taxes and Estimated Income Tax*.

Filing Form CT-2210

You may be charged interest if your 2014 Connecticut income tax (after tax credits) minus Connecticut tax withheld is \$1,000 or more. Use Form CT-2210 to calculate interest on the underpayment of estimated tax. Form CT-2210 and detailed instructions are available from DRS. However, this is a complex form and you may prefer to have DRS calculate the interest. If so, do not file Form CT-2210 and DRS will send you a bill.

Interest and Penalties

In general, interest and penalty apply to any portion of the tax not paid on or before the original due date of the return.

Interest

If you do not pay the tax when due, you will owe interest at 1% per month or fraction of a month until the tax is paid in full.

If you did not pay enough tax through withholding or estimated payments, or both, by any installment due date, you may be charged interest. This is true even if you are due a refund when you file your tax return. See *Interest on Underpayment of Estimated Tax* on this page.

Interest on underpayment or late payment of tax cannot be waived.

Penalty for Late Payment or Late Filing

The penalty for late payment or underpayment of income or use tax is 10% of the tax due. If a request for an extension of time to file has been granted, you can avoid a penalty for failure to pay the full amount due by the original due date if you:

- Pay at least 90% of the income tax shown to be due on the return on or before the original due date of the return; **and**
- Pay the balance due with the return on or before the extended due date. If you file your return electronically and pay your balance due by check, then your check must be postmarked on whichever is earlier: the date of acceptance of the electronic return or the extended due date.

If no tax is due, DRS may impose a \$50 penalty for the late filing of any return or report required by law to be filed.

Penalty for Failure to File

If you do not file your return and DRS files a return for you, the penalty for failure to file is 10% of the balance due or \$50, whichever is greater. If you are required to file **Form**

CT-1040X, *Amended Connecticut Income Tax Return for Individuals*, and fail to do so, a penalty may be imposed.

Waiver of Penalty

To make a waiver of penalty request, taxpayers must complete and submit **Form DRS-PW**, *Request for Waiver of Civil Penalty*, to the DRS Operations Bureau/Penalty Waiver. Taxpayers may mail Form DRS-PW to the address listed below or fax it to the Operations Bureau/Penalty Waiver at 860-297-5727.

Department of Revenue Services
Operations Bureau/Penalty Waiver
PO Box 5089
Hartford CT 06102-5089

DRS will not consider a penalty waiver request unless it is accompanied by a fully completed and properly executed Form DRS-PW. See **Policy Statement 2014(4)**, *Requests for Waiver of Civil Penalties*.

Interest on Underpayment of Estimated Tax

You may be charged interest if you did not pay enough tax through withholding or estimated payments, or both, by any installment due date. This is true even if you are due a refund when you file your tax return. Interest is calculated separately for each installment. Therefore, you may owe interest for an earlier installment even if you paid enough tax later to make up the underpayment. Interest at 1% per month or fraction of a month will be added to the tax due until the **earlier of** April 15, 2015, or the date on which the underpayment is paid.

If you file a 2014 Connecticut income tax return on or before January 31, 2015, and pay in full the amount computed on the return as payable on or before that date, you will not be charged interest for failing to make the estimated payment due January 15, 2015.

A farmer or fisherman who is required to make estimated income tax payments will not be charged interest for failing to make the estimated payment due January 15, 2015, if he or she files a 2014 Connecticut income tax return on or before March 1, 2015, and pays in full the amount computed on the return as payable on or before that date.

Refund Information

There are three refund options available: **Direct Deposit**; **Debit Card**; or **Paper Check**. DRS recommends that taxpayers use direct deposit.

The fastest way to get your refund is to file your return electronically and elect direct deposit. Paper filers may also request to direct deposit a refund. The direct deposit option is **not** available to first-time filers.

For returns filed on paper, you must allow 10 to 12 weeks from the date you mailed the return before checking on the status of your refund. Your refund could be delayed if additional review is required.

QRCS
for DRS
publications
referenced
on this
page.



IP 2009(14)



PS 2014(4)

Option 1: Direct Deposit

To elect direct deposit, complete Lines 25a through 25c. See *Line 25: Refund*, on Page 21.

Make your direct deposit successful by:

- Confirming your account number and routing number with your financial institution and entering them clearly on your tax return;
- Entering the direct deposit information separately for both your federal and state electronically filed returns; **and**
- Printing your software-prepared paper return only after you have entered the direct deposit information into the program.

Some financial institutions do not allow a joint refund to be deposited into an individual account.

Option 2: Debit Card

To elect to receive your refund as a debit card, complete Line 25e. See *Option 2: Debit Card*, on Page 21. Debit cards provide taxpayers with immediate access to their funds through:

- Free teller assisted cash withdrawals at any VISA member bank or credit union;
- Free cash withdrawals at Chase or People's ATMs;
- Three free cash withdrawals at other ATMs (Surcharges will apply at any ATMs other than Chase and People's);
- Unlimited free transactions at retail locations and online businesses across the United States that accept Visa; **and**
- Free transfers to any U.S. checking or savings account.

Joint filers will receive two debit cards drawn from the same account (similar to a joint bank account). Each card may be used to make transactions, but the combined transactions cannot exceed the credit balance in the debit card account. Both cards must be activated prior to use.

For more information on DRS tax refund debit cards, visit www.ct.gov/drs, select *For Individuals*, and select *Debit Card FAQs*.

Option 3: Paper Check

If you do not elect direct deposit or debit card, a refund check will be issued and refund processing may be delayed.

Check the status of your refund using the *TSC* by visiting www.ct.gov/myrefund or call 800-382-9463 (Connecticut calls outside the Greater Hartford calling area only) or 860-297-5962 (from anywhere). You must provide your SSN (and your spouse's if filing jointly) and the exact amount of the refund requested.

If DRS does not issue your refund on or before the ninetieth day after we receive your claim for refund, you may be entitled to interest on your overpayment. Interest is computed at the rate of $\frac{2}{3}\%$ for each month or fraction of a month between the ninetieth day following receipt of your properly completed claim for refund or the due date of your return, whichever is later, and the date of notice that your refund is due.

Offset Against Debts

If you are due a refund, all or part of your overpayment may be used to pay outstanding debts or taxes. Your overpayment will be applied in the following order: penalty and interest you owe DRS; other taxes you owe DRS; debts to other Connecticut state agencies; federal taxes you owe the IRS; taxes you owe to other states; amounts designated by you to be applied to your 2015 estimated tax; CHET contributions; and charitable contributions designated by you. Any remaining balance will be refunded to you. If your refund is reduced, you will receive an explanation for the reduction.

Connecticut Lottery Winners Who Are Delinquent Taxpayers

DRS provides to the Connecticut Lottery Corporation a list of delinquent taxpayers who have an unpaid tax liability. If you are a Connecticut Lottery winner, the Connecticut Lottery Corporation will deduct and withhold from the lottery prize payment the amount of your outstanding Connecticut tax liability.

Nonobligated Spouse

When a joint return is filed and only one spouse owes past-due child support, a debt to any Connecticut state agency, or tax due to another state or the IRS, the spouse who is not obligated may be eligible to claim a share of the joint income tax refund. A nonobligated spouse who received income in 2014 and who made Connecticut income tax payments (withholding or estimates) for the 2014 taxable year may be eligible to claim his or her share of any refund if:

- A joint Connecticut tax return was filed for 2014; **and**
- An overpayment of tax was made.

If you are a nonobligated spouse, you may claim your share of a joint refund by filing **Form CT-8379, Nonobligated Spouse Claim**.

If you are filing a paper Form CT-1040, check the box on the front of your return to indicate that you are filing Form CT-8379. Attach Form CT-8379 and all W-2 and 1099 forms showing Connecticut income tax withheld to the front of your return.

QRCS for websites, DRS publications, telephone numbers, and email addresses referenced on this page.



DRS Website



DRS My Refund Website



800-382-9463 DRS



860-297-5962 DRS

If you are filing Form CT-1040 electronically, select the Form CT-8379 indicator on your return. Mail the completed Form CT-8379 and all W-2 and 1099 forms showing Connecticut income tax withheld to the Department of Revenue Services, P.O. Box 5035, Hartford, CT 06102-5035.

Do **not** use Form CT-8379 to claim your share of a Connecticut income tax refund that was applied to your spouse's federal income tax liability. For information about IRS offsets, contact the IRS at the telephone number listed on the Notice of Refund Offset issued to you.

Payment Options

Pay Electronically

Visit the *TSC* at www.ct.gov/TSC and follow the prompts to make a direct payment or visit <https://drsindtax.ct.gov> to make a direct payment if you do not want to login to the *TSC*. You can authorize DRS to transfer funds from your bank account (checking or savings) to a DRS account by entering your bank account number and your bank routing transit number. You can file your return any time before the due date and designate the amount of payment and date of transfer. Your bank account will be debited on the date you indicate. You must pay the balance due on or before the due date (April 15, 2015) to avoid penalty and interest.

Pay by Credit Card or Debit Card



You may elect to pay your 2014 Connecticut income tax liability using a credit card (American Express®, Discover®, MasterCard®, VISA®) or comparable debit card. A convenience fee will be charged by the service provider. You will be informed of the amount of the fee and you may elect to cancel the transaction. At the end of the transaction, you will be given a confirmation number for your records.

- Visit www.officialpayments.com and select *State Payments*; or
- Call Official Payments Corporation toll-free at **800-2PAY-TAX** (800-272-9829). You will be asked to enter the Connecticut Jurisdiction Code: 1777.

Your payment is effective on the date you make the charge.

Pay by Mail

Make your check payable to **Commissioner of Revenue Services**. To ensure proper posting of your payment, write “**2014 Form CT-1040**” and your SSN(s) (optional) on the front of your check. Sign your check and clip it to the front of your return. **Do not send cash**. DRS may submit your check to your bank electronically.

Failure to file or failure to pay the proper amount of tax when due **will result in penalty and interest charges**. It is to your advantage to file when your return is due whether or not you are able to make full payment.

Attach other required forms and schedules, including Supplemental Schedule CT-1040WH, to the back of your return or as directed on the form. You do **not** need to attach a copy of your previously-filed Form CT-1040 EXT.

Rounding Off to Whole Dollars

You must round off cents to the nearest whole dollar on your return and schedules. If you do not round, DRS will disregard the cents. Round down to the next lowest dollar all amounts that include 1 through 49 cents. Round up to the next highest dollar all amounts that include 50 through 99 cents. However, if you need to add two or more amounts to compute the amount to enter on a line, include cents and round off **only** the total.

Example: Add two amounts (\$1.29 + \$3.21) to compute the total (\$4.50) to enter on a line. \$4.50 is rounded to \$5.00 and entered on the line.

DRS does not round when issuing refunds.

Income Tax Credits

The following credits are applicable against the income tax. If you qualify you may claim the credits on **Schedule CT-IT Credit, Income Tax Credit Summary**.

For more information about additional requirements and limitations to these credits, see **Special Notice 2010(3)**, *2010 Legislative Changes Affecting the Income Tax*; **Special Notice 2012(6)**, *2012 Legislative Changes Affecting the Income Tax*; or contact the Department of Economic Development (DECD) or Connecticut Innovations Inc.

These tax credits may be claimed by the shareholders or partners of an S corporation or an entity treated as a partnership for federal income tax purposes. If the entity is a single member limited liability company that is disregarded as an entity separate from its owner, the tax credit may be claimed by the limited liability company owner provided the owner is a person subject to Connecticut income tax.

Qualified Small Business Job Creation Tax Credit

An employer with less than 50 employees in Connecticut may earn a credit equal to \$200 per month for hiring a new employee after May 6, 2010, who resides in Connecticut. The new employee must be hired to fill a full-time job during

QRCS for websites, DRS publications, telephone numbers, and email addresses referenced on this page.



SN 2012(6)



TSC Website



Official Payments Website



Official Payments Telephone



SN 2010(3)

the taxable years beginning on or after January 1, 2010, and before January 1, 2013. The tax credit may be used against the tax liability under Chapter 229 or against the tax liability under Chapter 207 or 208 of the Connecticut General Statutes, for the taxable year in which the new employee is hired, and if eligible, the two immediately succeeding taxable years. However, this credit cannot be used against an employer's withholding tax liability. Additionally, this credit does not carry forward, is nonrefundable, and, if used against an income tax liability imposed under Chapter 229 of the Connecticut General Statutes, is limited by the amount of the tax. The tax credit is not available for a taxable year if the new employee was not employed by the employer at the close of that taxable year. The tax credit is administered by DECD.

Job Expansion Tax Credit

A taxpayer may be allowed a credit for each new qualifying employee or veteran employee hired on or after January 1, 2012, and prior to January 1, 2014. The credit may be applied against the tax imposed under Chapters 207, 208, 212, or 229, but not against the withholding tax liability imposed under §12-707. The credit cannot exceed the amount of tax due.

The amount of the credit is:

- \$500 per month for each new employee; **or**
- \$900 per month for each qualifying or veteran employee.

If the taxpayer was issued a certification letter by DECD, prior to January 1, 2013 to receive a qualified small business job expansion tax credit, the provisions of the qualified small business job expansion tax credit will apply for the duration of the certification.

See **Special Notice 2012(6)**, *2012 Legislative Changes Affecting the Income Tax*.

Angel Investor Tax Credit

This tax credit is available to angel investors making a cash investment of not less than \$25,000 in the qualified securities of a Connecticut business. The credit is applicable to taxable years beginning on or after January 1, 2010. However, tax credits cannot be reserved for any investments made on or after July 1, 2016. The allowable credit is 25% of the cash investment, cannot exceed \$250,000, cannot exceed the amount of the income tax imposed under Chapter 229 of the Connecticut General Statutes for the taxable year, and cannot be used against the withholding tax liability imposed by Conn. Gen. Stat. §12-707.

The credit must be claimed in the taxable year in which the investment is made. Any tax credit claimed but not applied against the income tax liability may be carried forward for the five immediately succeeding taxable years until the full credit has been applied. The credit is not transferable. The tax credit is administered by Connecticut Innovations, Inc.

Completing Form CT-1040

Before you begin, gather all your records, including all your federal W-2 and 1099 forms. Use this information to complete your federal income tax return. The information on your federal return is needed to complete your Connecticut return. Complete the return in blue or black ink only.

1 Taxpayer Information

Filing Status - Check only one box.

Check the appropriate box to indicate your filing status.

Generally, your filing status must match your federal income tax filing status for this year. If you are not certain of your filing status for 2014, consult the information in your federal income tax booklet or call the IRS at 800-829-1040.

Although you and your spouse file jointly for federal purposes, you may be required to file separate Connecticut returns. See *Special Rules for Married Individuals*, on this page.

If your filing status is qualifying widow(er) with dependent child on federal Form 1040 or 1040A, do not enter your deceased spouse's name or SSN in the spaces provided for spouse's name and spouse's SSN on Form CT-1040.

Special Rules for Married Individuals

When one spouse is a Connecticut resident or a nonresident and the other spouse is a part-year resident, each spouse who is required to file a Connecticut income tax return must file as married filing separately.

When one spouse is a Connecticut resident and the other is a nonresident, each spouse who is required to file a Connecticut income tax return must file as married filing separately unless they:

- File jointly for federal income tax purposes; **and**
- Elect to be treated as if both were Connecticut residents for the entire taxable year.

QRCS for websites, DRS publications, telephone numbers, and email addresses referenced on this page.



SN 2012(6)



860-270-8000 DECD



888-337-5454 CT Innovations



DECD Website



CT Innovations Website

When both spouses are **part-year residents** of Connecticut but do not have the same period of residency, married filing separately is your Connecticut income tax filing status.

When both spouses are **part-year residents** of Connecticut and have the same period of residency, you may choose married filing jointly or married filing separately as your Connecticut income tax filing status.

When one spouse is a nonresident alien and the other is a citizen or resident of the United States, each spouse who is required to file a Connecticut income tax return must file as married filing separately unless:

- An election is made by the nonresident alien and his or her spouse to file a joint federal income tax return;
- A married filing joint return is filed for federal income tax purposes; **and**
- The spouses are otherwise required or permitted to file a joint Connecticut income tax return.

The election to file a joint return means the joint federal adjusted gross income must be used on Form CT-1040, Line 1. It also means the spouse who would not otherwise be required to file is now jointly and severally liable for any tax liability associated with the filing of the income tax return.

If you are filing a joint federal return with your spouse but are required to file a separate Connecticut return, each of you will have to recompute your federal adjusted gross income as if you were each filing as married filing separately for federal income tax purposes. Enter on Form CT-1040, Line 1, your income as recalculated.

Social Security Number, Name, and Address

You **must** write your Social Security Number (SSN), name, and address in the space provided. If your city or town of residence is different from your mailing address enter the additional information in the space provided. If you file a joint return, enter your SSN and your spouse's SSN in the order they appear on your federal return. If the taxpayer is deceased, see *Deceased Taxpayers* on Page 9.

If you are a nonresident alien and do not have an SSN, enter your Individual Taxpayer Identification Number (ITIN) in the space provided above your name. Nonresident aliens who have applied for an ITIN from the Internal Revenue Service by filing federal Form W-7, but have not received the ITIN, must wait for the ITIN to be issued before filing their Connecticut tax return. However, if you have not received your ITIN by April 15, file your return without the ITIN, enter *Applied For* or *NRA* in the SSN field, pay the tax due, and attach a copy of the federal Form W-7. DRS will contact you upon receipt of your return. DRS will hold your return until you receive your ITIN and you forward the information to us. If you fail to submit the information requested, the processing of your return will be delayed. DRS cannot process your return until we receive the ITIN.

2 Calculate Your Tax

Line 1: Federal Adjusted Gross Income

Enter your federal adjusted gross income from your 2014 federal income tax return. This is the amount reported on federal Form 1040, Line 37; federal Form 1040A, Line 21; or federal Form 1040EZ, Line 4.

Nonresident aliens, see *Special Information for Nonresident Aliens* on Page 9.

Line 2: Additions

Enter the amount from **Form CT-1040, Schedule 1**, Line 39. See *Additions to Federal Adjusted Gross Income* on Page 23.

Line 3

Add Line 1 and Line 2 and enter the total.

Line 4: Subtractions

Enter the amount from Form CT-1040, *Schedule 1*, Line 50. See *Subtractions From Federal Adjusted Gross Income* on Page 24.

Line 5: Connecticut Adjusted Gross Income

Subtract Line 4 from Line 3 and enter the result. This is your Connecticut adjusted gross income.

Line 6: Income Tax

For each filing status, if the amount on Line 5 is: \$12,000 or less for filing separately; \$14,500 or less for single; \$19,000 or less for head of household; or \$24,000 or less for filing jointly, or qualifying widow(er) with dependent child, enter "0" on Line 6. You do not owe any income tax. Otherwise, calculate your tax using one of the following methods.

Tax Tables: If your Connecticut adjusted gross income is less than or equal to \$102,000, you may use the *Tax Tables* on Page 37 to find your tax. If your Connecticut adjusted gross income is more than \$102,000 but less than or equal to \$554,000, you may use the tax tables posted on the DRS website to find your tax. Be sure to use the correct column in the *Tax Tables*. After you have found the correct tax, enter that amount on Line 6.

Tax Calculation Schedule: If your Connecticut adjusted gross income is more than \$554,000, visit www.ct.gov/DRS and select *For Individuals* to use the *Income Tax Calculator* or use the *Tax Calculation Schedule* beginning on Page 47. You may also use the *Income Tax Calculator* or the *Tax Calculation Schedule* if your Connecticut adjusted gross income is less than or equal to \$554,000. If you calculate your tax manually, using the tax calculator on the DRS website will ensure your tax calculation is correct.

Line 7: Credit for Income Taxes Paid to Qualifying Jurisdictions

If all or part of the income reported on this return is subject to income tax in a qualifying jurisdiction and you have filed a return and paid income taxes to that jurisdiction, complete Form CT-1040, *Schedule 2*, and enter the amount from Line 59 here. See *Schedule 2 - Credit for Income Taxes Paid to Qualifying Jurisdictions* on Page 27.

You **must attach a copy of your return** filed with the qualifying jurisdiction(s) or the credit will be disallowed.

Line 8

Subtract Line 7 from Line 6 and enter the result. If Line 7 is greater than Line 6, enter "0."

Line 9: Connecticut Alternative Minimum Tax

If you were required to pay the federal alternative minimum tax for 2014, you must file **Form CT-6251, Connecticut Alternative Minimum Tax Return - Individuals**. Enter the amount shown on Form CT-6251, Line 23.

Line 10

Add Line 8 and Line 9 and enter the total.

Line 11: Credit for Property Taxes Paid on Your Primary Residence, Motor Vehicle, or Both

If Line 10 is zero, skip Line 11 and Line 12 and go to Line 13. Otherwise, complete and attach *Schedule 3* on Page 4 of Form CT-1040 to be allowed this credit. Enter the amount from Line 68 on Line 11. Be certain to include all of the requested information or your credit may be denied. See *Schedule 3 - Property Tax Credit* on Page 30.

The credit is limited to the lesser of \$300 or the amount of qualifying property taxes paid. The maximum property tax credit allowed is **\$300** per return regardless of filing status. See *Property Tax Credit Table* on Page 31. This credit can be used to offset only your 2014 income tax. **You may not carry this credit forward and it is not refundable.**

Line 12

Subtract Line 11 from Line 10 and enter the result. If less than zero, enter "0."

Line 13: Allowable Credits

Enter the amount from **Schedule CT-IT Credit, Income Tax Credit Summary**, Part I, Line 11.

Use Schedule CT-IT Credit to claim the tax credits (see Page 16) or to claim the credit for a prior year alternative minimum tax from **Form CT-8801, Credit for Prior Year Connecticut Minimum Tax for Individuals, Trusts and Estates**.

Line 14: Connecticut Income Tax

Subtract Line 13 from Line 12 and enter the result. If less than zero, enter "0."

Line 15: Individual Use Tax

Complete the Connecticut Individual Use Tax Worksheet on Page 32, then complete and attach *Schedule 4* on Page 4 of Form CT-1040. Enter on Line 15 total use tax due as reported on *Schedule 4*, Line 69. You **must** enter "0" if no Connecticut

use tax is due; otherwise you have not filed a use tax return. See Pages 5 and 32 for more information on the use tax.

Line 16 and Line 17

Add Line 14 and Line 15. Enter the total on Line 16 and Line 17.

3 Payments

Line 18: Connecticut Tax Withheld

For each federal W-2 or 1099 form where Connecticut income tax was withheld, enter the following on Lines 18a through 18e.

Enter the number from Box b in Column A of Form CT-1040.

2222	a Employee's social security number	OMB No. 1545-0008
b Employer identification number (EIN) XX-XXXXXX	1 Wages, tips, other compensation	2 Federal income tax withheld
c Employee's name, address, and ZIP code	3 Social security wages	4 Social security tax withheld
	5 Medicare wages and tips	6 Medicare tax withheld
	7 Social security tips	8 Allocated tips
D Control number	9	10 Dependent care benefits
e Employee's first name and initial Last name Suffix	11 Nonqualified plans	12a
	13 Alaska Alaska	12b
	14 Other	12c
		12d
f Employee's address and ZIP code	15 State CT	16 State wages, tips, etc. XXX.00
	17 State income tax XXX.00	18 Local wages, tips, etc.
		19 Local income tax
		20 Locality name

Form W-2 Wage and Tax Statement 2014 Department of the Treasury - Internal Revenue Service

Box 15 must show CT to be claimed as Connecticut withholding.

Enter the amount from Box 17 (in whole dollars) in Column C of Form CT-1040.

Column A: Enter the Employer Identification Number or Payer Identification Number.

Column B: Enter the amount of Connecticut wages, tips, etc.

Column C: Enter the amount of Connecticut income tax withheld.

You **must** complete all columns or your Connecticut withholding will be disallowed. Do **not** include tax withheld for other states or federal income tax withholding.

If you have **more than five** federal W-2 or 1099 forms showing Connecticut income tax withheld, you must complete and attach **Supplemental Schedule CT-1040WH, Connecticut Income Tax Withholding**. Enter on Supplemental Schedule CT-1040WH only Connecticut income tax withholding amounts not previously reported on Form CT-1040. Enter the total from Supplemental Schedule CT-1040WH, Line 3, on the last line of Column C, Line 18f.

Add all entries in Column C (including the additional amount from Supplemental Schedule CT-1040WH) and enter the total Connecticut income tax withheld on Line 18.

Do not send copies of W-2 and 1099 forms. Keep these for your records. DRS may request them at a later date.

When filing **Form CT-8379, Nonobligated Spouse Claim**, attach all W-2 and 1099 forms showing Connecticut income tax withheld.

QRCS for websites, DRS publications, telephone numbers, and email addresses referenced on this page.



2014 DRS Income Tax Calculator

Line 19: All 2014 Estimated Tax Payments

Enter the total of all Connecticut estimated tax payments, advance tax payments, and any overpayments of Connecticut income tax applied from a prior year. Be sure to include any 2014 estimated payments made in 2015. **Do not** include any refunds received.

Line 20: Payments Made With Form CT-1040 EXT

If you filed **Form CT-1040 EXT**, *Application for Extension of Time to File*, enter the amount you paid with that form.

Line 20a: Connecticut Earned Income Tax Credit

A Connecticut resident taxpayer may claim an earned income tax credit (CT EITC) against the Connecticut income tax due for the taxable year. The amount of the CT EITC is 27.5% of the earned income credit claimed and allowed on the federal income tax return for the same taxable year. If the CT EITC exceeds the taxpayer's Connecticut income tax liability, the excess is considered an overpayment and will be refunded without interest.

Complete **Schedule CT-EITC**, *Connecticut Earned Income Tax Credit*, to calculate your earned income tax credit. Enter the amount from Schedule CT-EITC, Line 16.

You **must attach a copy of your schedule** or the credit will be disallowed.

Line 20b: Claim of Right Credit

If you have claim of right income for federal tax purposes and are claiming the federal claim of right credit on your 2014 federal return, you may also be entitled to a claim of right credit for Connecticut income tax purposes.

If during your 2014 taxable year you had to repay income you included in your Connecticut adjusted gross income for an earlier taxable year, and the amount you repaid is more than \$3,000, you may be able to claim a credit against your Connecticut income tax for your 2014 taxable year. If you are eligible for the Connecticut Claim of Right Credit, complete **Form CT-1040CRC**, *Claim of Right Credit*, to claim a credit equal to the Connecticut income tax you would not have had to pay if the repaid amount had not been included in your Connecticut adjusted gross income in the earlier taxable year.

You are eligible for the Connecticut claim of right credit if you meet all of the following conditions:

- You were a resident, nonresident, or part-year resident individual who included income in Connecticut adjusted gross income for an earlier taxable year(s) (year(s) of receipt). A trust or estate is not eligible to claim relief for Connecticut income tax purposes;
- You were required to repay the income during your 2014 taxable year (year of repayment);
- The amount of the repayment exceeds \$3,000; **and**
- You determined your federal income tax liability for the year of repayment under IRC §1341(a)(4) (see Exceptions) or IRC.

If the Claim of Right Credit exceeds the taxpayer's Connecticut income tax liability, the excess is considered an overpayment and will be refunded.

Complete **Form CT-1040CRC**, *Claim of Right Credit*, to calculate your claim of right credit. Enter the amount from Form CT-1040CRC, Line 6.

Line 21: Total Payments

Add Lines 18, 19, 20, 20a, and 20b and enter the total. This is the total of your Connecticut tax payments.

4 Overpayment

Line 22: Overpayment

If Line 21 is greater than Line 17, subtract Line 17 from Line 21 and enter the result. This is your overpayment.

To properly allocate your overpayment, go to Lines 23 through 25.

If Line 21 is less than Line 17, go to Line 26.

If you were required to make estimated income tax payments, but you did not pay enough tax through withholding, estimated tax, or both, by any installment due date, your refund may be reduced by the interest due on the underpayment of estimated tax. See **Form CT-2210**, *Underpayment of Estimated Income Tax by Individuals, Trusts, and Estates*.

Line 23: Amount of Line 22 You Want Applied to Your 2015 Estimated Tax

Enter the amount of your 2014 overpayment you want applied to your 2015 estimated Connecticut income tax. It will be treated as estimated tax paid on April 15, 2015, if your return is filed on time or if you filed a timely request for extension and your return is filed within the extension period. Payments received after April 15, 2015, will be applied as of the date of receipt. **Your request to apply this amount to your 2015 estimated income tax is irrevocable.**

Line 24: CHET Contribution from Schedule CT-CHET

Complete and attach **Schedule CT-CHET**, *Connecticut Higher Education Trust (CHET) 529 College Savings Plan Contribution* to contribute all or part of your Connecticut individual income tax overpayment (Line 22) to a CHET 529 College Savings Plan Account(s). Enter the total contributions as reported on Schedule CT-CHET, Line 4. **Your contribution is irrevocable.**

Line 24a: Total Contributions to Designated Charities

You may make a contribution on this return only if you are entitled to a refund of an overpayment. Your contribution is limited to your refund amount. Complete and attach *Schedule 5* on Page 4 of Form CT-1040. Enter the total contributions as reported on *Schedule 5*, Line 70. **Your contribution is irrevocable.**

You may also make direct contributions by following the instructions on Page 6.

Line 25: Refund

Subtract the total of Lines 23, 24, and 24a from Line 22. The result is the amount of your refund.

There are three refund options available:

Option 1: Direct Deposit

Complete Lines 25a, 25b, and 25c to have your refund directly deposited into your checking or savings account. See *Refund Information*, on Page 14.

This option is **not** available to first-time filers.

Enter your nine-digit bank routing number and your bank account number in Lines 25b and 25c. Your bank routing number is the first nine-digit number printed on your check or savings withdrawal slip. Your bank account number generally follows the bank routing number. Do not include the check number as part of your account number. Bank account numbers can be up to 17 characters.

Name of Depositor Street Address City, State, Zip Code	Date _____	No. 101
Pay to the Order of _____	\$ _____	
Name of your Bank Street Address City, State, Zip Code		
092125789	091 025 025413	0101
Routing Number	Account Number	

Federal banking rules require DRS to request information about foreign bank accounts (Line 25d) when the taxpayer requests the direct deposit of a refund into a bank account. If the refund is to be deposited in a bank outside the United States, DRS will mail your refund to you.

Option 2: Debit Card

You may request that DRS issue your income tax refund by debit card by completing Line 25e. Joint filers will receive two debit cards drawn from the same account (similar to a joint bank account). See *Refund Information*, on Page 14.

Option 3: Paper Check

If you do not elect direct deposit or debit card, a refund check will be issued and refund processing may be delayed.

Your overpayment will be applied in the following order: penalty and interest you owe DRS; other taxes you owe DRS; debts to other Connecticut state agencies; federal taxes you owe the IRS; taxes you owe to other states; amounts designated by you to be applied to your 2015 estimated tax; CHET contributions; and charitable contributions designated by you. Any remaining balance will be refunded to you.

5 Amount You Owe

Line 26: Tax Due

If Line 17 is greater than Line 21, subtract Line 21 from Line 17 and enter the result. This is the amount of tax you owe.

Line 27: Penalty for Late Payment or Late Filing

Late Payment Penalty: The penalty for late payment or underpayment of income or use tax is 10% of the amount due. See *Penalty for Late Payment or Late Filing* on Page 14.

Late Filing Penalty: In the event that no tax is due, DRS may impose a \$50 penalty for the late filing of any return or report required by law to be filed.

Line 28: Interest for Late Payment or Late Filing

If you fail to pay the tax when due, interest will be charged at 1% per month or fraction of a month from the due date until payment is made.

Line 29: Interest on Underpayment of Estimated Tax

If Line 14 minus Line 18 is \$1,000 or more, you may owe interest on estimated tax you either underpaid or paid late. **Form CT-2210, Underpayment of Estimated Income Tax by Individuals, Trusts and Estates**, can help you determine whether you did underestimate and will help you calculate interest. However, this is a complex form and you may prefer to have DRS calculate the interest. If so, do **not** file Form CT-2210; leave this line blank and DRS will send you a bill. Interest on underpayment of estimated income tax stops accruing on the **earlier** of the day you pay your tax or April 15, 2015.

Line 30: Total Amount Due

Add Lines 26 through 29 and enter the total. This is the total amount you owe. Pay the amount in full with your return. See *Payment Options* on Page 16.

6 Sign Your Return

After you complete Form CT-1040, sign your name and write the date you signed the return. Your spouse must also sign and enter the date if this is a joint return. The signature line is on Page 2 of Form CT-1040.

If you file a joint return, you **must** review the information with your spouse. When both you and your spouse sign the return, you become jointly and severally responsible for paying the full amount of tax, interest, and penalties due. In addition, you and your spouse will be jointly entitled to any refund which will be issued to both names listed on the return.

Taxpayer's Email Address

DRS tax returns have a line for taxpayers to enter their email address. If you provide an email address, DRS may use it to notify you of tax changes and programs. However, DRS will never use email to ask for sensitive information, such as your Social Security Number. If you ever have questions about an email claiming to be from DRS, contact DRS directly. See *Tax Information*, on back cover.

Paid Preparer Signature

Anyone you pay to prepare your return must sign and date it. Paid preparers must also enter their SSN or Preparer Tax Identification Number (PTIN), and their firm's Federal Employer Identification Number (FEIN) in the spaces provided.

Alternative Signature Methods

DRS conforms to IRS Notice 2004-54, which provides for alternative preparer signature procedures for federal income tax paper returns that paid practitioners prepare on behalf of their clients. Specifically, income tax return preparers may sign original returns, amended returns, or requests for filing extensions by rubber stamp, mechanical device, or computer software program. These alternative methods of signing must include either a facsimile of the individual preparer's signature or the individual preparer's printed name.

Income tax return preparers who use alternative methods of signing must provide all of the other preparer information that is required on returns and extensions, such as the name, address, relevant employer identification number, the preparer's individual identification number (social security number or preparer tax identification number), and phone number.

Paid preparers can follow the same procedure with respect to paper Connecticut income tax returns prepared on behalf of their clients. This procedure only applies to preparers' signatures. It does not affect other signature requirements for taxpayers, and does not apply to documents other than tax returns.

Third Party Designee

To authorize DRS to contact your friend, family member, or any other person to discuss your 2014 tax return, enter the designee's name, telephone number, and any five numbers the designee chooses as his or her personal identification number (PIN). To authorize DRS to contact the paid preparer who signed your return, enter "Preparer" in the space for the designee's name. You do not have to provide the other information requested.

If you enter a designee's name, you and your spouse, if filing a joint return, are authorizing DRS to call the designee to answer any questions that may arise during the processing of your return. You are also authorizing the designee to:

- Give DRS any information missing from your return;
- Call DRS for information about the processing of your return or the status of your refund or payment; **and**
- Respond to certain DRS notices you have shared with the designee about math errors, offsets, and return preparation. The notices will not be sent to the designee.

Once DRS processes the return, the authorization ends. The authorization cannot be revoked. However, the authorization will automatically end no later than the due date (without regard to extensions) for filing your 2015 tax return. This is April 15, 2016, for most taxpayers.

Selecting a designee does not replace a power of attorney and will not authorize the designee to receive refunds, bind you to anything (including additional tax liabilities), or represent you before DRS. To authorize another individual to represent you or act on your behalf, you must complete **LGL-001, Power of Attorney**.

Income Tax Fraud

Income tax fraud is categorized as a class D felony, which carries a fine of not more than \$5,000 or imprisonment for not more than five years, or both.

Order of Attachments

Paper clip your check in payment of the tax due to the front of the income tax form in the appropriate area marked "Clip check here." To ensure proper posting of your payment, write "**2014 Form CT-1040**" and your SSN(s) (optional) on the front of your check.

If you must file any of the following forms, attach the form(s) to the **front** of your income tax return in the following order:

- **Form CT-19IT**, *Title 19 Status Release*;
- **Form CT-1127**, *Application for Extension of Time for Payment of Income Tax*;
- **Form CT-8379**, *Nonobligated Spouse Claim*; **and**
- Federal Form 1310, *Statement of Person Claiming Refund Due a Deceased Taxpayer*.

Attach other required forms and schedules, including **Form CT-1040CRC**, *Claim of Right Credit*; Supplemental Schedule CT-1040WH; Schedule CT-IT Credit; Schedule CT-CHET; and Schedule CT-EITC, to the **back** of your return or as directed on the form. You do **not** need to attach a copy of your previously-filed Form CT-1040 EXT.

Filing Your Return

Keep a copy of this return and all attachments for your records. Attach to this return any required schedules and forms. Do **not** attach copies of your federal income tax return or federal schedules.

DRS does not provide return envelopes for mailing completed forms. See *Mailing Addresses for Form CT-1040*, on Page 12 for the correct address to use for returns with payments, returns with refunds, or payments only.

Recordkeeping

Make copies of your tax return; completed worksheets and schedules; and records of all items appearing on the return (such as W-2 and 1099 forms). Retain copies until the statute of limitations expires for that return. Usually, this is three years from the date the return was due or filed, whichever is later. You may need this information to prepare future returns or to file amended returns.

Copies of Returns

You may request a copy of a previously-filed Connecticut income tax return from DRS by completing **LGL-002, Request for Disclosure of Tax Return or Tax Return Information**. You can usually expect to receive your copy in approximately three weeks.

You may also visit www.ct.gov/TSC to view and print copies of the current year and the two prior years income tax returns.

Form CT-1040 Schedules

The following modifications to federal adjusted gross income are provided in Conn. Gen. Stat. §12-701(a)(20). Your federal adjusted gross income may not be further modified in determining your Connecticut adjusted gross income except as expressly provided by Conn. Gen. Stat. §12-701(a)(20).

Schedule 1 Modifications to Federal Adjusted Gross Income

Additions to Federal Adjusted Gross Income

Enter all amounts as positive numbers.

Line 31: Interest on State and Local Government Obligations Other Than Connecticut

Enter the total amount of interest income derived from state and municipal government obligations (other than obligations of the State of Connecticut or its municipalities) which is not taxed for federal income tax purposes. Do not enter interest income derived from government obligations of Puerto Rico, Guam, American Samoa, or U.S. Virgin Islands.

Line 32: Exempt-Interest Dividends From a Mutual Fund Derived From State or Municipal Government Obligations Other Than Connecticut

Enter the total amount of exempt-interest dividends received from a mutual fund that are derived from state and municipal government obligations other than obligations of the State of Connecticut or its municipalities. If the exempt-interest dividends are derived from obligations of Connecticut and other states, enter only the percentage derived from non-Connecticut obligations. Do not enter exempt-interest dividends derived from government obligations of Puerto Rico, Guam, American Samoa, or U.S. Virgin Islands.

Example: A fund invests in obligations of many states including Connecticut. Assuming that 20% of the distribution is from Connecticut obligations, the remaining 80% would be added back on this line.

Line 34: Taxable Amount of Lump-Sum Distributions From Qualified Plans Not Included in Federal AGI

If you filed federal Form 4972, Tax on Lump-Sum Distributions, with your federal Form 1040 to compute the tax on any part of a distribution from a qualified plan, enter **that** part of the distribution on Line 34. Do not enter any part of the distribution reported on federal Form 1040, Line 16a; federal Form 1040A, Line 12a; or federal Form 1040, Schedule D.

Line 35: Beneficiary's Share of Connecticut Fiduciary Adjustment

If you have any income from an estate or trust, your share of any Connecticut modifications (that is, your share of the

Connecticut fiduciary adjustment) that applies to the income will be shown on **Form CT-1041, Connecticut Income Tax Return for Trusts and Estates, Schedule CT-1041B**, Part 1, Column 5. Your share of these modifications should be provided to you by the fiduciary on Schedule CT-1041 K-1. If your share of these modifications is an amount greater than zero, enter the amount on Line 35. If the amount is less than zero, enter the amount on Line 46.

If you are a beneficiary of more than one trust or estate, enter the net amount of all modifications, if greater than zero, on Line 35 or, if less than zero, on Line 46.

Line 36: Loss on Sale of Connecticut State and Local Government Bonds

Enter the total losses from the sale or exchange of notes, bonds, or other obligations of the State of Connecticut or its municipalities used to determine gain (loss) for federal income tax purposes whether or not the entire loss is used in computing federal adjusted gross income.

Line 37: Domestic Production Activity Deduction

Enter the amount reported as a domestic production activity deduction on federal Form 1040, Line 35.

Line 38: Other

Use Line 38 to report any of the following modifications:

1. Add back any treaty income reported on federal Form 1040NR-EZ or Form 1040NR if a nonresident alien. Enter the words "treaty income" in the space provided.
2. Add back any loss or deduction of an enrolled member of the Mashantucket Pequot Tribe who resides in Indian country of such tribe or any loss or deduction of an enrolled member of the Mohegan Tribe who resides in Indian country of such tribe where the loss or deduction is derived from or connected with Indian country of the tribe. Enter the words "Mashantucket Pequot Tribe enrolled member" or "Mohegan Tribe enrolled member," as the case may be.
3. Add back any Connecticut income tax deducted on the federal income tax return to arrive at federal adjusted gross income. Do not add back any Connecticut income tax deducted on federal Form 1040, Schedule A.
4. Add back any expenses paid or incurred for the production (including management, conservation, and maintenance of property held for the production) or collection of income exempt from Connecticut income tax which were deducted on the federal return to arrive at federal adjusted gross income.
5. Add back any amortizable bond premium on bonds producing interest income exempt from Connecticut income tax which premiums were deducted on the federal return to arrive at federal adjusted gross income.

6. Add back any interest or dividend income on obligations or securities of any authority, commission, or instrumentality of the United States which federal law exempts from federal income tax but does not exempt from state income taxes.
 7. Add back to the extent deductible in determining federal adjusted gross income, any interest expenses on indebtedness incurred or continued to purchase or carry obligations or securities (the income from which is exempt from Connecticut income tax).
 8. Add back the following distributions from an MRA established pursuant to Conn. Gen. Stat. §32-9zz:
 - 100% of any distribution from such MRA not used to purchase machinery or equipment for use in Connecticut or manufacturing facilities, as defined in Conn. Gen. Stat. §12-81(72), or for workforce training, development or expansion in Connecticut; **and**
 - 100% of any return of money remaining in the MRA at the end of the five-year period after such account's creation or organization, including any interest earned.
- See **Special Notice 2012(6)**, *2012 Legislative Changes Affecting the Income Tax*.
9. Also use Line 38 to report any additions to federal adjusted gross income required for Connecticut income tax purposes which are not listed on Lines 31 through 37.

Line 39: Total Additions

Add Lines 31 through 38 and enter the total.

Subtractions From Federal Adjusted Gross Income

Enter all amounts as positive numbers.

Line 40: Interest on U.S. Government Obligations

Enter the total amount of interest income (to the extent includible in federal adjusted gross income) derived from U.S. government obligations, which federal law prohibits states from taxing (for example, U.S. government bonds such as Saving Bonds Series EE or Series HH and U.S. Treasury bills or notes).

For Series EE U.S. Savings Bonds, you are entitled to include on Line 40 **only** the amount of interest subject to federal income tax after exclusion of the amounts reported on federal Form 8815. In general, you will report the net taxable amount on federal Form 1040, Schedule B, or federal Form 1040A, Schedule 1.

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SN 2012(6)



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Do not enter the amount of interest income derived from Federal National Mortgage Association (Fannie Mae) bonds, Government National Mortgage Association (Ginnie Mae) bonds, and Federal Home Loan Mortgage Corporation (Freddie Mac) securities. Federal law does not prohibit states from taxing interest income derived from these obligations and this interest income is taxable for Connecticut income tax purposes.

Do not enter the amount of interest paid to you on any federal income tax refund.

Line 41: Exempt Dividends From Certain Qualifying Mutual Funds Derived From U.S. Government Obligations

Enter the total amount of exempt dividends received from a qualifying mutual fund that are derived from U.S. government obligations. A mutual fund is a qualifying fund if, **at the close of each quarter** of its taxable year, at least 50% of the value of its assets consists of U.S. government obligations. The percentage of dividends that are exempt dividends should be reported to you by the mutual fund.

Do not enter the amount of dividend income derived from Federal National Mortgage Association (Fannie Mae) bonds, Government National Mortgage Association (Ginnie Mae) bonds, and Federal Home Loan Mortgage Corporation (Freddie Mac) securities. Federal law does not prohibit states from taxing income derived from these obligations, and this income is taxable for Connecticut income tax purposes.

Example: A qualifying mutual fund pays a dividend of \$100. Of the distribution, 55% is attributable to U.S. Treasury bills and 45% to other investments. The amount reported on Line 41 is \$55.

See **Policy Statement 2005(2)**, *Connecticut Income Tax on Bonds or Obligations Issued by the United States Government, by State Governments, or Municipalities*.

Line 42: Social Security Benefit Adjustment

If you receive Social Security benefits subject to federal income tax, you may reduce or eliminate the amount of your benefits subject to Connecticut income tax.

Your Social Security benefits are fully exempt from Connecticut income tax if your required filing status is single or filing separately and the amount reported on Form CT-1040, Line 1, is **less than \$50,000**; or filing jointly, qualifying widow(er) with dependent child, or head of household and the amount reported on Form CT-1040, Line 1, is **less than \$60,000**. If this is the case, enter on Line 42 the amount of federally taxable Social Security benefits reported on federal Form 1040, Line 20b, or federal Form 1040A, Line 14b.

Your Social Security benefits are partially exempt from Connecticut income tax if your federal adjusted gross income is above the threshold for your filing status. If you used the worksheets in the instructions to federal Form 1040 or federal Form 1040A to calculate the amount of taxable Social Security benefits, complete the *Social Security Benefit Adjustment Worksheet*, on Page 25, and enter the amount from

Social Security Benefit Adjustment Worksheet - Line 42

Enter the amount from Form CT-1040 , Line 1.....		
If your filing status is single or filing separately , is the amount on Line 1 \$50,000 or more?		
<input type="checkbox"/> Yes: Complete this worksheet.		
<input type="checkbox"/> No: Do not complete this worksheet. Enter the amount of federally taxable Social Security benefits you reported on federal Form 1040, Line 20b, or federal Form 1040A, Line 14b, on Form CT-1040, Line 42.		
If your filing status is filing jointly , qualifying widow(er) , or head of household , is the amount on Line 1 \$60,000 or more?		
<input type="checkbox"/> Yes: Complete this worksheet.		
<input type="checkbox"/> No: Do not complete this worksheet. Enter the amount of federally taxable Social Security benefits you reported on federal Form 1040, Line 20b, or federal Form 1040A, Line 14b, on Form CT-1040, Line 42.		
A. Enter the amount reported on your 2014 federal Social Security Benefits Worksheet, Line 1.	A.	
If Line A is zero or less, stop here and enter "0" on Line 42. Otherwise, go to Line B.		
B. Enter the amount reported on your 2014 federal Social Security Benefits Worksheet, Line 9. However, if filing separately and you lived with your spouse at any time during 2014, enter the amount reported on Line 7 of your federal Social Security Benefits Worksheet.	B.	
If Line B is zero or less, stop here. Otherwise, go to Line C.		
C. Enter the lesser of Line A or Line B.	C.	
D. Multiply Line C by 25% (.25).	D.	
E. Taxable amount of Social Security benefits reported on your 2014 federal Social Security Benefits Worksheet, Line 18.	E.	
F. Social Security Benefit Adjustment - Subtract Line D from Line E. Enter the amount here and on Form CT-1040, Line 42. If Line D is greater than or equal to Line E, enter "0."	F.	

Line F on Line 42. If you did not use these worksheets, but instead used worksheets in federal Publication 590 or federal Publication 915, see **Announcement 2013(7)**, *Taxability of Social Security Benefits for Connecticut Income Tax Purposes*.

If you are using a worksheet not from a federal publication, such as one you printed from a tax preparation program on your computer or one given to you by your tax preparer, you should verify that the line references from these worksheets are the same as the equivalent federal publication to be certain you are using the proper amounts.

Line 43: Refunds of State and Local Income Taxes

Enter the amount of taxable refunds of state and local income taxes reported on your federal Form 1040, Line 10. If federal Form 1040, Line 10, is blank or if you filed federal Form 1040A or 1040EZ, enter "0."

Line 44: Tier 1 and Tier 2 Railroad Retirement Benefits and Supplemental Annuities

If you received Tier 1 or Tier 2, or both, railroad retirement benefits or supplemental annuities during 2014, you may deduct the amount included in your federal adjusted gross income but only to the extent the benefits were not already subtracted from federal adjusted gross income on Line 42 (Social Security Benefit Adjustment). Enter the balance not

already subtracted on Line 42 of Tier 1 and Tier 2 railroad retirement benefits reported on federal Form 1040, Line 16b or Line 20b, or federal Form 1040A, Line 12b or Line 14b. Likewise, enter the amount of railroad unemployment benefits, including sickness benefits paid by the Railroad Retirement Board (RRB) in lieu of unemployment benefits, to the extent included in your federal adjusted gross income. However, do not enter sickness benefits paid by the RRB resulting from an on-the-job injury because these benefits are not included in your federal adjusted gross income.

Line 45: 50% of Military Retirement Pay

Subtract 50% of the income received as military retirement pay, to the extent included in federal adjusted gross income, if you are a retired member of the armed forces of the United States or the National Guard (retired military member) or if you are a beneficiary receiving survivor benefits under an option or election made by a deceased retired military member.

Payments received by a former spouse of a retired military member, under a final decree of divorce, dissolution, annulment, or legal separation or a court ordered, ratified, or approved property settlement incident to a decree dividing military retirement pay, do not qualify for the 50% retirement pay exclusion.

Line 46: Beneficiary's Share of Connecticut Fiduciary Adjustment

If you have any income from an estate or trust, your share of any Connecticut modifications (that is, your share of the Connecticut fiduciary adjustment) that applies to the income will be shown on Form CT-1041, *Schedule CT-1041B*, Part 1,

QRCS for websites, DRS publications, telephone numbers, and email addresses referenced on this page.



AN 2013(7)

Column 5. Your share of these modifications should be provided to you by the fiduciary on Schedule CT-1041 K-1. If your share of these modifications is an amount less than zero, enter the amount on Line 46. If the amount is greater than zero, enter the amount on Line 35.

If you are a beneficiary of more than one trust or estate, enter the net amount of all modifications if less than zero on Line 46.

Line 47: Gain on Sale of Connecticut State and Local Government Bonds

Enter the total of all gains from the sale or exchange of notes, bonds, or other obligations of the State of Connecticut or its municipalities used to determine gain (loss) for federal income tax purposes.

Line 48: Connecticut Higher Education Trust (CHET) Contributions

Enter your contributions to a CHET account(s). The modification cannot exceed the maximum allowable contribution. The maximum CHET contribution that may be subtracted is the lesser of (1) the amount of contributions to all CHET accounts during the taxable year; or (2)(A) \$5,000 for each individual taxpayer (including individuals whose filing status on their Connecticut income tax return is single, head of household, filing separately, or (B) \$10,000 for individuals whose filing status on their Connecticut income tax return is filing jointly or qualifying widow(er) with dependent child.

If your CHET contribution during the taxable year exceeds the maximum CHET contribution, the excess may be carried forward for the five succeeding taxable years provided the CHET contribution carried forward and subtracted from federal adjusted gross income of the succeeding taxable years does not exceed the maximum CHET contribution. CHET contributions made in the current taxable year are used before using any carryover from prior years.

Enter the CHET account number in the space provided. If you made contributions to more than one account, you enter only one account number. See **Special Notice 2006(11)**, *2006 Legislative Changes Affecting the Income Tax*.

Line 49: Other

Use Line 49 to report any of the following modifications:

1. Subtract any income or gain of an enrolled member of the Mashantucket Pequot Tribe who resides in Indian country of such tribe or any income or gain of an enrolled member of the Mohegan Tribe who resides in Indian country of such tribe where the income or gain is derived from or connected with Indian country of the tribe. Enter the words "Mashantucket Pequot Tribe enrolled member" or "Mohegan Tribe enrolled member," as the case may be.

2. Subtract the amount of interest earned on funds deposited in a Connecticut individual development account to the extent included in federal adjusted gross income.
3. Subtract any interest paid on indebtedness incurred to acquire investments that provide income taxable in Connecticut but exempt for federal purposes, that is not deductible in determining federal adjusted gross income, and is attributable to a trade or business of that individual.
4. Subtract expenses paid or incurred for the production (including management, conservation, and maintenance of property held for production) or collection of income taxable in Connecticut but exempt from federal income tax, that are not deductible in determining federal adjusted gross income, and are attributable to a trade or business of that individual.
5. Subtract the amount of any distributions you received from the CHET fund as a designated beneficiary to the extent includable in your federal adjusted gross income.

Congress passed legislation excluding from federal gross income any distribution from a qualified state tuition program (such as CHET) to the extent the distribution is used to pay for qualified higher education expenses (Pub. L. No. 107-16, §402). To the extent any distribution from CHET is excluded from federal gross income, the amount should not be reported as a subtraction modification on Line 49.

6. Subtract any amortizable bond premium on bonds that provide interest income taxable in Connecticut but exempt from federal income tax, which premiums were not deductible in determining federal adjusted gross income and are attributable to a trade or business of that individual.
7. Subtract the amount of any interest income from notes, bonds, or other obligations of the State of Connecticut included in federal adjusted gross income. This modification includes any Build America Bond tax credit amount if the Build America Bond, as described in Section 1531 of the American Recovery and Reinvestment Act of 2009 was issued by the State of Connecticut or a Connecticut subdivision and only to the extent the credit amount is treated as interest includible in gross income for federal income tax purposes.
8. Subtract the amount of any interest, dividends, or capital gains earned on contributions to accounts established for a designated beneficiary under the Connecticut Homecare Option Program for the Elderly to the extent the interest, dividends, or capital gains are properly included in the gross income of the designated beneficiary for federal income tax purposes.
9. Subtract contributions made to an MRA established pursuant to Conn. Gen. Stat. §32-9zz.
See **Special Notice 2012(6)**, *2012 Legislative Changes Affecting the Income Tax*.
10. Subtract the amount of any Sandy Hook Workers Assistance Program payment received from the Office of Victim Services, Connecticut Judicial Branch, during the 2014 tax year that is included in your federal adjusted gross income.

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SN 2006(11)



SN 2012(6)

11. Subtract 20% of the Cancellation of Debt Income amount that you added to your federal adjusted gross income on either your 2009 or 2010 Form CT-1040, Line 33 or Form CT-1040NR/PY, Line 35. You may subtract 20% of that Cancellation of Debt Income amount on the comparable line of your Connecticut income tax return for the 2015, 2016, 2017, and 2018 taxable years.

Do **not** use Line 49 to subtract income subject to tax in a qualifying jurisdiction (see *Schedule 2 - Credit for Income Taxes Paid to Qualifying Jurisdictions*, below) or income of a nonresident spouse. See *Special Rules for Married Individuals* on Page 17.

Line 50: Total Subtractions

Add Lines 40 through 49 and enter the total.

Schedule 2 - Credit for Income Taxes Paid to Qualifying Jurisdictions

You **must** first complete Form CT-1040, *Schedule 3 - Credit for Property Taxes Paid on Your Primary Residence, Motor Vehicle, or Both*, before completing *Schedule 2*. See the instructions for *Schedule 3 - Property Tax Credit* on Page 30.

Am I Eligible for the Credit for Income Taxes Paid to Qualifying Jurisdictions

If you are a **resident** of Connecticut and if any part of your income was taxed by a **qualifying jurisdiction**, you may be able to claim a credit against your Connecticut income tax liability for qualifying income tax payments you have made.

Taxpayers seeking a credit for alternative minimum taxes paid to another jurisdiction must complete **Form CT-6251, Connecticut Alternative Minimum Tax Return - Individuals**, to calculate their alternative minimum tax credit.

Qualifying Jurisdiction

A qualifying jurisdiction includes another state of the United States, a local government within another state, or the District of Columbia. A qualifying jurisdiction does not include the State of Connecticut, the United States, or a foreign country or its provinces (for example, Canada and Canadian provinces).

Qualifying Income Tax Payments

Qualifying income tax payments are income taxes you actually paid on income:

- Derived from or connected with sources within the qualifying jurisdiction; **and**
- Subject to tax in the qualifying jurisdiction.

Income Derived From or Connected With Sources Within a Qualifying Jurisdiction

- Compensation received for personal services performed in a qualifying jurisdiction;
- Income from a business, trade, or profession carried on in a qualifying jurisdiction;
- Gambling winnings from a state-conducted lottery. See **Informational Publication 2011(28), Connecticut Income Tax Treatment of State Lottery Winnings Received by Residents and Nonresidents of Connecticut**; **or**
- Income from real or tangible personal property situated in a qualifying jurisdiction.

Income from intangibles, such as stocks and bonds, is not considered derived from or connected with sources within a qualifying jurisdiction **unless** the income is from property employed in a business, trade, or profession carried on in that jurisdiction.

What Payments Do Not Qualify

- Income tax payments made to a qualifying jurisdiction on income not derived from or connected with sources within the qualifying jurisdiction (such as wages not derived from or connected with sources within the qualifying jurisdiction);
- Income tax payments made to a qualifying jurisdiction on income not included in your Connecticut adjusted gross income;
- Income tax paid to a jurisdiction that is not a qualifying jurisdiction, including a foreign country or its provinces (for example, Canada and Canadian provinces);
- Alternative minimum tax paid to a qualifying jurisdiction;
- Income tax paid to a qualifying jurisdiction if you claimed credit on that jurisdiction's income tax return for income tax paid to Connecticut; **or**
- Penalties or interest on income taxes you paid to a qualifying jurisdiction.

Limitations to the Credit

The total credit is limited to whichever of the following amounts is least:

- The amount of income tax paid to the qualifying jurisdiction;
- The portion of Connecticut income tax due on the Connecticut adjusted gross income sourced in the qualifying jurisdiction; **or**
- The amount of your Connecticut income tax entered on Form CT-1040, Line 6.

How to Calculate the Credit

You **must** first complete your income tax return(s) for the qualifying jurisdiction(s). Then complete the *Schedule 2 - Worksheet* on Page 29 to determine the amount to enter on *Schedule 2*, Line 53.

QRCs for websites, DRS publications, telephone numbers, and email addresses referenced on this page.



IP 2011(28)

The allowed credit must be separately computed for each qualifying jurisdiction. Use separate columns for each qualifying jurisdiction for which you are claiming a credit. **Attach a copy of all income tax returns filed with qualifying jurisdictions to your Connecticut income tax return or the credit will be disallowed.**

Schedule 2 provides two columns, A and B, to compute the credit for two jurisdictions. If you need more than two columns, create a worksheet identical to *Schedule 2* and attach it to the back of your Form CT-1040.

If you are claiming credit for income taxes paid to another state **and** to one of its political subdivisions, follow these rules to determine your credit.

- A. If the **same amount** of income is taxed by both the city and state (see example for Line 56 on Page 30):
 1. Use only **one** column on Form CT-1040, *Schedule 2*, to calculate your credit;
 2. Enter the same income taxed by both city and state in that column on *Schedule 2*; **and**
 3. Combine the amounts of tax paid to the city and the state and enter the total on Line 57 of that column.
- B. If the **amounts** of income taxed by both the city and state **are not the same**:
 1. Use **two** columns on Form CT-1040, *Schedule 2*;
 2. Include only the same income taxed by both jurisdictions in the first column; **and**
 3. Include the excess income taxed by only one of the jurisdictions in the next column.

Schedule 2 - Worksheet Instructions

Complete the Schedule 2 Worksheet to determine the portion of your Connecticut adjusted gross income derived from a qualifying jurisdiction. For each line in Column II, enter the items of income from Column I that meet **all** of the following conditions listed below.

- The income is derived from or connected with sources within a qualifying jurisdiction;
- The income is reported on an income tax return filed with that qualifying jurisdiction and subject to income tax in the jurisdiction; **and**
- You have paid income tax on the income to that qualifying jurisdiction.

If you paid income tax to more than one qualifying jurisdiction, you must complete a separate worksheet for each jurisdiction. Keep the worksheet with your 2014 tax records. Do not attach it to your tax return.

The federal income tax return line references are to the federal Form 1040. If you file a federal Form 1040A or federal Form 1040EZ, use the appropriate lines from those forms.

Column I

Enter on Lines 1 through 15 of the worksheet the amounts entered on Lines 7 through 21, respectively, of your federal income tax return.

Enter on Line 17 of the worksheet the amount entered on Line 36 of your federal income tax return.

Enter on Line 19 of the worksheet the **net** amount of your Connecticut modifications to federal adjusted gross income. Subtract Form CT-1040, *Schedule 1*, Line 50, from Line 39 to arrive at this amount.

Column II

For each line, enter that portion of the amount entered on the same line of Column I you reported on an income tax return filed with (and on which income tax was paid to) the qualifying jurisdiction. On Line 17, enter only the portion of the total federal adjustments to income **directly related** to income sourced in the qualifying jurisdiction. On Line 19, enter only the portion of Connecticut modifications **directly related** to income sourced in the qualifying jurisdiction. The fact that the qualifying jurisdiction may take into account your entire adjusted gross income (to compute the rate at which your income sourced in that jurisdiction will be taxed) does not mean you paid income tax to that jurisdiction on your entire adjusted gross income. Because you are a nonresident of the qualifying jurisdiction, you may be taxed by that jurisdiction only on your income sourced in that jurisdiction.

Example 1: Amy, a Connecticut resident whose filing status is single, earned wages of \$150,000 from a company located in the State of New York. Amy works inside and outside of New York and allocated her wage income based upon the days worked in New York. She determined \$100,000 to be her New York State allocated wage income and reported and paid this amount on her New York nonresident income tax return. On her federal Form 1040, Line 7, she entered \$150,000. When completing the Schedule 2 Worksheet, she enters \$150,000 in Column I, Line 1, and \$100,000 in Column II, Line 1. Amy also enters \$100,000 on Form CT-1040, *Schedule 2*, Line 53.

Example 2: Luke and Lee file a joint federal Form 1040 and a joint Form CT-1040. Lee's wages as an employee working in Rhode Island are \$20,000 and Luke's wages as an employee working in Connecticut are \$25,000. On their federal Form 1040, Line 7, they enter \$45,000. When completing the Schedule 2 Worksheet, Luke and Lee enter \$45,000 in Column I, Line 1, and \$20,000 in Column II, Line 1. Luke and Lee also enter \$20,000 on Form CT-1040, *Schedule 2*, Line 53.

Example 3: Linda is a sole proprietor of a business conducted at two locations: one in Connecticut and one in Massachusetts. On Linda's federal Form 1040, Line 12, she entered \$100,000. Of the \$150,000 of gross income reported on federal Form 1040, Schedule C, \$90,000 is derived from the Massachusetts location. Of the \$50,000 of expenses reported on Schedule C, \$35,000 is derived from the Massachusetts location. When completing the Schedule 2 Worksheet, Linda enters \$100,000 in Column I, Line 6, and \$55,000 (\$90,000 - \$35,000) in Column II, Line 6. Linda also enters \$55,000 on Form CT-1040, *Schedule 2*, Line 53.

Schedule 2 - Worksheet

Complete this worksheet and enter the amount from Line 20, Column II, on Form CT-1040, Schedule 2, Line 53. Complete a separate worksheet for each qualifying jurisdiction if you paid income tax to more than one qualifying jurisdiction.	Column I	Column II Amount Taxable in Qualifying Jurisdiction
1. Wages, salaries, tips, etc.	1.	
2. Taxable interest	2.	
3. Ordinary dividends	3.	
4. Taxable refunds, credits, or offsets of state and local income taxes	4.	
5. Alimony received	5.	
6. Business income or (loss)	6.	
7. Capital gain or (loss)	7.	
8. Other gains or (losses)	8.	
9. Taxable amount of IRA distributions	9.	
10. Taxable amount of pensions and annuities	10.	
11. Rental real estate, royalties, partnerships, S corporations, trusts, etc.	11.	
12. Farm income or (loss)	12.	
13. Unemployment compensation	13.	
14. Taxable amount of social security benefits	14.	
15. Other income (including lump-sum distributions)	15.	
16. Add Lines 1 through 15.	16.	
17. Total federal adjustments to income	17.	
18. Federal adjusted gross income: Subtract Line 17 from Line 16.	18.	
19. Connecticut modifications: See instructions.	19.	
20. Connecticut adjusted gross income: Add Line 18 and Line 19. Enter the amount from Column II on Form CT-1040, Schedule 2, Line 53.	20.	

Schedule 2 – Line Instructions

Line 51: Modified Connecticut Adjusted Gross Income

Add to Connecticut adjusted gross income from Line 5 any **net** loss derived from or connected with sources in a qualifying jurisdiction(s) where you were subject to income taxation whether or not income tax was actually paid to the jurisdiction(s). The modified amount is entered on Line 51.

Example: Fred’s Connecticut adjusted gross income of \$60,000 includes income of \$15,000 from business activities conducted in Massachusetts and a net loss of \$20,000 from a business conducted in Rhode Island. He must add the \$20,000 net loss to the \$60,000 and enter the \$80,000 on Line 51.

Line 52: Taxing Jurisdiction(s)

If you claim credit for income taxes paid to a qualifying jurisdiction, enter the name and the two-letter code of each qualifying jurisdiction for which you are claiming credit. If you are claiming credit for income taxes paid to a political subdivision of another state, enter the name and two-letter code of the state.

Standard Two-Letter Codes

Alabama.....AL	Louisiana.....LA	Ohio.....OH
Arizona.....AZ	Maine.....ME	Oklahoma.....OK
Arkansas.....AR	Maryland.....MD	Oregon.....OR
California.....CA	Massachusetts...MA	Pennsylvania.....PA
Colorado.....CO	Michigan.....MI	Rhode Island.....RI
Delaware.....DE	Minnesota.....MN	South Carolina....SC
District of Columbia DC	Mississippi.....MS	Tennessee.....TN
Georgia.....GA	Missouri.....MO	Utah.....UT
Hawaii.....HI	Montana.....MT	Vermont.....VT
Idaho.....ID	Nebraska.....NE	Virginia.....VA
Illinois.....IL	New Jersey.....NJ	West Virginia....WV
Indiana.....IN	New Mexico.....NM	Wisconsin.....WI
Iowa.....IA	New York.....NY	
Kansas.....KS	North Carolina...NC	
Kentucky.....KY	North Dakota.....ND	

Line 53: Non-Connecticut Income

Complete the Schedule 2 Worksheet on this page to determine the total non-Connecticut income included in your Connecticut adjusted gross income and reported on a qualifying jurisdiction’s income tax return. Enter the amount from Column II, Line 20, of the Worksheet.

Line 54

Divide the amount on Line 53 by the amount on Line 51. The result cannot exceed 1.0000. Round to four decimal places.

Line 55: Income Tax Liability

Subtract Line 11 from Line 6 and enter the result.

Line 56

Multiply the percentage arrived at on Line 54 by the amount reported on Line 55.

Example: Jen is a Connecticut resident who worked in City Y, a city in State X, during the taxable year. Jen's filing status is single and her Connecticut adjusted gross income is \$160,000. The amount entered on Jen's Form CT-1040, Line 55, is \$8,850. Both State X and City Y impose an income tax. Her Connecticut adjusted gross income derived from State X is \$80,000 as is her Connecticut adjusted gross income derived from City Y. Because the amounts of income taxed by both State X and City Y are the same, Jen uses one column on Form CT-1040, *Schedule 2*. Jen pays an income tax of \$6,000 to State X and an income tax of \$360 to City Y. Since Jen's Form CT-1040, Line 51, is \$160,000, her *Schedule 2* is completed as follows:

	Column A	Column B
Line 52	State X, City Y	
Line 53	80,000 00	00
Line 54	.5000	
Line 55	8,850 00	00
Line 56	4,425 00	00
Line 57	6,360 00	00
Line 58	4,425 00	00
Line 59	Total Credit	4,425 00

Line 57: Income Tax Paid to a Qualifying Jurisdiction

Enter the total amount of income tax paid to a qualifying jurisdiction.

Income tax paid means the lesser of your income tax liability to the qualifying jurisdiction or the income tax paid to that jurisdiction as reported on a return filed with that jurisdiction, but not penalty or interest. Do **not** report the amount of tax withheld for that jurisdiction directly from your W-2 or 1099 form. You **must** first complete a return for the qualifying jurisdiction to determine the amount of income tax paid.

Line 58

Enter the lesser of the amounts reported on Line 56 or Line 57.

Line 59: Total Credit for Income Taxes Paid to Qualifying Jurisdictions

Add the amounts from Line 58, Column A, Line 58, Column B, and Line 58 of any additional worksheets. The amount on Line 59 cannot exceed the amount on Line 56. Enter the total here and on Form CT-1040, Line 7.

You **must attach a copy of your return** filed with the qualifying jurisdiction(s) or the credit will be disallowed.

QRCs for
websites and
DRS publications
referenced on
this page.



2014 Property Tax Credit Calculator

Schedule 3 – Property Tax Credit

Connecticut residents **must** complete *Schedule 3* to determine the amount of credit (if any) that may be taken against a Connecticut income tax liability. The credit is for property taxes paid during 2014 to a Connecticut political subdivision on a primary residence, privately owned or leased motor vehicle, or both. You must attach Schedule 3 to Form CT-1040 or your credit will be disallowed. If you entered zero on Form CT-1040, Line 10, **do not** complete this schedule. See **Informational Publication 2014(25), Q&A: Income Tax Credit for Property Taxes Paid to a Connecticut Political Subdivision**.

Which Property Tax Bills Qualify

You may take credit against your 2014 Connecticut income tax liability for qualifying property tax payments you made on your primary residence, privately owned or leased motor vehicle, or both, to a Connecticut political subdivision. Generally, property tax bills due and paid during 2014 qualify for this credit. This includes any installment payments you made during 2014 that were due in 2014 and any installments you prepaid during 2014 due in 2015. Supplemental property tax bills that were due during 2014 or 2015 also qualify if paid during 2014. However, the late payment of any property tax bills or the payment of any interest, fees, or charges related to the property tax bill do not qualify for the credit.

Taxpayers who file a joint Connecticut income tax return may include property tax bills for which each spouse is individually or jointly liable.

You may take credit for a leased motor vehicle if you had a written lease agreement for a term of more than one year, and the property tax became due and was paid during 2014 (either by the leasing company or by you). Refer to your January 2015 billing statement from the leasing company to determine the amount of property taxes that may be eligible for the credit. Your statement will either indicate the amount of property taxes paid on your leased motor vehicle or provide you with a toll-free number you may call to obtain the necessary information. If you do not receive a billing statement in January 2015, contact your leasing company for the appropriate property tax information.

Example 1: Lisa received a property tax bill for a motor vehicle listed on her town's October 1, 2012, grand list. The bill was payable in two installments, July 1, 2013, and January 1, 2014. If Lisa paid the January 1, 2014, installment on January 1, 2014, she is eligible to claim it on her 2014 income tax return. If she prepaid it during 2013, she is not eligible to take credit for it on her 2014 return, but she may have been eligible to take credit for it on her 2013 return.

Example 2: Mary received a property tax bill for a motor vehicle listed on her town's October 1, 2013, grand list. The bill was payable in two installments, July 1, 2014, and January 1, 2015. Mary is eligible to take credit for both installments on her 2014 income tax return if she paid both installments during 2014. If Mary waited until January 1, 2015, to pay her second installment, she is not eligible to take credit on her 2014 return for this installment, but she may be eligible to take credit for it on her 2015 return.

Property Tax Credit Table

Enter the amount from **Form CT-1040, Schedule 3 - Property Tax Credit**, Line 65, on Line 68 and Line 11, **if your filing status is:**

Single and your Connecticut AGI is **\$62,500 or less**

Married Filing jointly or **qualifying widow(er)** and your Connecticut AGI is **\$100,500 or less**

Married Filing separately and your Connecticut AGI is **\$50,250 or less**

Head of household and your Connecticut AGI is **\$78,500 or less**

Otherwise, enter the decimal amount from the Property Tax Credit Table below on Form CT-1040, *Schedule 3*, Line 66.

Use your filing status on the front of your tax return and your Connecticut AGI - Form CT-1040, Line 5.

Single			Married Filing Jointly or Qualifying Widow(er)		
If you are single and your Connecticut AGI is:			If you are married filing jointly, or qualifying widow(er) and your Connecticut AGI is:		
More Than	Less Than or Equal To	Decimal Amount	More Than	Less Than or Equal To	Decimal Amount
\$ 0	\$62,500	0	\$ 0	\$100,500	0
\$62,500	\$72,500	.15	\$100,500	\$110,500	.15
\$72,500	\$82,500	.30	\$110,500	\$120,500	.30
\$82,500	\$92,500	.45	\$120,500	\$130,500	.45
\$92,500	\$102,500	.60	\$130,500	\$140,500	.60
\$102,500	\$112,500	.75	\$140,500	\$150,500	.75
\$112,500	\$122,500	.90	\$150,500	\$160,500	.90
\$122,500	and up	1.00	\$160,500	and up	1.00

Married Filing Separately			Head of Household		
If you are married filing separately and your Connecticut AGI is:			If you are head of household and your Connecticut AGI is:		
More Than	Less Than or Equal To	Decimal Amount	More Than	Less Than or Equal To	Decimal Amount
\$ 0	\$50,250	0	\$ 0	\$78,500	0
\$50,250	\$55,250	.15	\$78,500	\$88,500	.15
\$55,250	\$60,250	.30	\$88,500	\$98,500	.30
\$60,250	\$65,250	.45	\$98,500	\$108,500	.45
\$65,250	\$70,250	.60	\$108,500	\$118,500	.60
\$70,250	\$75,250	.75	\$118,500	\$128,500	.75
\$75,250	\$80,250	.90	\$128,500	\$138,500	.90
\$80,250	and up	1.00	\$138,500	and up	1.00

Maximum Credit Allowed

The **maximum** credit allowed (on your primary residence, motor vehicle, or both) is **\$300** per return regardless of filing status.

This maximum property tax credit cannot exceed the amount of qualifying property taxes paid or the amount of tax entered on Form CT-1040, Line 10, and is phased out depending upon your Connecticut adjusted gross income. To be allowed this credit, you must complete *Schedule 3* in its entirety and attach it to your return.

Motor Vehicle Credit Restrictions

The number of motor vehicles eligible for this credit depends on your filing status as shown on the front of your Connecticut income tax return. Any individual whose filing status is single, filing separately, or head of household is limited to the property tax paid on **one** motor vehicle even if the

individual sells a motor vehicle and purchases a replacement motor vehicle during the taxable year and only owns one motor vehicle at any time during the taxable year. Individuals whose filing status is filing jointly or qualifying widow(er) with dependent child are limited to the property taxes paid on **two** motor vehicles.

Schedule 3 – Line Instructions

Name of Connecticut Tax Town or District

Enter the Connecticut town or taxing district to which the qualifying property tax was paid.

Description of Property

Enter the description of the property. If a primary residence, enter the street address. If a motor vehicle, enter the year, make, and model.

Date(s) Paid

Enter the date(s) you paid qualifying property tax.

Line 60: Primary Residence

Enter the total amount of property tax paid on your primary residence.

Line 61: Auto 1

Enter the total amount of property tax paid on your motor vehicle.

Line 62: Filing Jointly or Qualifying Widow(er) Only - Auto 2

Enter the total amount of property tax paid on your second motor vehicle.

Line 63

Add Lines 60, 61, and 62 and enter the total.

Line 64

The maximum property tax credit allowed is \$300.

Line 65

Enter the lesser of Line 63 or Line 64.

Line 66

Enter "0" on Line 66 and enter amount from Line 65 on Line 68 if your:

Filing status is: Connecticut adjusted gross income is:

Single	\$ 62,500 or less
Married filing jointly or qualifying widow(er)	\$100,500 or less
Married filing separately	\$ 50,250 or less
Head of household	\$ 78,500 or less

Otherwise, go to the *Property Tax Credit Table* on Page 31 or visit www.ct.gov/DRS to use the Property Tax Calculator. Enter the decimal amount from the *Property Tax Credit Table* on Form CT-1040, Line 66.

Line 67

Multiply Line 65 by Line 66.

Line 68

Subtract Line 67 from Line 65. Enter here and on the front of Form CT-1040, Line 11.

Schedule 4 – Individual Use Tax

In general, goods or services purchased out-of-state that would be subject to the Connecticut sales tax if those goods or services were purchased from a Connecticut seller are subject to the Connecticut use tax if the out-of-state seller did not charge and collect sales tax on the sale. Generally, this includes purchases of goods by mail order, telephone or on

Connecticut Individual Use Tax Worksheet

Section A - 1% Tax Rate: Computer and Data Processing Services

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7
Date of Purchase	Description of Services	Retailer or Service Provider	Purchase Price	CT Tax Due (Col. 4 X .01)	Taxes Paid	Balance Due (Col. 4 X .01 minus Col. 6)
Add Column 7 amounts and enter total here and on Form CT-1040, Schedule 4, Line 69a.						

Section B - 6.35% Tax Rate

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7
Date of Purchase	Description of Goods or Services	Retailer or Service Provider	Purchase Price	CT Tax Due (Col. 4 X .0635)	Taxes Paid	Balance Due (Col. 5 minus Col. 6)
Add Column 7 amounts and enter total here and on Form CT-1040, Schedule 4, Line 69b.						

Section C - 7% Tax Rate

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7
Date of Purchase	Description of Goods or Services	Retailer or Service Provider	Purchase Price	CT Tax Due (Col. 4 X .07)	Taxes Paid	Balance Due (Col. 5 minus Col. 6)
Add Column 7 amounts and enter total here and on Form CT-1040, Schedule 4, Line 69c.						

line over the Internet when the goods are shipped or delivered to Connecticut and when the purchaser brings goods back into Connecticut.

Use tax is due when taxable purchases are made but Connecticut sales tax is not paid. Any individual or business purchasing taxable goods or services for use in Connecticut without paying Connecticut sales tax must pay use tax. The general use tax rate is 6.35%. However, the following items are subject to a 7% use tax rate:

- Most motor vehicles exceeding \$50,000;
- Each piece of jewelry exceeding \$5,000;
- Each piece of clothing or pair of footwear exceeding \$1,000; **and**
- A handbag, luggage, umbrella, wallet, or watch exceeding \$1,000.

Computer and data processing services are subject to a 1% use tax rate.

Use the *Connecticut Individual Use Tax Worksheet*, on Page 32, to calculate your use tax liability. Keep the worksheet for your records. You must provide the worksheet to DRS upon request. See **Informational Publication 2011(15)**, *Q&A on the Connecticut Individual Use Tax*.

Report only those purchases subject to use tax you have not previously reported on **Form OP-186**, *Connecticut Individual Use Tax Return*.

The table on Page 5 illustrates the use tax due only for various levels of purchases subject to the 6.35% and 7% use tax.

Line 69

Complete the *Connecticut Individual Use Tax Worksheet* on Page 32. Enter the totals from Column 7 of each section on Lines 69a, 69b, and 69c. Add the amounts on Lines 69a, 69b, and 69c, and enter the total on Line 69. Also enter on Form CT-1040, Line 15.

If no Connecticut use tax is due, you must enter “0” on Form CT-1040, Line 15. If you do not make an entry on Line 15, you will not have filed a use tax return. **Failure to file a use tax return and to remit use tax due will subject you to a 10% penalty of the total use tax due plus a 1% interest per month or a fraction of a month.**

Connecticut Individual Use Tax Worksheet

Section Instructions

Complete the following sections for purchases subject to each tax rate:

- **Section A** for purchases of computer and data processing services subject to the 1% tax rate.
- **Section B** for purchases subject to the 6.35% tax rate.
- **Section C** for purchases subject to the 7% tax rate.

Column Instructions

Column 1

Enter the month and day of the purchase.

Column 2

Enter a brief description of the taxable item or service purchased (jewelry, computer, etc.).

Column 3

Enter the name of the retailer the item or service was purchased from.

Column 4

Enter the purchase price.

List separately any individual item with a purchase price of **\$300 or more**. Although you do not need to list separately any individual item with a purchase price of **less than \$300**, the items are subject to tax and the total of the purchase price of these items should be reported.

Column 5

Multiply the purchase price in Column 4 by the applicable tax rate and enter the result.

Column 6

If you paid sales tax to another state, the District of Columbia, or a U.S. territory, enter the amount paid.

Column 7

Subtract the amount entered in Column 6 from the amount entered in Column 5 and enter the difference in Column 7.

Add Column 7 amounts and enter total. Do not enter negative amounts. If zero or less, enter “0.”

Enter the total tax for each Section on *Schedule 4*, Lines 69a through 69c.

QRCS for websites, DRS publications, telephone numbers, and email addresses referenced on this page.



IP 2011(15)

Schedule CT-EITC - Connecticut Earned Income Tax Credit

Who qualifies?

To qualify for the Connecticut earned income tax credit (CT EITC) you must:

1. Have claimed and been allowed the 2014 federal earned income credit (EIC); **and**
2. Be a **full-year** resident of the State of Connecticut.

Part-year residents and nonresidents do not qualify for the CT EITC and must file Form CT-1040NR/PY.

How to Claim the Connecticut Earned Income Tax Credit

Complete **Schedule CT-EITC**, *Connecticut Earned Income Tax Credit*, using the information from your federal return, worksheets, and, if applicable, federal EIC line instructions. Attach Schedule CT-EITC to the back of Form CT-1040.

Protect Yourself

DRS wants to make it easy for qualified residents to receive their CT EITC, but also reminds taxpayers to take steps to prevent identity theft. Taxpayers need to protect Social Security Numbers and other taxpayer identity information to prevent others from improperly claiming the credit.

Do not let others prepare your Schedule CT-EITC with false information to get more money back for themselves. Avoid predatory tax preparers who charge high fees or claim they can get you a larger tax refund for a percentage of the refund. These activities are crimes and should be reported to DRS.

Eligibility Reviews

DRS reviews CT EITC requests to determine if taxpayers qualify for the CT EITC. Approval of the federal earned income tax credit does not guarantee eligibility for the CT EITC. DRS may request additional information to determine if a credit claim is valid. You must keep accurate records to support all items reported on Schedule CT-EITC.

Schedule CT-EITC - Line instructions

Line 1

You must have claimed the 2014 federal earned income credit to claim the CT EITC.

Line 2

You cannot claim the CT EITC if your investment income is more than \$3,350. Investment income is the total amount of:

- Taxable interest (federal Form 1040 or 1040A, Line 8a);
- Tax-exempt interest (federal Form 1040 or 1040A, Line 8b);
- Ordinary dividends income (federal Form 1040 or 1040A, Line 9a); **and**
- Capital gain net income from federal Form 1040A, Line 10, or Form 1040, Line 13 (if more than zero).

For additional information on what qualifies as investment income, see federal Publication 596, Earned Income Credit.

Line 3

File Schedule CT-EITC with Form CT-1040. If Form CT-1040 was already filed, you must file a 2014 Form CT-1040X to claim the credit.

Schedule CT-EITC cannot be filed by itself. Schedule CT-EITC must be attached to a completed Form CT-1040 or Form CT-1040X.

Line 4

If claiming qualifying children on federal Schedule EIC, mark an X in the **Yes** box and then complete Line 5. Otherwise, mark an X in the **No** box and go to Line 6.

Line 5

If claiming qualifying children on federal Schedule EIC, list the same children (up to three) in the spaces provided. If claiming more than three qualifying children on federal Schedule EIC, enter the required information for three qualifying children in the spaces provided on the schedule and attach a statement with the required identifying information for each additional child. Include taxpayer name and social security number (SSN) on the attachment.

To be eligible to claim the CT EITC, a correct and valid SSN must be provided for each child listed on Line 5, and on an attached statement, if any.

If a social security number has been applied for by filing federal Form SS-5 with the Social Security Administration, but has not been received by the return due date:

1. File Form CT-1040 EXT, to request an extension of time to file. Form CT-1040 EXT does not extend the time to pay your income tax. You must pay the amount of tax that you expect to owe on or before the original due date of the return (see Form CT-1040 EXT); **or**
2. File Form CT-1040 on time without claiming the CT EITC (do not attach Schedule CT-EITC). After receiving the SSN, amend the Connecticut return using Form CT-1040X and attach the completed Schedule CT-EITC.

Mark an X in the box confirming each child who was identified on federal Schedule EIC, box 4a, as a full-time student.

Mark an X in the box confirming each child who was identified on federal Schedule EIC, box 4b as disabled.

QRCS for websites, DRS publications, telephone numbers, and email addresses referenced on this page.



DRS EITC Website

Line 6

If you did not claim Connecticut withholding on Form CT-1040, Line 18, and *Wages, tips, and other compensation* was reported on forms W-2 or 1099, mark an X in the **Yes** box and enter the following information (from up to three jobs) on Lines 6a, 6b, and 6c. Otherwise, mark an X in the **No** box and go to Line 7.

Column A

Enter the employer's federal identification number (EIN) from form W-2 or the payer's federal identification number from form 1099.

Column B

Enter the employer's state identification number from form W-2 or form 1099.

Column C

Enter your wages, tips, and other compensation from form W-2 or form 1099.

Line 7

You are self-employed if you:

- Carry on a trade or business as a sole proprietor;
- Are an independent contractor;
- Are a member of a partnership;
- Are a member of a limited liability company; **or**
- Are in business for yourself in any other way.

Self-employment can include work in addition to your regular, full-time job. This could include part-time work you do in or outside your home.

If you were self-employed then you had business income or loss that you reported on your federal Form 1040. If you claimed income or loss from more than one business, mark an X in the **Yes** box and enter the following information (for up to three primary business activities) on Lines 7a, 7b, and 7c. Otherwise, mark an X in the **No** box and go to Line 8.

See **Informational Publication 2012(9.1)**, *Recordkeeping Suggestions for Self-Employed Persons*, or visit the DRS CT EITC website at www.ct.gov/drs/eitc.

Column A

Enter your federal employer identification number (EIN) for your business. If any primary business activity does not have an EIN, enter your SSN.

Column B

Enter the Connecticut tax registration number for your business.

Column C

Enter the amount of business income or loss. Use a minus sign to show a loss or a negative amount.

Line 8

Enter the federal EIC claimed for tax year 2014 from federal Form 1040, Line 66a; Form 1040A, Line 42a; or Form 1040EZ, Line 8a.

Line 9

For the tax year 2014, the CT EITC is 27.5% (.275) of the federal EIC.

Line 11

If your filing status was married filing jointly on your federal income tax return but you are required to file as married filing separately on your Connecticut Form CT-1040, mark an X in the **Yes** box and complete Lines 12 through 15. See *Taxpayer Information*, on Page 17.

Otherwise, mark an X in the **No** box and skip Lines 12 through 15.

Line 16

This is your Connecticut Earned Income Tax Credit. If your filing status is married filing separately, enter the amount from Line 15. Otherwise, enter the amount from Line 10. Enter the amount from Line 16 on Form CT-1040, Line 20a.

QRCS for websites, DRS publications, telephone numbers, and email addresses referenced on this page.



IP 2012(9.1)

Amended Returns

Purpose: Use a 2014 Form CT-1040X to amend a previously-filed 2014 Connecticut income tax return for individuals. Visit the DRS **Taxpayer Service Center (TSC)** at www.ct.gov/TSC to file Form CT-1040X online.

If Form CT-1040X is filed to have an overpayment of Connecticut income tax refunded or credited, it must be filed before the Connecticut statute of limitations expires. Generally, the Connecticut statute of limitations for refunding or crediting any Connecticut income tax overpayment expires three years after the due date of the return, but if a timely request for an extension of time to file a return was filed, the statute of limitations expires three years after the extended due date of the return or three years after the date of filing the return, whichever is earlier. If you were required to file an amended return, but failed to do so, a penalty may be imposed. Interest will also be assessed on any additional Connecticut income tax not paid on or before the due date. See *Interest and Penalties* on Page 14.

You must file Form CT-1040X in the following circumstances:

<p>1. The IRS or federal courts change or correct your federal income tax return and the change or correction results in your Connecticut income tax being overpaid or underpaid.</p>	<p>File Form CT-1040X no later than 90 days after final determination. If you file Form CT-1040X no later than 90 days after the date of the final determination, any Connecticut income tax overpayment resulting from the final determination will be refunded or credited to you even if the Connecticut statute of limitations has otherwise expired.</p>
<p>2. You filed a timely amended federal income tax return and the amendment results in your Connecticut income tax being overpaid or underpaid.</p>	<p>File Form CT-1040X no later than 90 days after final determination. If you file Form CT-1040X no later than 90 days after the date of the final determination, any Connecticut income tax overpayment resulting from filing the timely amended federal income tax return will be refunded or credited to you even if the Connecticut statute of limitations has otherwise expired.</p>
<p>3. You claimed a credit for income tax paid to a qualifying jurisdiction on your original income tax return and the tax officials or courts of the qualifying jurisdiction made a change or correction to your income tax return and the change or correction results in your Connecticut income tax being overpaid or underpaid (by increasing or decreasing the amount of your allowable credit).</p>	<p>File Form CT-1040X no later than 90 days after final determination. If you file Form CT-1040X no later than 90 days after the date of the final determination and you claimed credit for income tax paid to a qualifying jurisdiction on your original income tax return, any Connecticut income tax overpayment resulting from the final determination will be refunded or credited to you even if the Connecticut statute of limitations has otherwise expired.</p>
<p>4. You claimed a credit for income tax paid to a qualifying jurisdiction on your original income tax return and you filed a timely amended income tax return with that qualifying jurisdiction and the amendment results in your Connecticut income tax being overpaid or underpaid (by increasing or decreasing the amount of your allowable credit).</p>	<p>File Form CT-1040X no later than 90 days after final determination. If you file Form CT-1040X no later than 90 days after the date of the final determination on a timely-amended return with a qualifying jurisdiction and you claimed credit for income tax paid to a qualifying jurisdiction on your original income tax return, any Connecticut income tax overpayment resulting from the final determination will be refunded or credited to you even if the Connecticut statute of limitations has otherwise expired.</p>
<p>5. If none of the above circumstances apply, but you made a mistake or omission on your Connecticut income tax return and the mistake or omission results in your Connecticut income tax being overpaid or underpaid.</p>	<p>File Form CT-1040X no later than three years after the due date of your return, or if you filed a timely request for an extension of time to file, three years after the date of filing the return or three years after the extended due date, whichever is earlier.</p>

Do not file Form CT-1040X for any of the following reasons:


- To have an overpayment refunded instead of applied to next year’s estimated tax or to change your contributions to designated charities. The elections that you made on your original return **cannot** be changed by filing Form CT-1040X.
- To amend your Connecticut income tax return for an earlier year to claim a credit for income tax paid on income included in your Connecticut adjusted gross income for that year and repaid in a later taxable year. File **Form CT-1040CRC, Claim of Right Credit**, with your Connecticut income tax return for the later taxable year.

Financial Disability


If you are financially disabled, as defined in IRC §6511(h)(2), the time for having an overpayment of Connecticut income tax refunded or credited to you is extended for as long as you are financially disabled. You are considered financially disabled if you are unable to

manage your own affairs by reason of a medically determinable physical or mental impairment that has lasted or can be expected to last for a continuous period of not less than 12 months. You are not considered financially disabled during any period that your spouse or any other person is authorized to act on your behalf in financial matters. See **Policy Statement 2001(14), Claims for Refund Made by Financially Disabled Individuals.**

QRCS for websites, DRS publications, telephone numbers, and email addresses referenced on this page.



PS 2001(14)



TSC Website

**2014 CONNECTICUT INCOME TAX TABLES
ALL EXEMPTIONS AND CREDITS ARE INCLUDED**

If CT AGI is**		And you are				If CT AGI is**		And you are				If CT AGI is**		And you are			
More Than	Less Than or Equal To	Single	* Married Filing Jointly	Married Filing Separately	Head of Household	More Than	Less Than or Equal To	Single	* Married Filing Jointly	Married Filing Separately	Head of Household	More Than	Less Than or Equal To	Single	* Married Filing Jointly	Married Filing Separately	Head of Household
\$0 - 12,000		NO TAX DUE				\$15,000						\$18,000					
12,000	12,050	0	0	0	0	15,000	15,050	4	0	27	0	18,000	18,050	26	0	108	0
12,050	12,100	0	0	1	0	15,050	15,100	4	0	28	0	18,050	18,100	27	0	109	0
12,100	12,150	0	0	1	0	15,100	15,150	5	0	28	0	18,100	18,150	33	0	110	0
12,150	12,200	0	0	1	0	15,150	15,200	5	0	29	0	18,150	18,200	33	0	111	0
12,200	12,250	0	0	2	0	15,200	15,250	5	0	29	0	18,200	18,250	34	0	112	0
12,250	12,300	0	0	2	0	15,250	15,300	6	0	29	0	18,250	18,300	34	0	113	0
12,300	12,350	0	0	2	0	15,300	15,350	6	0	30	0	18,300	18,350	34	0	114	0
12,350	12,400	0	0	3	0	15,350	15,400	7	0	30	0	18,350	18,400	35	0	115	0
12,400	12,450	0	0	3	0	15,400	15,450	7	0	31	0	18,400	18,450	35	0	116	0
12,450	12,500	0	0	4	0	15,450	15,500	7	0	31	0	18,450	18,500	36	0	117	0
12,500	12,550	0	0	4	0	15,500	15,550	8	0	37	0	18,500	18,550	36	0	127	0
12,550	12,600	0	0	4	0	15,550	15,600	8	0	38	0	18,550	18,600	37	0	128	0
12,600	12,650	0	0	5	0	15,600	15,650	8	0	38	0	18,600	18,650	43	0	129	0
12,650	12,700	0	0	5	0	15,650	15,700	9	0	39	0	18,650	18,700	44	0	130	0
12,700	12,750	0	0	5	0	15,700	15,750	9	0	39	0	18,700	18,750	44	0	131	0
12,750	12,800	0	0	6	0	15,750	15,800	10	0	40	0	18,750	18,800	45	0	132	0
12,800	12,850	0	0	6	0	15,800	15,850	10	0	40	0	18,800	18,850	45	0	133	0
12,850	12,900	0	0	7	0	15,850	15,900	10	0	41	0	18,850	18,900	46	0	134	0
12,900	12,950	0	0	7	0	15,900	15,950	11	0	41	0	18,900	18,950	46	0	135	0
12,950	13,000	0	0	7	0	15,950	16,000	11	0	42	0	18,950	19,000	47	0	136	0
\$13,000						\$16,000						\$19,000					
13,000	13,050	0	0	8	0	16,000	16,050	11	0	48	0	19,000	19,050	48	0	137	0
13,050	13,100	0	0	8	0	16,050	16,100	12	0	49	0	19,050	19,100	48	0	138	1
13,100	13,150	0	0	8	0	16,100	16,150	12	0	50	0	19,100	19,150	56	0	139	1
13,150	13,200	0	0	9	0	16,150	16,200	13	0	50	0	19,150	19,200	56	0	140	1
13,200	13,250	0	0	9	0	16,200	16,250	13	0	51	0	19,200	19,250	57	0	141	2
13,250	13,300	0	0	10	0	16,250	16,300	13	0	51	0	19,250	19,300	57	0	142	2
13,300	13,350	0	0	10	0	16,300	16,350	14	0	52	0	19,300	19,350	58	0	143	2
13,350	13,400	0	0	10	0	16,350	16,400	14	0	53	0	19,350	19,400	59	0	144	3
13,400	13,450	0	0	11	0	16,400	16,450	14	0	53	0	19,400	19,450	59	0	145	3
13,450	13,500	0	0	11	0	16,450	16,500	15	0	54	0	19,450	19,500	60	0	146	4
13,500	13,550	0	0	11	0	16,500	16,550	15	0	61	0	19,500	19,550	60	0	147	4
13,550	13,600	0	0	12	0	16,550	16,600	16	0	62	0	19,550	19,600	61	0	148	4
13,600	13,650	0	0	12	0	16,600	16,650	16	0	62	0	19,600	19,650	69	0	149	5
13,650	13,700	0	0	13	0	16,650	16,700	16	0	63	0	19,650	19,700	70	0	150	5
13,700	13,750	0	0	13	0	16,700	16,750	17	0	64	0	19,700	19,750	71	0	151	5
13,750	13,800	0	0	13	0	16,750	16,800	17	0	64	0	19,750	19,800	71	0	152	6
13,800	13,850	0	0	14	0	16,800	16,850	17	0	65	0	19,800	19,850	72	0	153	6
13,850	13,900	0	0	14	0	16,850	16,900	18	0	66	0	19,850	19,900	73	0	154	7
13,900	13,950	0	0	14	0	16,900	16,950	18	0	66	0	19,900	19,950	73	0	155	7
13,950	14,000	0	0	15	0	16,950	17,000	19	0	67	0	19,950	20,000	74	0	156	7
\$14,000						\$17,000						\$20,000					
14,000	14,050	0	0	15	0	17,000	17,050	19	0	75	0	20,000	20,050	75	0	169	8
14,050	14,100	0	0	16	0	17,050	17,100	19	0	76	0	20,050	20,100	75	0	170	8
14,100	14,150	0	0	16	0	17,100	17,150	20	0	77	0	20,100	20,150	84	0	171	8
14,150	14,200	0	0	16	0	17,150	17,200	20	0	78	0	20,150	20,200	85	0	172	9
14,200	14,250	0	0	17	0	17,200	17,250	20	0	78	0	20,200	20,250	86	0	173	9
14,250	14,300	0	0	17	0	17,250	17,300	21	0	79	0	20,250	20,300	87	0	174	10
14,300	14,350	0	0	17	0	17,300	17,350	21	0	80	0	20,300	20,350	87	0	175	10
14,350	14,400	0	0	18	0	17,350	17,400	22	0	81	0	20,350	20,400	88	0	176	10
14,400	14,450	0	0	18	0	17,400	17,450	22	0	81	0	20,400	20,450	89	0	177	11
14,450	14,500	0	0	19	0	17,450	17,500	22	0	82	0	20,450	20,500	90	0	178	11
14,500	14,550	0	0	19	0	17,500	17,550	23	0	91	0	20,500	20,550	90	0	192	11
14,550	14,600	1	0	19	0	17,550	17,600	23	0	92	0	20,550	20,600	91	0	193	12
14,600	14,650	1	0	20	0	17,600	17,650	23	0	93	0	20,600	20,650	101	0	194	12
14,650	14,700	1	0	20	0	17,650	17,700	24	0	94	0	20,650	20,700	102	0	195	13
14,700	14,750	2	0	20	0	17,700	17,750	24	0	94	0	20,700	20,750	103	0	196	13
14,750	14,800	2	0	21	0	17,750	17,800	25	0	95	0	20,750	20,800	104	0	197	13
14,800	14,850	2	0	21	0	17,800	17,850	25	0	96	0	20,800	20,850	104	0	199	14
14,850	14,900	3	0	22	0	17,850	17,900	25	0	97	0	20,850	20,900	105	0	200	14
14,900	14,950	3	0	22	0	17,900	17,950	26	0	98	0	20,900	20,950	106	0	201	14
14,950	15,000	4	0	22	0	17,950	18,000	26	0	99	0	20,950	21,000	107	0	202	15

* This column is also used by a qualifying widow(er).

Continued on the next page

Tax Calculation Schedule



Calculate your tax instantly online using the Connecticut 2014 Income Tax Calculator. Visit the DRS website at www.ct.gov/DRS and select *For Individuals*.



1. Enter Connecticut adjusted gross income (AGI) from Form CT-1040, Line 5.	1.	00
2. Enter the exemption amount from <i>Table A, Personal Exemptions</i> . If zero, enter "0."	2.	00
3. Connecticut Taxable Income: Subtract Line 2 from Line 1. If less than zero, enter "0."	3.	00
4. Enter amount from <i>Table B, Initial Tax Calculation</i> .	4.	00
5. Enter amount from <i>Table C, 3% Tax Rate Phase-Out Add-Back</i> . If zero, enter "0."	5.	00
6. Enter the amount from <i>Table D, Tax Recapture</i> . If zero, enter "0."	6.	00
7. Connecticut Income Tax: Add Lines 4, 5, and 6.	7.	00
8. Enter the decimal amount from <i>Table E, Personal Tax Credits</i> . If zero, enter "0."	8.	.
9. Multiply the amount on Line 7 by the decimal amount on Line 8.	9.	00
10. Connecticut Income Tax: Subtract Line 9 from Line 7. Enter here and on Form CT-1040, Line 6.	10.	00

Table A - Personal Exemptions

Enter the exemption amount on the *Tax Calculation Schedule*, Line 2 and continue to Line 3.

Use the filing status shown on the front of your return and your Connecticut AGI (*Tax Calculation Schedule*, Line 1) to determine your personal exemption.

Single			Married Filing Jointly or Qualified Widow(er)			Married Filing Separately			Head of Household		
Connecticut AGI		Exemption	Connecticut AGI		Exemption	Connecticut AGI		Exemption	Connecticut AGI		Exemption
More Than	Less Than or Equal To		More Than	Less Than or Equal To		More Than	Less Than or Equal To		More Than	Less Than or Equal To	
\$ 0	\$29,000	\$14,500	\$ 0	\$48,000	\$24,000	\$ 0	\$24,000	\$12,000	\$ 0	\$38,000	\$19,000
\$29,000	\$30,000	\$13,500	\$48,000	\$49,000	\$23,000	\$24,000	\$25,000	\$11,000	\$38,000	\$39,000	\$18,000
\$30,000	\$31,000	\$12,500	\$49,000	\$50,000	\$22,000	\$25,000	\$26,000	\$10,000	\$39,000	\$40,000	\$17,000
\$31,000	\$32,000	\$11,500	\$50,000	\$51,000	\$21,000	\$26,000	\$27,000	\$ 9,000	\$40,000	\$41,000	\$16,000
\$32,000	\$33,000	\$10,500	\$51,000	\$52,000	\$20,000	\$27,000	\$28,000	\$ 8,000	\$41,000	\$42,000	\$15,000
\$33,000	\$34,000	\$ 9,500	\$52,000	\$53,000	\$19,000	\$28,000	\$29,000	\$ 7,000	\$42,000	\$43,000	\$14,000
\$34,000	\$35,000	\$ 8,500	\$53,000	\$54,000	\$18,000	\$29,000	\$30,000	\$ 6,000	\$43,000	\$44,000	\$13,000
\$35,000	\$36,000	\$ 7,500	\$54,000	\$55,000	\$17,000	\$30,000	\$31,000	\$ 5,000	\$44,000	\$45,000	\$12,000
\$36,000	\$37,000	\$ 6,500	\$55,000	\$56,000	\$16,000	\$31,000	\$32,000	\$ 4,000	\$45,000	\$46,000	\$11,000
\$37,000	\$38,000	\$ 5,500	\$56,000	\$57,000	\$15,000	\$32,000	\$33,000	\$ 3,000	\$46,000	\$47,000	\$10,000
\$38,000	\$39,000	\$ 4,500	\$57,000	\$58,000	\$14,000	\$33,000	\$34,000	\$ 2,000	\$47,000	\$48,000	\$ 9,000
\$39,000	\$40,000	\$ 3,500	\$58,000	\$59,000	\$13,000	\$34,000	\$35,000	\$ 1,000	\$48,000	\$49,000	\$ 8,000
\$40,000	\$41,000	\$ 2,500	\$59,000	\$60,000	\$12,000	\$35,000 and up	\$ 0	\$49,000	\$50,000	\$ 7,000	
\$41,000	\$42,000	\$ 1,500	\$60,000	\$61,000	\$11,000			\$50,000	\$51,000	\$ 6,000	
\$42,000	\$43,000	\$ 500	\$61,000	\$62,000	\$10,000			\$51,000	\$52,000	\$ 5,000	
\$43,000	and up	\$ 0	\$62,000	\$63,000	\$ 9,000			\$52,000	\$53,000	\$ 4,000	
			\$63,000	\$64,000	\$ 8,000			\$53,000	\$54,000	\$ 3,000	
			\$64,000	\$65,000	\$ 7,000			\$54,000	\$55,000	\$ 2,000	
			\$65,000	\$66,000	\$ 6,000			\$55,000	\$56,000	\$ 1,000	
			\$66,000	\$67,000	\$ 5,000			\$56,000	and up	\$ 0	
			\$67,000	\$68,000	\$ 4,000						
			\$68,000	\$69,000	\$ 3,000						
			\$69,000	\$70,000	\$ 2,000						
			\$70,000	\$71,000	\$ 1,000						
			\$71,000	and up	\$ 0						

Table B - Initial Tax Calculation

Enter the initial tax calculation amount on the *Tax Calculation Schedule*, Line 4 and continue to Line 5.

Complete **all** lines of the *Tax Calculation Schedule* on Page 47 to correctly calculate your 2014 Connecticut income tax.

Use the filing status shown on the front of your return.



Calculate your tax instantly online using the Connecticut 2014 *Income Tax Calculator*. Visit the DRS website at www.ct.gov/DRS and select *For Individuals*.



Single or Married Filing Separately

If the amount on line 3 of the Tax Calculation Schedule is:

Less than or equal to:.....	\$ 10,000.....	3.00%
More than \$10,000, but less than or equal to.....	\$ 50,000.....	\$300 plus 5.0% of the excess over \$10,000
More than \$50,000, but less than or equal to.....	\$100,000.....	\$2,300 plus 5.5% of the excess over \$50,000
More than \$100,000, but less than or equal to.....	\$200,000.....	\$5,050 plus 6.0% of the excess over \$100,000
More than \$200,000, but less than or equal to.....	\$250,000.....	\$11,050 plus 6.5% of the excess over \$200,000
More than \$250,000.....		\$14,300 plus 6.7% of the excess over \$250,000

◀ Enter result on Tax Calculation Schedule, Line 4 (on Page 47) and continue to Line 5. ▶

Single or Married Filing Separately Examples:

Line 3 is \$13,000, Line 4 is \$450

\$13,000 - \$10,000	=	\$3,000
\$3,000 X .05	=	\$150
\$300 + \$150	=	\$450

Line 3 is \$525,000, Line 4 is \$32,725

\$525,000 - \$250,000	=	\$275,000
\$275,000 x .067	=	\$18,425
\$14,300 + \$18,425	=	\$32,725

Married Filing Jointly/Qualifying Widow(er)

If the amount on line 3 of the Tax Calculation Schedule is:

Less than or equal to:.....	\$ 20,000.....	3.00%
More than \$20,000, but less than or equal to.....	\$100,000.....	\$600 plus 5.0% of the excess over \$20,000
More than \$100,000, but less than or equal to.....	\$200,000.....	\$4,600 plus 5.5% of the excess over \$100,000
More than \$200,000, but less than or equal to.....	\$400,000.....	\$10,100 plus 6.0% of the excess over \$200,000
More than \$400,000, but less than or equal to.....	\$500,000.....	\$22,100 plus 6.5% of the excess over \$400,000
More than \$500,000.....		\$28,600 plus 6.7% of the excess over \$500,000

◀ Enter result on Tax Calculation Schedule, Line 4 (on Page 47) and continue to Line 5. ▶

Married Filing Jointly/Qualifying Widow(er) Examples:

Line 3 is \$22,500, Line 4 is \$725

\$22,500 - \$20,000	=	\$2,500
\$2,500 x .05	=	\$125
\$600 + \$125	=	\$725

Line 3 is \$1,100,000, Line 4 is \$68,800

\$1,100,000 - \$500,000	=	\$600,000
\$600,000 x .067	=	\$40,200
\$28,600 + \$40,200	=	\$68,800

Head of Household

If the amount on line 3 of the Tax Calculation Schedule is:

Less than or equal to:.....	\$ 16,000.....	3.00%
More than \$16,000, but less than or equal to.....	\$ 80,000.....	\$480 plus 5.0% of the excess over \$16,000
More than \$80,000, but less than or equal to.....	\$160,000.....	\$3,680 plus 5.5% of the excess over \$80,000
More than \$160,000, but less than or equal to.....	\$320,000.....	\$8,080 plus 6.0% of the excess over \$160,000
More than \$320,000, but less than or equal to.....	\$400,000.....	\$17,680 plus 6.5% of the excess over \$320,000
More than \$400,000.....		\$22,880 plus 6.7% of the excess over \$400,000

◀ Enter result on Tax Calculation Schedule, Line 4 (on Page 47) and continue to Line 5. ▶

Head of Household Examples:

Line 3 is \$20,000, Line 4 is \$680

\$20,000 - \$16,000	=	\$4,000
\$4,000 x .05	=	\$200
\$480 + \$200	=	\$680

Line 3 is \$825,000, Line 4 is \$51,355

\$825,000 - \$400,000	=	\$425,000
\$425,000 x .067	=	\$28,475
\$22,880 + \$28,475	=	\$51,355



Calculate your tax instantly online using the Connecticut 2014 Income Tax Calculator. Visit the DRS website at www.ct.gov/DRS and select *For Individuals*.

Table C - 3% Tax Rate Phase-Out Add-Back

Enter the phase-out amount on the *Tax Calculation Schedule*, Line 5 and continue to Line 6.

Use the filing status shown on the front of your return and your Connecticut AGI (*Tax Calculation Schedule*, Line 1) to determine your phase-out level and the additional amount of tax you are required to include in your tax calculation.

Single			Married Filing Jointly or Qualified Widow(er)			Married Filing Separately			Head of Household		
Connecticut AGI		3% Phase-Out	Connecticut AGI		3% Phase-Out	Connecticut AGI		3% Phase-Out	Connecticut AGI		3% Phase-Out
More Than	Less Than or Equal To		More Than	Less Than or Equal To		More Than	Less Than or Equal To		More Than	Less Than or Equal To	
\$ 0	\$ 56,500	\$ 0	\$ 0	\$ 100,500	\$ 0	\$ 0	\$ 50,250	\$ 0	\$ 0	\$ 78,500	\$ 0
\$ 56,500	\$ 61,500	\$ 20	\$ 100,500	\$ 105,500	\$ 40	\$ 50,250	\$ 52,750	\$ 20	\$ 78,500	\$ 82,500	\$ 32
\$ 61,500	\$ 66,500	\$ 40	\$ 105,500	\$ 110,500	\$ 80	\$ 52,750	\$ 55,250	\$ 40	\$ 82,500	\$ 86,500	\$ 64
\$ 66,500	\$ 71,500	\$ 60	\$ 110,500	\$ 115,500	\$ 120	\$ 55,250	\$ 57,750	\$ 60	\$ 86,500	\$ 90,500	\$ 96
\$ 71,500	\$ 76,500	\$ 80	\$ 115,500	\$ 120,500	\$ 160	\$ 57,750	\$ 60,250	\$ 80	\$ 90,500	\$ 94,500	\$ 128
\$ 76,500	\$ 81,500	\$ 100	\$ 120,500	\$ 125,500	\$ 200	\$ 60,250	\$ 62,750	\$ 100	\$ 94,500	\$ 98,500	\$ 160
\$ 81,500	\$ 86,500	\$ 120	\$ 125,500	\$ 130,500	\$ 240	\$ 62,750	\$ 65,250	\$ 120	\$ 98,500	\$ 102,500	\$ 192
\$ 86,500	\$ 91,500	\$ 140	\$ 130,500	\$ 135,500	\$ 280	\$ 65,250	\$ 67,750	\$ 140	\$ 102,500	\$ 106,500	\$ 224
\$ 91,500	\$ 96,500	\$ 160	\$ 135,500	\$ 140,500	\$ 320	\$ 67,750	\$ 70,250	\$ 160	\$ 106,500	\$ 110,500	\$ 256
\$ 96,500	\$ 101,500	\$ 180	\$ 140,500	\$ 145,500	\$ 360	\$ 70,250	\$ 72,750	\$ 180	\$ 110,500	\$ 114,500	\$ 288
\$ 101,500	and up	\$ 200	\$ 145,500	and up	\$ 400	\$ 72,750	and up	\$ 200	\$ 114,500	and up	\$ 320

Table D - Tax Recapture

Enter the recapture amount on the *Tax Calculation Schedule*, Line 6 and continue to Line 7.

Use the filing status shown on the front of your return and your Connecticut AGI (*Tax Calculation Schedule*, Line 1) to determine your recapture amount.

Single or Married Filing Separately			Married Filing Jointly or Qualified Widow(er)			Head of Household		
Connecticut AGI		Recapture Amount	Connecticut AGI		Recapture Amount	Connecticut AGI		Recapture Amount
More Than	Less Than or Equal To		More Than	Less Than or Equal To		More Than	Less Than or Equal To	
\$ 0	\$ 200,000	\$ 0	\$ 0	\$ 400,000	\$ 0	\$ 0	\$ 320,000	\$ 0
\$ 200,000	\$ 205,000	\$ 75	\$ 400,000	\$ 410,000	\$ 150	\$ 320,000	\$ 328,000	\$ 120
\$ 205,000	\$ 210,000	\$ 150	\$ 410,000	\$ 420,000	\$ 300	\$ 328,000	\$ 336,000	\$ 240
\$ 210,000	\$ 215,000	\$ 225	\$ 420,000	\$ 430,000	\$ 450	\$ 336,000	\$ 344,000	\$ 360
\$ 215,000	\$ 220,000	\$ 300	\$ 430,000	\$ 440,000	\$ 600	\$ 344,000	\$ 352,000	\$ 480
\$ 220,000	\$ 225,000	\$ 375	\$ 440,000	\$ 450,000	\$ 750	\$ 352,000	\$ 360,000	\$ 600
\$ 225,000	\$ 230,000	\$ 450	\$ 450,000	\$ 460,000	\$ 900	\$ 360,000	\$ 368,000	\$ 720
\$ 230,000	\$ 235,000	\$ 525	\$ 460,000	\$ 470,000	\$ 1,050	\$ 368,000	\$ 376,000	\$ 840
\$ 235,000	\$ 240,000	\$ 600	\$ 470,000	\$ 480,000	\$ 1,200	\$ 376,000	\$ 384,000	\$ 960
\$ 240,000	\$ 245,000	\$ 675	\$ 480,000	\$ 490,000	\$ 1,350	\$ 384,000	\$ 392,000	\$ 1,080
\$ 245,000	\$ 250,000	\$ 750	\$ 490,000	\$ 500,000	\$ 1,500	\$ 392,000	\$ 400,000	\$ 1,200
\$ 250,000	\$ 255,000	\$ 825	\$ 500,000	\$ 510,000	\$ 1,650	\$ 400,000	\$ 408,000	\$ 1,320
\$ 255,000	\$ 260,000	\$ 900	\$ 510,000	\$ 520,000	\$ 1,800	\$ 408,000	\$ 416,000	\$ 1,440
\$ 260,000	\$ 265,000	\$ 975	\$ 520,000	\$ 530,000	\$ 1,950	\$ 416,000	\$ 424,000	\$ 1,560
\$ 265,000	\$ 270,000	\$ 1,050	\$ 530,000	\$ 540,000	\$ 2,100	\$ 424,000	\$ 432,000	\$ 1,680
\$ 270,000	\$ 275,000	\$ 1,125	\$ 540,000	\$ 550,000	\$ 2,250	\$ 432,000	\$ 440,000	\$ 1,800
\$ 275,000	\$ 280,000	\$ 1,200	\$ 550,000	\$ 560,000	\$ 2,400	\$ 440,000	\$ 448,000	\$ 1,920
\$ 280,000	\$ 285,000	\$ 1,275	\$ 560,000	\$ 570,000	\$ 2,550	\$ 448,000	\$ 456,000	\$ 2,040
\$ 285,000	\$ 290,000	\$ 1,350	\$ 570,000	\$ 580,000	\$ 2,700	\$ 456,000	\$ 464,000	\$ 2,160
\$ 290,000	\$ 295,000	\$ 1,425	\$ 580,000	\$ 590,000	\$ 2,850	\$ 464,000	\$ 472,000	\$ 2,280
\$ 295,000	\$ 300,000	\$ 1,500	\$ 590,000	\$ 600,000	\$ 3,000	\$ 472,000	\$ 480,000	\$ 2,400
\$ 300,000	\$ 305,000	\$ 1,575	\$ 600,000	\$ 610,000	\$ 3,150	\$ 480,000	\$ 488,000	\$ 2,520
\$ 305,000	\$ 310,000	\$ 1,650	\$ 610,000	\$ 620,000	\$ 3,300	\$ 488,000	\$ 496,000	\$ 2,640
\$ 310,000	\$ 315,000	\$ 1,725	\$ 620,000	\$ 630,000	\$ 3,450	\$ 496,000	\$ 504,000	\$ 2,760
\$ 315,000	\$ 320,000	\$ 1,800	\$ 630,000	\$ 640,000	\$ 3,600	\$ 504,000	\$ 512,000	\$ 2,880
\$ 320,000	\$ 325,000	\$ 1,875	\$ 640,000	\$ 650,000	\$ 3,750	\$ 512,000	\$ 520,000	\$ 3,000
\$ 325,000	\$ 330,000	\$ 1,950	\$ 650,000	\$ 660,000	\$ 3,900	\$ 520,000	\$ 528,000	\$ 3,120
\$ 330,000	\$ 335,000	\$ 2,025	\$ 660,000	\$ 670,000	\$ 4,050	\$ 528,000	\$ 536,000	\$ 3,240
\$ 335,000	\$ 340,000	\$ 2,100	\$ 670,000	\$ 680,000	\$ 4,200	\$ 536,000	\$ 544,000	\$ 3,360
\$ 340,000	\$ 345,000	\$ 2,175	\$ 680,000	\$ 690,000	\$ 4,350	\$ 544,000	\$ 552,000	\$ 3,480
\$ 345,000	and up	\$ 2,250	\$ 690,000	and up	\$ 4,500	\$ 552,000	and up	\$ 3,600

Table E - Personal Tax Credits

Enter the decimal amount on the *Tax Calculation Schedule*, Line 8 and continue to Line 9.

Use the filing status shown on the front of your return and your Connecticut AGI (*Tax Calculation Schedule*, Line 1) to determine your personal credit decimal amount.

Single			Married Filing Jointly or Qualified Widow(er)			Married Filing Separately			Head of Household		
Connecticut AGI		Decimal Amount	Connecticut AGI		Decimal Amount	Connecticut AGI		Decimal Amount	Connecticut AGI		Decimal Amount
More Than	Less Than or Equal To		More Than	Less Than or Equal To		More Than	Less Than or Equal To		More Than	Less Than or Equal To	
\$14,500	\$18,100	.75	\$24,000	\$30,000	.75	\$12,000	\$15,000	.75	\$19,000	\$24,000	.75
\$18,100	\$18,600	.70	\$30,000	\$30,500	.70	\$15,000	\$15,500	.70	\$24,000	\$24,500	.70
\$18,600	\$19,100	.65	\$30,500	\$31,000	.65	\$15,500	\$16,000	.65	\$24,500	\$25,000	.65
\$19,100	\$19,600	.60	\$31,000	\$31,500	.60	\$16,000	\$16,500	.60	\$25,000	\$25,500	.60
\$19,600	\$20,100	.55	\$31,500	\$32,000	.55	\$16,500	\$17,000	.55	\$25,500	\$26,000	.55
\$20,100	\$20,600	.50	\$32,000	\$32,500	.50	\$17,000	\$17,500	.50	\$26,000	\$26,500	.50
\$20,600	\$21,100	.45	\$32,500	\$33,000	.45	\$17,500	\$18,000	.45	\$26,500	\$27,000	.45
\$21,100	\$21,600	.40	\$33,000	\$33,500	.40	\$18,000	\$18,500	.40	\$27,000	\$27,500	.40
\$21,600	\$24,200	.35	\$33,500	\$40,000	.35	\$18,500	\$20,000	.35	\$27,500	\$34,000	.35
\$24,200	\$24,700	.30	\$40,000	\$40,500	.30	\$20,000	\$20,500	.30	\$34,000	\$34,500	.30
\$24,700	\$25,200	.25	\$40,500	\$41,000	.25	\$20,500	\$21,000	.25	\$34,500	\$35,000	.25
\$25,200	\$25,700	.20	\$41,000	\$41,500	.20	\$21,000	\$21,500	.20	\$35,000	\$35,500	.20
\$25,700	\$30,200	.15	\$41,500	\$50,000	.15	\$21,500	\$25,000	.15	\$35,500	\$44,000	.15
\$30,200	\$30,700	.14	\$50,000	\$50,500	.14	\$25,000	\$25,500	.14	\$44,000	\$44,500	.14
\$30,700	\$31,200	.13	\$50,500	\$51,000	.13	\$25,500	\$26,000	.13	\$44,500	\$45,000	.13
\$31,200	\$31,700	.12	\$51,000	\$51,500	.12	\$26,000	\$26,500	.12	\$45,000	\$45,500	.12
\$31,700	\$32,200	.11	\$51,500	\$52,000	.11	\$26,500	\$27,000	.11	\$45,500	\$46,000	.11
\$32,200	\$58,000	.10	\$52,000	\$96,000	.10	\$27,000	\$48,000	.10	\$46,000	\$74,000	.10
\$58,000	\$58,500	.09	\$96,000	\$96,500	.09	\$48,000	\$48,500	.09	\$74,000	\$74,500	.09
\$58,500	\$59,000	.08	\$96,500	\$97,000	.08	\$48,500	\$49,000	.08	\$74,500	\$75,000	.08
\$59,000	\$59,500	.07	\$97,000	\$97,500	.07	\$49,000	\$49,500	.07	\$75,000	\$75,500	.07
\$59,500	\$60,000	.06	\$97,500	\$98,000	.06	\$49,500	\$50,000	.06	\$75,500	\$76,000	.06
\$60,000	\$60,500	.05	\$98,000	\$98,500	.05	\$50,000	\$50,500	.05	\$76,000	\$76,500	.05
\$60,500	\$61,000	.04	\$98,500	\$99,000	.04	\$50,500	\$51,000	.04	\$76,500	\$77,000	.04
\$61,000	\$61,500	.03	\$99,000	\$99,500	.03	\$51,000	\$51,500	.03	\$77,000	\$77,500	.03
\$61,500	\$62,000	.02	\$99,500	\$100,000	.02	\$51,500	\$52,000	.02	\$77,500	\$78,000	.02
\$62,000	\$62,500	.01	\$100,000	\$100,500	.01	\$52,000	\$52,500	.01	\$78,000	\$78,500	.01
\$62,500	and up	.00	\$100,500	and up	.00	\$52,500	and up	.00	\$78,500	and up	.00

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