

MORTGAGE INSURANCE PREMIUMS WORKSHEET

Taxpayers with higher incomes may not be able to deduct all of their mortgage insurance premiums. If the combined AGI amount on Form AR1000/AR1000NR, Lines 27A and 27B, is between \$100,000 and \$109,000 (\$50,000 and \$54,000 if filing status 5), use the worksheet below to figure the amount you may deduct. If your income is more than \$109,000 (\$54,000 if filing status 5) you cannot deduct your mortgage insurance premiums.

1. Enter the total premiums you paid in 2016 for qualified mortgage insurance for a contract issued after December 31, 2006..... 1 _____
2. Enter the combined amount on Form AR1000/AR1000NR, Line 27A and 27B 2 _____
3. Enter \$100,000 (\$50,000 if married filing separately)..... 3 _____
4. Is the amount on Line 2 more than the amount on Line 3
 NO. Your deduction is not limited. Enter the amount from Line 1 above on Form AR3, Line 11.
 YES. Subtract Line 3 from Line 2. If the result is not a multiple of \$1,000 (\$500 if married filing separately), increase it to the next multiple of \$1,000 (\$500 if married filing separately). For example, increase \$425 to \$1,000, increase \$2,025 to \$3,000; or if married filing separately, increase \$425 to \$500, increase \$2,025 to \$2,500, etc..... 4 _____
5. Divide Line 4 by \$10,000 (\$5,000 if married filing separately). Enter the result as a decimal. If the result is 1.0 or more, enter 1.0 5 _____
6. Multiply Line 1 by Line 5 6 _____
7. **Qualified mortgage insurance premiums deduction.** Subtract Line 6 from Line 1. Enter the result here and on Form AR3, Line 11 7 _____

STUDENT LOAN INTEREST WORKSHEET

1. Enter the total interest you paid in 2016 on qualified student loans 1 _____
 2. Enter the smaller of Line 1 above or \$2,500..... 2 _____
 3. Enter the amount(s) from Form AR1000F/AR1000NR, Line(s) 21A and 21B..... 3 _____
 4. Enter total adjustments from Form AR1000F/AR1000NR, Line(s) 22A and 22B.
(Do not include the deduction for interest paid on student loans, Line 6, AR1000ADJ.) 4 _____
 5. Modified AGI. Subtract Line 4 from Line 3 5 _____
- Note:** If line 5 is \$80,000 or more and you are filing Status 1, 3, or 6 **or** \$160,000 or more and you are filing Status 2 or 4, **STOP HERE.** You **cannot** take the deduction.
6. Enter: \$65,000 if filing Status 1, 3, or 6; \$130,000 if filing Status 2 or 4 6 _____
 7. Subtract Line 6 from Line 5.
If zero or less, enter -0- here and on Line 9, skip Line 8, and go to Line 10 7 _____
 8. Divide Line 7 by \$15,000 (\$30,000 if filing status 2 or 4).
Enter result as a decimal (rounded to at least three places). 8 _____
 9. Multiply Line 2 by Line 8 9 _____
 10. Allowable Deduction: Subtract Line 9 from Line 2.
Enter result here and on Form AR1000ADJ, Line 6 10 _____

FILING STATUS 4 ONLY

- | | Yours | Spouse |
|--|--------------|---------------|
| 11. Enter the total interest for each spouse
up to the combined amount on Line 1 11A _____ | 11A _____ | 11B _____ |
| 12. Total amount paid from Line 1 12 _____ | 12 _____ | |
| 13. Divide Line 11A by Line 12.
Enter result as a decimal (rounded to at least three places) 13 _____ | 13 _____ | |
| 14. Multiply Line 10 by the amount on Line 13.
Enter here and on AR1000ADJ, Line 6, Column A 14 _____ | 14 _____ | |
| 15. Subtract Line 14 from Line 10. Enter here and on AR1000ADJ, Line 6, Column B..... 15 _____ | | |

SELF-EMPLOYED HEALTH INSURANCE DEDUCTION WORKSHEET

1. Enter the total amount paid in 2016 for health insurance coverage established under your business for 2016 for you, your spouse, and your dependents..... 1 _____
2. Enter your net profit and any other earned income* from the business under which the insurance plan was established, less any deductions on **Form AR1000ADJ, Line 10**..... 2 _____
3. Enter the smaller of Line 1 or Line 2 here and on **Form AR1000ADJ, Line 9**.
(Do not include this amount in figuring your medical expense deduction on the Itemized Deduction Schedule.) ... 3 _____

**Earned income includes net earnings and gains from the sale, transfer, or licensing of property you created. It does not include capital gain income. If you were more than a 2% shareholder in an S corporation, earned income is your wages from that corporation.*