

## Worksheet V – Standard Deduction

If you are filing your Montana individual income tax return Form 2 using filing status 3a, "married filing separately on the same form," each spouse will need to complete his or her own column of the standard deduction worksheet.

Column A (for single,  
joint, separate, or head of  
household)  
▼

Column B (for spouse when  
filing separately using filing  
status 3a)  
▼

1	Enter your Montana adjusted gross income from Form 2, line 41 here. ▶	1			1
2	Multiply the amount on line 1 by 20% (0.20) and enter the result here. ▶	2			2
3	Enter the amount below that corresponds to your filing status. ▶	3			3
<p>If your filing status is single or separately (Form 2 filing status 1, 3a, 3b, or 3c), enter \$3,990. <b>This is your maximum standard deduction.</b></p> <p>If your filing status is joint or head of household (Form 2 filing status 2 or 4), enter \$7,980. <b>This is your maximum standard deduction.</b></p>					
4	Enter the amount from line 2 or line 3, whichever is smaller. ▶	4			4
5	Enter the amount below that corresponds to your filing status. ▶	5			5
<p>If your filing status is single or separately (Form 2 filing status 1, 3a, 3b, or 3c), enter \$1,770. <b>This is your minimum standard deduction.</b></p> <p>If your filing status is joint or head of household (Form 2 filing status 2 or 4), enter \$3,540. <b>This is your minimum standard deduction.</b></p>					
6	Enter here and on Form 2, line 42, the amount from line 4 or line 5, whichever is larger. <b>This is your standard deduction.</b> ▶	6			6

## Worksheet VI – Qualified Mortgage Insurance Premiums Deduction

1	Enter the total premiums you paid in 2010 for qualified mortgage insurance for a contract issued after December 31, 2006. ▶	1	
2	Enter the amount from Form 2, line 38a. ▶	2	
3	Enter \$100,000. ▶	3	\$100,000
4	<p>Is the amount on line 2 more than the amount on line 3?</p> <p>No ▶ Your deduction is not limited. Enter the amount from line 1 above on Form 2, Schedule III, line 15.</p> <p>Yes ▶ Subtract line 3 from line 2. If the result is not a multiple of \$1,000, increase it to the next multiple of \$1,000. For example, increase \$425 to \$1,000, increase \$2,025 to \$3,000; etc. Enter result here. ▶</p>	4	
5	Divide line 4 by \$10,000. 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 and enter the result here. ▶	6	
7	Subtract line 6 from line 1. Enter the result here and on Form 2, Schedule III, line 15. <b>This is your qualified mortgage insurance premiums deduction.</b> ▶	7	