Things you should know before you begin:

**For tax year 2019**, unless you have a valid extension, the due date is **April 15, 2020** and the deadline to claim a refund is **April 17, 2023**.

Complete your federal return before you begin your SC1040. You will need information from your federal return when preparing your South Carolina return.

The references to form numbers and line descriptions on federal Income Tax forms were correct at the time of printing. If they have changed and you are unable to determine the proper line to use, contact the SCDOIR Individual Income Tax section at 1-844-898-8542 or by email at ITax@dor.sc.gov. Use these instructions as a guide when preparing your SC1040. They are not intended to cover all provisions of the law.

If you used federal schedules C, D, E, or F when filing your federal return or filed a Schedule NR, SC1040TC, I-319, or I-335 with your South Carolina return, attach a copy of your federal return and schedules to your South Carolina return.

**Beginning with tax year 2019**, if you need to amend your return, file a new SC1040 and check the Amended Return box on the front. Complete the return as it should have been filed, including all schedules and attachments. Complete the SCH AMD, Amended Return Schedule, and submit it with your amended SC1040. **For tax years 2018 and before**, use the SC1040X to amend your return. Find forms at dor.sc.gov/forms.

---

**Social Security Number, name, and address:**

Enter your Social Security Number. Check the box if the taxpayer is deceased.

Enter your name, mailing address, and the county code of the county where you live. You can find a list of county codes on page 16. Check the box to let us know if this is a new address for you. **To avoid delays, be sure your mailing address is complete and accurate on your return.**

For a foreign address, check the box to let us know the address is outside the US. Print or type the complete foreign address including postal code.

If you are married and filing a joint return, enter your spouse's name and Social Security Number. Check the box if the taxpayer is deceased.

If you are married and filing separate returns, do not include your spouse's name or Social Security Number. Enter your spouse's Social Security Number next to box 3 in the filing status section.

**Social Security Privacy Act Disclosure**

It is mandatory that you provide your Social Security Number on this tax form. 42 U.S.C. 405(c)(2)(C)(i) permits a state to use an individual’s Social Security Number as means of identification in administration of any tax. SC Regulation 117-201 mandates that any person required to make a return to the SCDOR must provide identifying numbers, as prescribed, for securing proper identification. Your Social Security Number is used for identification purposes and to process any refund due you.

**Individual Taxpayer Identification Number (ITIN)**

If you are a nonresident or resident alien and cannot get a Social Security Number, contact the IRS to apply for an Individual Taxpayer Identification Number (ITIN) for the purpose of filing Income Tax returns. South Carolina will accept this number in place of a Social Security Number to process your Individual Income Tax returns. For more information, contact the IRS at 1-800-829-1040 or visit irs.gov. We cannot accept your return for processing without complete Social Security Numbers or ITINs.

**Check boxes:**

If you are filing an amended SC1040 for 2019, check the **Amended Return** box. Complete the return as it should have been filed. Complete the SCH AMD and submit it with your amended SC1040. **The amended return cannot be processed without SCH AMD.**

If you are a nonresident for the entire year or a part-year resident electing to file as a nonresident, check the box and attach Schedule NR to the completed SC1040. **Do not submit the Schedule NR separately.**

If you are filing a composite return for a partnership or S corporation, check the box. See the I-348 Composite Instructions at dor.sc.gov/forms for more information on filing a composite return. **Do not check the box if you are an individual.**

If you filed a federal or state extension, check the box.

If you served in a Military Combat Zone during the filing period, check the box and enter the combat zone.

**Filing status**

Choose the same filing status as you used on your federal return. **Check only one box.**

**Dependent exemption**

You can take a South Carolina dependent exemption for each eligible dependent, including both qualifying children and qualifying relatives. Enter the total number of eligible dependents. The total number of dependents claimed on your South Carolina return must equal the number of dependents claimed on your federal return. Attach the federal 8332, Release/Revocation of Release of Claim to Exemption for Child by Custodial Parent if you are required to file this form with your federal return. Claim your deduction for dependent exemptions on line w.
If you are claiming a deduction for dependent children under six, enter the number of children under six. Claim your deduction for dependents under six on line t.

Enter the number of taxpayers who are age 65 or older.

Enter the first and last name, Social Security Number, relationship, and date of birth of each dependent.

**Line instructions:**

**ROUND ALL AMOUNTS TO THE NEAREST WHOLE DOLLAR.**

**Line 1: Federal taxable income**

Enter your federal taxable income from your federal form. **If your federal taxable income is zero or less, enter zero here and enter your negative amount on line r.**

**STOP!** Nonresident/Part-year filers complete Schedule NR and go to line 5. See Schedule NR instructions. Find forms at [dor.sc.gov/forms](http://dor.sc.gov/forms).

**Additions to federal taxable income:**

Enter all numbers on **line a through line e** as positive numbers even if they are negative numbers on the federal return. Line a through line e are adjustments which must be added to your federal taxable income to determine your South Carolina taxable income. Line 2 is the total of these additions.

**Line a: State tax addback**

If you itemized your deductions on your federal Income Tax return and deducted state and local Income Tax or general Sales Tax, you may be required to add back all or part of this amount to your federal taxable income when computing your South Carolina taxable income.

Federal law limits your total deduction for state and local Income, Sales, and Property Taxes to a combined, total deduction of $10,000 ($5,000 if Married Filing Separate). Any state and local taxes paid above this amount cannot be deducted on your federal return.

In determining the state tax addback for a taxpayer whose tax deduction is limited to $10,000, you may first apply real or personal Property Taxes reported on federal Schedule A, lines 5b and 5c before applying state and local Income Taxes or general Sales Taxes reported on federal Schedule A, line 5a.

The state tax addback required for South Carolina is the lesser of your:

a. itemized deductions in excess of the standard deduction that would have been allowed if you had used the standard deduction for federal Income Tax purposes;

b. state and local Income Taxes or general Sales Taxes from your federal 1040, Schedule A, line 5a; or

c. the $10,000 federal tax deduction limit less deductible property taxes.

Use the worksheet below to compute the state tax addback on the SC 1040. Do not submit this worksheet with your return. Keep with your tax records.

### Worksheet for State Tax Addback

<table>
<thead>
<tr>
<th>Step</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Itemized deductions from 2019 federal 1040, Schedule A line 17.</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Enter the federal standard deduction you would have been allowed if you had not itemized. Enter zero if filing status is Married Filing Separate (MFS). (See federal instructions.)</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Subtract line 2 from line 1. (Enter zero if line 2 is greater than line 1.)</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Enter the amount of state and local Income Tax or general Sales Tax from federal Schedule A.</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Subtract real estate taxes and personal property taxes reported on federal Schedule A from the federal limit of $10,000 ($5,000 if MFS). Enter the difference but not less than zero.</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Enter the lesser of line 3, line 4, or line 5. Enter this amount on SC1040 line a.</td>
<td></td>
</tr>
</tbody>
</table>
Instructions - South Carolina Form SC1040

Line b: Out-of-state losses
If you reported losses from out-of-state rental property, a business located outside South Carolina, or losses from real property located in another state, enter the amount from your federal return on line b. Include any related expenses, such as investment interest. Enter the total of these losses and related expenses on this line. Personal service income (W-2 or business wages) is taxable to South Carolina no matter where it is earned.

Line c: Expenses related to National Guard and Military Reserve income
Enter the expenses from your service in the National Guard or Reserves that you deducted on your federal return. You will deduct your income from the National Guard or Reserves on line n of the SC1040.

Line d: Interest income
Enter the amount of interest income that was exempt on the federal return and comes from obligations of states and political subdivisions other than South Carolina. For a mutual fund, add back the percentage of exempt interest income attributable to out-of-state non-federal obligations.

Line e: Other additions to income
Attach an explanation of your entry for this line. Some examples of items to enter on this line are:

- Taxpayers who claim bonus depreciation under federal law must add back the difference between the bonus depreciation taken and the depreciation which would have been allowed without bonus depreciation.
- Taxpayers who claim a nonrefundable credit for contributions to Exceptional SC (SCH. TC-57) are not allowed a deduction for these contributions. Add back the amount of the contribution deducted on the federal return.
- Taxpayers who claim a child care program credit for donations to a nonprofit corporation (SCH.TC-9) are not allowed a deduction for those donations. Add back the donation deducted on the federal return.
- Taxpayers who claim credits such as the Community Development Credit (SCH.TC-14), the Industry Partnership Fund Credit (SCH.TC-36), and the Credit for Child Care Program (SCH.TC-9), may not claim a deduction for the same qualified contribution which results in the credit. Add back the amount deducted on the federal return.
- Add back the federal net operating loss when it is larger than the South Carolina net operating loss being claimed.
- Add back any expenses deducted on the federal return related to any income not taxed by South Carolina. Some examples of investment interest to out-of-state partnerships and interest paid to purchase US obligations.
- Add back foreign area allowances, cost of living allowances, and income from US possessions.
- For qualifying investments made after June 30, 1998, taxpayers must reduce the basis of the qualifying property to the extent the Capital Investment Tax Credit is claimed. Add back any resulting reduction in depreciation.
- Add back any charitable contribution of land deducted under IRC Section 170 unless it meets the donative intent requirements of SC Code Section 12-6-5590.
- Include any withdrawals during the tax year from a Catastrophe Savings Account that were:
  1. necessary because contributions were more than the allowable limits; or
  2. more than the amount needed to cover qualified catastrophe expenses.
- A business must add back any amount paid for services performed by an unauthorized alien if the amount is $600 or more a year.

Depending on how a particular item was reported or deducted, the following items may be an addition or a subtraction:

- A change in the accounting method to conform in the same manner and the same amount to the federal. At the end of the federal adjustment, any balance will continue until fully adjusted.
- Adjust the installment method of reporting if:
  - the entire sale has been reported for state purposes, or
  - the entire sale was reported for federal purposes and you wish to continue on an installment basis for state purposes
- Adjust the federal gain or loss to reflect any difference in the South Carolina basis and federal basis.

Line 2: Total additions
Add line a through line e.

Subtractions from federal taxable income:
Enter all numbers on line f through line w as positive numbers even if they are negative numbers on the federal return.

Line f through line w are adjustments which are subtracted from your federal taxable income to determine your South Carolina taxable income.

Line g: State tax refund
If you included your state tax refund on your federal 1040, enter that amount on this line.

Line h: Total and permanent disability retirement income
If disability retirement income was taxed on your federal Income Tax return and you are totally and permanently disabled, you may be able to deduct this income from your South Carolina taxable income.

You must be totally and permanently disabled, unable to be substantially gainfully employed, receiving income from a disability retirement plan, and eligible for the homestead exemption under SC Code Section 12-37-250. Attach a copy of the physician's statement establishing that you are permanently and totally disabled.

The deduction is limited to payments received from retirement plans. Third party sick pay reported on a W-2 does not qualify for the total and permanent disability retirement deduction.

A surviving spouse may take a disability retirement deduction for amounts received in the year the disabled spouse died. For following years, a surviving spouse is only eligible for the retirement deduction on line p and not the disability deduction.
Line h: Out-of-state income/gain
Enter income from out-of-state rental property; income from a business located outside South Carolina; or gain from real property located in another state, as reported on your federal return. Check the appropriate box to indicate the type of income or gain. Personal service income (W-2 or business wages) is taxable to South Carolina no matter where it is earned.

Line i: Net capital gain deduction
Net capital gains included in taxable income are reduced by 44% for South Carolina Income Tax purposes.

Net capital gain means the excess of the net long-term capital gain for the tax year over the net short-term capital loss for the tax year. The South Carolina holding period for long-term capital gains is the same as the federal holding period. Income received from installment sales and capital gain distribution qualifies for this deduction if the more than one year holding period has been met. Multiply the net capital gain by 44% and enter the result.

Example: A taxpayer reports a long-term (LT) gain on stock (held more than one year) of $10,000 and a long-term loss on stock held since 1985 of $3,000. Also reported is a short-term (ST) loss on stock held for six months of $5,000.

<table>
<thead>
<tr>
<th>SC Net LT Capital Gain</th>
<th>$ 7,000 (10,000 - 3,000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>- SC Net ST Capital Loss</td>
<td>- 5,000</td>
</tr>
<tr>
<td>SC Net Capital Gain</td>
<td>$ 2,000</td>
</tr>
<tr>
<td>x Gain Deduction</td>
<td>x 44%</td>
</tr>
<tr>
<td>Amount to be deducted</td>
<td>$ 880</td>
</tr>
</tbody>
</table>

Line j: Volunteer deduction
Qualifying volunteer firefighters, rescue squad workers, volunteer hazardous material (HAZMAT) team members, reserve police officers, Department of Natural Resource (DNR) deputy enforcement officers, members of the State Guard, and state constables are allowed to deduct $3,000.

- Volunteer firefighters, rescue squad workers and HAZMAT members qualify only if their employer provides them with a form stating they have earned the minimum number of points established by the State Fire Marshal during the year.
- Reserve police officers, DNR deputy enforcement officers, and State Guard members qualify only if the appropriate authority provides them with an I-332 form certifying their eligibility.
- Volunteer state constables qualify if they complete at least 240 logged service time hours per year. They must be designated as a state constable, by the State Law Enforcement Division (SLED), prior to the tax year the deduction is first claimed. SLED must provide the volunteer state constable with documentation supporting they have completed the required annual training required for the recently completed fiscal year.

An individual is limited to one deduction of $3,000. If a taxpayer and spouse both qualify, enter $6,000. Enter the type and amount of deduction.

Line k: Contributions to the SC College Investment Program (Future Scholar) or to the SC Tuition Prepayment Program.
You may deduct 100% of any contributions to the SC College Investment Program made between January 1, 2019 and April 15, 2020.

You may deduct 100% of any contribution to the SC Tuition Prepayment Program made between January 1, 2019 and December 31, 2019.

Line I: Active trade or business income deduction
Enter the amount from I-335, line 5. Find forms at dor.sc.gov/forms.

Line m: Interest from US obligations
Enter the interest income from US obligations that you reported as income on your federal Income Tax return. Personal service income (W-2 or business wages) is taxable to South Carolina no matter where it is earned.

Line n: Certain nontaxable National Guard or Reserve pay
Income received from National Guard or Reserve members for customary annual training, weekend drills, and other inactive duty training is generally exempt from South Carolina Income Tax.

- Members of the National Guard or Reserves may deduct all inactive duty pay from the United States or any state for weekend drills and other inactive duty training they attended.
- Members of the National Guard and active duty Reserve members may also deduct up to 15 days of customary annual training pay, referred to as “active duty training” or “ADT”.
- Inactive duty Reserve members may also deduct up to 14 days of customary annual training pay, referred to as “active duty training” or “ADT”, plus up to two days of travel time listed on official orders.
- Full-time Active Guard and Reserve (AGR) employees may deduct up to 15 days of annual training they attended and up to 24 days of weekend drills (a maximum of 39 days) at the daily rate of pay.

For more information see South Carolina Revenue Ruling #09-16 at dor.sc.gov/policy. Do not include Military Reserve and National Guard pay which is included in retirement income. For other subtractions, see instructions for line v.
Instructions - South Carolina Form SC1040

Line o: Social Security and/or railroad retirement if taxed on your federal return
Enter the amount of Social Security from Title 2 of the Social Security Act or railroad retirement that was taxed on your federal return.

Line p-1 through line p-3: Retirement deduction
The deduction is allowed for an individual taxpayer who is the original owner of a qualified retirement account. An individual who is under age 65 may claim a retirement deduction up to $3,000 on qualified retirement income from their own plan.

An individual who is age 65 or older during the tax year may claim a retirement deduction up to $10,000 on qualified retirement income from their own plan.

Line p-1: Include only qualified withdrawals from the taxpayer’s own qualified retirement plan.

Line p-2: Include only qualified withdrawals from the spouse’s own qualified retirement plan.

Line p-3: A surviving spouse receiving qualified retirement income on behalf of a deceased spouse may deduct up to $3,000 or $10,000 of the qualified retirement income, based on the age of the deceased spouse had they lived. The surviving spouse must receive the decedent’s qualified retirement income as a surviving spouse.

The surviving spouse retirement deduction is in addition to the individual retirement deduction claimed from the taxpayer’s own retirement plan.

Qualified retirement income is income from plans defined in IRC 401, 403, 408, and 457, and all public employee retirement plans of the federal, state, and local governments, including individual retirement plans, Keogh plans, and military retirement.

Disability retirement income due to permanent and total disability, Social Security income, and railroad retirement income, do not qualify because these items are not taxed by South Carolina. See lines g and o.

Any portion of qualified retirement income received this tax year that resulted in a federal premature withdrawal penalty does not qualify for a retirement deduction.
Reduce the retirement deduction by any military retirement deduction taken.

### Worksheet for taxpayer (line p-1)

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Maximum deduction allowed for taxpayer based on age ($3,000 or $10,000) 1.</td>
</tr>
<tr>
<td>2.</td>
<td>Taxpayer’s military retirement deduction (line p-4) 2.</td>
</tr>
<tr>
<td>3.</td>
<td>Taxpayer’s retirement deduction available (subtract line 2 from line 1; if less than zero, enter zero) 3.</td>
</tr>
<tr>
<td>4.</td>
<td>Taxpayer’s individual qualified retirement income included in federal form (taxable IRA distributions, pensions, and annuities) 4.</td>
</tr>
<tr>
<td>5.</td>
<td>Retirement deduction (lesser of line 3 or line 4) Enter on line p-1. 5.</td>
</tr>
</tbody>
</table>

### Worksheet for spouse (line p-2)

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Maximum deduction allowed for spouse based on age ($3,000 or $10,000) 1.</td>
</tr>
<tr>
<td>2.</td>
<td>Spouse’s military retirement deduction (line p-5) 2.</td>
</tr>
<tr>
<td>3.</td>
<td>Spouse’s retirement deduction available (subtract line 2 from line 1; if less than zero, enter zero) 3.</td>
</tr>
<tr>
<td>4.</td>
<td>Spouse’s individual qualified retirement income included in federal form (taxable IRA distributions, pensions, and annuities) 4.</td>
</tr>
<tr>
<td>5.</td>
<td>Retirement deduction (lesser of line 3 or line 4) Enter on line p-2. 5.</td>
</tr>
</tbody>
</table>
Instructions - South Carolina Form SC1040

Line p-4 through line p-6: Military retirement deduction
An individual with military retirement income included in their South Carolina taxable income may make a deduction up to the amount of military retirement income. Taxpayers filing a joint return must calculate the deduction separately for each spouse based on each individual’s age, retirement income, and earned income. Reduce the retirement deduction (line p-1 through line p-3) and the age 65 and older deduction (line q-1 and q-2) by the amount of the military retirement deduction taken.

Retirement income means taxable income received by the taxpayer or the taxpayer’s surviving spouse from a qualified military retirement plan. Income that is subject to a penalty for premature distribution does not qualify as retirement income. For a surviving spouse, retirement income includes a retirement benefit plan and dependent indemnity compensation received due to the deceased spouse’s military services.

Retirement benefits received for service in the National Guard or Reserves, due to inactive time, are subtracted on line v and are not included in taxable income. Do not include these amounts in the deduction on line p.

Line p-4: Include military retirement income related to the taxpayer’s military service.

Line p-5: Include military retirement income related to the spouse’s military service.

Line p-6: Include military retirement income received on behalf of a deceased spouse’s military service. Apply the deduction in the same manner that it applied to the deceased spouse.

The surviving spouse military retirement deduction is in addition to any retirement deductions claimed on the taxpayer’s own retirement income.

Military retirement deduction: Under age 65
For 2019, the military retirement deduction is limited to $14,600 for taxpayers under the age of 65. Taxpayers must have other earned income in addition to the military retirement. South Carolina earned income is income you receive from services you provide.

<table>
<thead>
<tr>
<th>Earned income includes</th>
<th>Earned income does not include</th>
</tr>
</thead>
<tbody>
<tr>
<td>wages</td>
<td>gambling winnings</td>
</tr>
<tr>
<td>salaries</td>
<td>bingo winnings</td>
</tr>
<tr>
<td>tips</td>
<td>interest</td>
</tr>
<tr>
<td>commissions</td>
<td>dividends</td>
</tr>
<tr>
<td>sub-pay</td>
<td>Social Security benefits</td>
</tr>
<tr>
<td>self-employment income</td>
<td>IRA distributions</td>
</tr>
<tr>
<td>business income or loss</td>
<td>retirement plan or annuity benefits</td>
</tr>
<tr>
<td>partnership income or loss</td>
<td>unemployment compensation</td>
</tr>
<tr>
<td>farm income or loss</td>
<td>deferred compensation</td>
</tr>
<tr>
<td></td>
<td>any amount your spouse paid you</td>
</tr>
</tbody>
</table>

Taxpayers under the age of 65 with military retirement income but no earned income are only eligible for the retirement deduction on line p-1 or p-2.
Example 1: A taxpayer under the age of 65 has military retirement income of $5,000 and earned income of $4,000. The taxpayer's military retirement deduction is $4,000.

Example 2: A taxpayer under the age of 65 has military retirement income of $4,000 and earned income of $0. The taxpayer does not qualify for the military retirement deduction since there is no earned income. The taxpayer would qualify for the $3,000 retirement deduction on line p-1.

Example 3: A taxpayer under the age of 65 has military retirement income of $11,000, retirement income from other sources of $12,000, and earned income of $13,000. The taxpayer's military retirement deduction is $11,000.

Individual taxpayers are allowed one retirement deduction for all retirement income whether military or other retirement. Surviving spouse benefits are calculated separately.

Military retirement deduction: Age 65 and older
For 2019 the deduction is limited to $27,000 for individual taxpayers age 65 and older. There is no requirement for other earned income. See examples in the instructions for line q (age 65 and older deduction).

Line q: Age 65 and older deduction
Beginning in the tax year a resident taxpayer reaches age 65, they are entitled to a deduction of $15,000 against any South Carolina income.

Line q-1 applies to the taxpayer whose name appears first on the return.

Line q-2 applies to the spouse whose name appears second on the return.

Reduce the age 65 and older deduction claimed on line q-1 and line q-2 by:
- any individual retirement deduction claimed on line p-1 and line p-2, and
- any military retirement deduction claimed on line p-4 and line p-5.

Claiming a surviving spouse retirement deduction on line p-3 or p-6 does not reduce the age 65 and over deduction for a taxpayer on line q-1 or q-2.

<table>
<thead>
<tr>
<th>Worksheet for taxpayer (line q-1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Age 65 and older deduction amount</td>
</tr>
<tr>
<td>2. Retirement income deduction (line p-1)</td>
</tr>
<tr>
<td>3. Military retirement income deduction (line p-4)</td>
</tr>
<tr>
<td>4. Deduction available (subtract line 2 and line 3 from line 1; if less than zero, enter zero) Enter on line q-1.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Worksheet for spouse (line q-2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Age 65 and older deduction amount</td>
</tr>
<tr>
<td>2. Retirement income deduction (line p-2)</td>
</tr>
<tr>
<td>3. Military retirement income deduction (line p-5)</td>
</tr>
<tr>
<td>4. Deduction available (subtract line 2 and line 3 from line 1; if less than zero, enter zero) Enter on line q-2.</td>
</tr>
</tbody>
</table>
Instructions - South Carolina Form SC1040

Worksheet for dependent under age 6

1. South Carolina dependent exemption amount 1. $4,190
2. Number of dependents claimed on your federal return who had not reached age six during the tax year 2.
3. Allowable deduction (multiply line 1 by line 2) Enter on line t 3.

Line r: Negative amount of federal taxable income
Because the South Carolina return begins with the federal taxable income, it is important that you get the benefit of the negative amount from the federal taxable income line of the federal return. On the SC1040, start with zero on line 1. Do not enter a negative amount. On line r of the SC1040, enter the negative amount from the federal taxable income line of the federal return. Enter as a positive number.

Line s: Subsistence allowance
Police and all commissioned law enforcement officers paid by South Carolina municipal, county, state governments or the federal government, full-time firefighters, and full-time emergency medical service personnel are entitled to subsistence allowances of $8 per regular workday. Your employer should provide you with the number of work days.

Line t: Dependents under six years of age
A deduction is allowed for each dependent claimed on your federal Income Tax return who had not reached the age of six by December 31 of the tax year. Birthdates and Social Security Numbers are required. See worksheet below.

---

### Worksheet for dependent under age 6

<table>
<thead>
<tr>
<th>Line</th>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>South Carolina dependent exemption amount</td>
<td>$4,190</td>
</tr>
<tr>
<td>2.</td>
<td>Number of dependents claimed on your federal return who had not reached age six during the tax year</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Allowable deduction (multiply line 1 by line 2) Enter on line t</td>
<td></td>
</tr>
</tbody>
</table>

---

### Line u: Consumer protection services
An individual may deduct the costs of a monthly or annual contract or subscription for identity theft protection and resolution services. The deduction is only for individuals who filed a return with the SCDOR for a tax year between 1998 and 2012 or whose personal identifiable information was included on another's return. The deduction may not be claimed for an individual who deducted the same actual costs as a business expense.

The deduction is limited to:
- $300 for an individual taxpayer
- $1,000 for a married filing joint return
- $1,000 for a return claiming dependents

Identity theft protection includes products and services designed to prevent an incident of identify fraud or identity theft. It protects the disclosure of a person's personal identifying information (for example your SSN) by preventing a third party from gaining unauthorized acquisition of another's personal identifying information to obtain financial resources or other products, benefits, or services.

Identity theft resolution services include products and services designed to assist persons whose personal identifying information was obtained by a third party. This results in minimizing the effects of the identity fraud or identity theft incident and restoring the person's identity to pre-theft status.

### Line v: Other subtractions from income
Attach an explanation of your entry on this line. Some examples of items which may be subtracted on this line are:
- You may deduct 100% of any contributions made to a Palmetto ABLE Account Expense Fund, subject to program limitations, between January 1, 2019 and December 31, 2019. For more information, visit treasurer.sc.gov.
South Carolina does not recognize bonus depreciation in IRC Section 168(k). With or without bonus depreciation, the depreciable life of the property is the same for federal and state purposes. For the tax year the property is placed in service, a taxpayer must add back, on line e of the SC1040, the difference between the depreciation deduction allowed for federal purposes and the deduction that would have been allowed without bonus depreciation. The South Carolina adjusted basis will then be greater than the federal adjusted basis. For all other years of the depreciable life of the property, an additional depreciation deduction is available for South Carolina purposes.

South Carolina net operating loss that is larger than the federal amount is a subtraction. The same loss can only be deducted once. Attach your own worksheet or keep with your tax records. No carryback losses are allowed.

Legislators within a 50-mile radius of the State House are allowed to subtract travel expenses.

Retirement income paid by the US government for service in the Reserves or National Guard is not taxed for South Carolina purposes. You may deduct the entire amount of any stipend paid by the state of South Carolina for National Guard service.

Determine the percentage of your military retirement income which is excludable by dividing the length of time you served in the Reserves and/or National Guard (not full time) by the length of time of your total military service as follows:

\[
\text{Percentage of Exclusion} = \frac{\text{Inactive Reserve time} + \text{Inactive National Guard time}}{\text{Total Military time (active and inactive)}}
\]

Determine the excludable amount of your military retirement income by multiplying it by the percentage of exclusion as follows:

\[
\text{Excludable Military Retirement Income} = \text{Percentage of Exclusion} \times \text{Total Taxable Military Retirement Income Shown on Federal Return}
\]

If you have adopted a special needs child, you may subtract $2,000 per year per child as long as the adopted child qualifies as a dependent on your federal return.

A special needs child is:
1. a person under the age of 18 at the time of adoption
2. a dependent of a public or private non-profit adoption agency
3. legally free for adoption
4. determined by the agency to have specific conditions

Attach a copy of the letter you received at the time of adoption from the SC Department of Social Services which certified the person as a special needs child.

Subtract amounts contributed to a Catastrophe Savings Account and interest income earned by the account.

If your legal residence is insured against hurricane, rising floodwaters, or other catastrophic windstorm event damage, you are allowed to contribute:
- $2,000 if the qualified deductible is $1,000 or less
- twice the qualified deductible if it is between $1,000 and $7,500
- $15,000 if the qualified deductible is more than $7,500

If your legal residence is not insured against hurricane, rising floodwaters, or other catastrophic wind event damage, the limit is $250,000 or the value of your legal residence, whichever is less.

Depending upon how a particular item was reported or deducted, the following items may be an addition or subtraction.

- A change in accounting method to conform in the same manner and same amount as federal. At the end of the federal adjustment, any balance will continue until fully adjusted.

- Adjust the installment method of reporting if:
  - the entire sale was reported for state purposes
  - the entire sale was reported for federal purposes and you wish to continue on an installment basis for state purposes

- Adjust the federal gain or loss to reflect any difference in the South Carolina basis and federal basis.

Line w: South Carolina dependent exemption
A South Carolina dependent exemption is allowed for each eligible dependent, including both qualifying children and qualifying relatives. Eligible dependents are dependents claimed on your federal Income Tax return. See worksheet below.

![Worksheet for South Carolina dependent exemption](image-url)
Line 4: Total subtractions
Add line f through line w and enter the total.

South Carolina tax:

Line 6: Tax on South Carolina taxable income
If your income subject to tax on line 5 is less than $100,000, use the SC1040 tax tables (SC1040TT) to determine your South Carolina tax. Enter the tax on line 6.

If your income subject to tax on line 5 is $100,000 or more, use the tax rate schedule provided in the SC1040TT to compute your tax. Enter the tax on line 6. Find the SC1040TT at dor.sc.gov/forms.

Line 7: Tax on lump-sum distribution
South Carolina follows the federal provisions regarding lump-sum distributions. If you used the federal 4972 for a lump-sum distribution, you must use the SC4972 to compute the South Carolina tax. Find the SC4972 at dor.sc.gov/forms.

This separate tax on lump-sum distributions is in addition to the tax computed on line 6.

Do not enter the federal 10% premature early withdrawal penalty on line 7.

Line 8: Tax on active trade or business income
Enter the amount from I-335, line 7.

Line 9: Tax on excess withdrawals from catastrophe savings accounts
Withdrawals from a Catastrophe Savings Account are taxed an additional 2.5% unless:
- the taxpayer no longer owns a qualified legal residence in South Carolina,
- the amount contributed was within the allowable limits, and the withdrawal occurred after the taxpayer reached age 70, or
- the withdrawal followed the death of the individual who set up the account or the surviving spouse.

Credits:

Line 11: Child and Dependent Care Credit
For a full-year resident, the credit is calculated at 7% of the federal child and dependent care expense.

For a part-year resident or nonresident, you are not eligible for this credit if you are a resident of a state that does not offer a credit for child and dependent care expense to nonresidents of that state.

For eligible part-year residents or nonresidents, calculate the credit at 7% of the prorated federal expenses using your proration percentage from Schedule NR.

The maximum credit allowed is $210 for one child or $420 for two or more children.

You cannot claim this credit if your filing status is Married Filing Separately.

Example A: Full-year resident
Federal child care expense from the federal 2441 is $2,000
$2,000 x .07 = $140 (allowable credit)

Example B: Part-year resident or nonresident
Federal child care expense from the federal 2441 is $2,000 and the proration percent from line 45 of Schedule NR is 30%
$2,000 x .30 = $600 x .07 = $42 (allowable credit)

Line 12: Two Wage Earner Credit
This credit is available to a married couple filing jointly when both spouses have earned income taxed to South Carolina. This credit is not allowed on returns with a filing status of Single, Married Filing Separately, or Head of Household.

The multiplier used in computing the Two Wage Earner Credit increases by $3,333 each year beginning in 2018, until fully phased-in for tax year 2023. For 2019, the credit is computed at .007 of the lesser of $36,667 or the South Carolina qualified earned income of the spouse with the lower South Carolina qualified earned income for the taxable year.

Use your South Carolina qualified earned income to calculate the credit. Compute your South Carolina qualified earned income by subtracting certain adjustments reported on your federal 1040 from your South Carolina earned income.

Adjustments to subtract are:
- deductible part of self-employment tax
- self-employment SEP, simple and qualified plans
- self-employment health insurance deduction
- IRA deduction
- repayment of sub-pay
South Carolina earned income is generally income you receive from services you provide. Compute the earned income for you and your spouse separately.

<table>
<thead>
<tr>
<th>Earned income includes</th>
<th>Earned income does not include</th>
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<tr>
<td>wages</td>
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</tr>
<tr>
<td>salaries</td>
<td>bingo winnings</td>
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<tr>
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<td>commissions</td>
<td>dividends</td>
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<td>IRA distributions</td>
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<td>retirement plan or annuity benefits</td>
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<tr>
<td>partnership income or loss</td>
<td>unemployment compensation</td>
</tr>
<tr>
<td>farm income or loss</td>
<td>deferred compensation</td>
</tr>
<tr>
<td></td>
<td>any amount your spouse paid you</td>
</tr>
</tbody>
</table>

Example: A taxpayer earned a salary taxed to South Carolina of $40,000. The taxpayer's qualified earned income is $40,000. Spouse earned wages of $17,000 taxed to South Carolina and had an IRA deduction of $1,000. Spouse's qualified earned income is $16,000 ($17,000 - $1,000). The credit is based on Spouse's qualified earned income, because it is the lesser of the two. The credit is $112 ($16,000 x .007).

### Worksheet for Two Wage Earner Credit

<table>
<thead>
<tr>
<th>Line</th>
<th>(a) You</th>
<th>(b) Your spouse</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Wages, salaries, and tips taxed to South Carolina (Do not include pensions or annuities.)</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Net profit or loss from self-employment (from Schedule C) and any other earned income taxed to South Carolina.</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Add line 1 and line 2. (This is your total earned income taxed to South Carolina.)</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Add the adjustment amounts from your federal 1040. (See adjustments above.) If filing Schedule NR, enter amounts from Column B, lines 21, 22, 23, 26, and any repayment of supplemental unemployment benefits (sub-pay) allocable to South Carolina income.</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Subtract line 4 from line 3. (This is your qualified earned income taxed to South Carolina.) If the amount in column (a) or column (b) is zero or less, you may not take this credit.</td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Enter the lesser of 5(a) or 5(b). Cannot be greater than $36,667.</td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>Allowable credit (multiply the line 6 by .007). Enter on line 12. Cannot be greater than $257.</td>
<td></td>
</tr>
</tbody>
</table>

### Line 13: Other nonrefundable credits
Refer to the instructions for the SC1040TC for descriptions of the nonrefundable tax credits along with the required tax credit schedule for each credit. Most tax credits are computed on separate tax credit schedules.

Attach tax credit schedules for all tax credits you claim, along with the SC1040TC Worksheet and the SC1040TC, to your Income Tax return. Tax credits may be disallowed if necessary schedules are not attached to your return.

### Tax payments and refundable credits:

#### Line 16: South Carolina Income Tax withheld from wages
Enter the total South Carolina tax withheld:
- from your wages and reported on your W-2s as State Income Tax, and
- by a fiduciary on your behalf and reported on your SC41s.

Do not include:
- withholding paid to another state
- withholding from a federal 1099
- amounts reported on a South Carolina substitute 1099G/INT

Attach readable copies of your W-2s to the front of your return.

W-2s are available from your employer. If you do not have a W-2, complete the SC4852 and provide proof of tax withheld. Find forms at dor.sc.gov/forms.
Line 17: 2019 Estimated Tax payments
Enter the total Estimated Tax payments you made including any amount transferred from your 2018 tax return.

Line 18: Amount paid with extension
Enter the amount you paid with your extension request. Check the box on the front of the return to indicate you requested an extension of time to file your return.

Line 19: Nonresident sale of real estate
A nonresident of South Carolina who sells real property located in this state is subject to withholding of South Carolina Income Tax. The sale is reported to South Carolina on an Individual Income Tax return.

The state Income Tax withheld at the time of the sale is reported to you on an I-290 provided by the closing attorney. Enter the withholding from the I-290 and attach the form to your return.

Line 20: Other SC withholding
Enter the total South Carolina tax withheld from federal 1099s. Attach copies of all 1099s to the front of your return.

Do not include:
- withholding from a W-2
- amounts reported on a South Carolina substitute 1099G/INT

Line 21: Tuition tax credit
Refer to the I-319 at dor.sc.gov/forms to see if you qualify to claim this credit. If you qualify, complete all information on the I-319 and attach it to your return. If you have more than one qualifying student, complete a separate I-319 for each student. Attach a copy of your federal return.

Line 22: Other refundable credits
Refer to the I-333, I-334, I-360, I-361, and I-385 at dor.sc.gov/forms to see if you qualify to claim the credit. Attach the appropriate credit form to the SC1040.

- Enter amount from I-333 refundable credit for Anhydrous Ammonia Additive on line 22a.
- Enter amount from I-334 refundable credit for Production and Sale of Milk on line 22b.
- Enter amount from I-360 refundable credit for Classroom Teacher Expenses on line 22c.
- Enter amount from I-361 Parental Refundable credit on line 22d.
- Enter amount from I-385 refundable Motor Fuel Income Tax Credit on line 22e.
- Enter the total other refundable credits on line 22.

Line 23: Total payments
Add line 16 through line 22 and enter the total.

Amended return: Enter the amount from SCH AMD, line 7. If a negative, enter in [brackets].

Line 24: Overpayment
If line 23 is larger than line 15, subtract line 15 from line 23 and enter the overpayment.

Amended return: Enter the amount from line 24 on line 30. (Do not enter amounts on line 26 through line 29).

Example 1 (amended return)
Line 15 = 200
Line 23 = 250 (calculated on SCH AMD)
Line 24 = 50 (250 - 200)
Enter the $50 refund amount on line 30.

Line 25: Amount due
If line 15 is larger than line 23, subtract line 23 from line 15 and enter the amount due.

Amended return: Enter the amount from line 25 on line 31. (Do not enter amounts on line 26 through line 29.)

Example 1 (amended return): Line 15 = 200
Line 23 = <125> (negative number, calculated on SCH AMD)
Line 25 = 325 (200 - <125>)
Enter the $325 tax due amount on line 31.

Example 2 (amended return): Line 15 = 200
Line 23 = 125 (positive number, calculated on SCH AMD)
Line 25 = 75 (200 - 125)
Enter the $75 tax due amount on line 31.
Instructions - South Carolina Form SC1040

Line 26: South Carolina Use Tax
Use Tax is due on purchases outside of South Carolina for use, storage, or consumption in South Carolina. Use Tax is paid to the SCDOR when the state Sales and Use Tax has not been collected by the seller.

You may need to pay Use Tax if you make purchases:
- from retailers online
- from out-of-state catalog companies
- from home shopping networks
- when visiting another state

The tax rate for the Use Tax is the same as the Sales Tax. The rate is determined by where the tangible personal property will be used, stored, or consumed, regardless of where the sale takes place. For more information and updated tax rates, visit dor.sc.gov/tax/use.

You have three options for reporting and paying Use Tax:
1. On line 26 of your Individual Income Tax Return. Calculate your Use Tax using the SC Use Tax Worksheet below. No additional form or paperwork is required.
2. Online using our free tax portal, MyDORWAY, at MyDORWAY.dor.sc.gov. Sign into your existing account or create an account to get started. No additional form or paperwork is required.
3. Mail the UT-3 with check or money order payable to "SCDOR" to: SCDOR, Sales Taxable, PO Box 100193, Columbia, SC 29202.

If you have paid your Use Tax during the year on a UT-3 electronically, or have no Use Tax due, check the box on line 26.

Use Tax rates:
The state Sales and Use Tax rate is 6% plus the applicable local Use Tax rate of the county in which you are located or other applicable rate wherever tangible personal property was delivered. Sales of unprepared foods are exempt from state Sales and Use Tax. Local taxes still apply to sales of unprepared food unless the local tax law exempts such sales.

The following are the rates for each county as of May 1, 2019:
- 6%  Georgetown, Greenville, Oconee
- 7%  Abbeville, Anderson, Beaufort, Dorchester, Edgefield, Fairfield, Greenwood, Laurens, Lexington, Newberry, Orangeburg, Pickens, Spartanburg, Union, York
- 8%  Aiken, Allendale, Bamberg, Barnwell, Berkeley, Calhoun, Cherokee, Chester, Chesterfield, Clarendon, Colleton, Darlington, Dillon, Florence, Hampton, Horry, Kershaw, Lancaster, Lee, Marion, Marlboro, McCormick, Richland, Saluda, Sumter, Williamsburg
- 9%  Charleston, Horry-City of Myrtle Beach, Jasper

Use this information to calculate line 2 of the worksheet.

<table>
<thead>
<tr>
<th>Column A</th>
<th>Column B</th>
<th>Column C</th>
<th>Column D</th>
<th>Column E</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of purchase</td>
<td>Name of store, company, or vendor</td>
<td>Total price of purchases (includes shipping and handling, warranty costs, and Sales or Use Tax due and paid on the purchase)</td>
<td>Sales or Use Tax due and paid to another state or jurisdiction</td>
<td>Amount taxable (subtract Column D from Column C)</td>
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<td>line 1 Total</td>
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Enter your county's state and local Sales and Use Tax rate. %

Multiply line 1, Column E by the rate on line 2, Column E. $

Enter the total from Line 1, Column D. $

South Carolina Use Tax (subtract line 4 from line 3). Round to the nearest dollar. Enter on line 26 of the SC1040. $
Instructions - South Carolina Form SC1040

Line 27: Estimated Tax
Enter the amount of your overpayment that you would like to apply to next year’s tax.

Line 28: Contributions for check offs
Refer to the I-330, at dor.sc.gov/forms, for information about the various funds to which you may contribute. Enter the total from the I-330. Attach the I-330 to your return. Your contribution cannot be made if you do not attach the I-330.

Refund or amount you owe:

Line 30: Refund
If line 29 is larger than line 24, go to line 31. Otherwise, subtract line 29 from line 24 and enter the amount to be refunded to you on line 30. We will not automatically issue a refund under $5. However, upon notification we can release the refund. **Required: Mark your refund choice on line 30a.**

Line 30a: Refund options
Receive your refund by direct deposit, debit card, or paper check. Mark an X in one box to indicate your choice.

- **Direct deposit** is the fastest option for most filers. The funds are deposited directly into your bank account.
- **Debit cards** are issued by Bank of America and are subject to program limitations. If you choose to receive your refund by debit card, see the Bank of America disclosure information included at the end of these instructions.
- **Paper checks** are mailed to you at the address provided on your return. To avoid delays, be sure the address on your return is correct and accurate.

Line 30b: Direct deposit information
Choose direct deposit for a fast, simple, safe, and secure way to have your refund deposited automatically into your checking or savings account. Enter complete and correct account information. We will mail a paper check if the account information is not complete and correct. Direct deposit is not available for bank accounts located outside the United States.

To receive your refund by direct deposit:
1. Mark an X to choose checking or savings account.
2. Enter your 9 digit routing transit number (RTN). The RTN should begin with 01 through 12 or 21 through 32. Do not use a deposit slip to verify the RTN.
3. Enter your bank account number (BAN). The BAN contains 17 or less alphanumeric digits. Enter the BAN from left to right. Do not enter hyphens, spaces, special symbols, or the check number.

Line 31: Net tax
Add line 25 and line 29.

Line 32: Late filing and late payment penalties and interest
If you calculated failure to file or failure to pay penalties and interest, enter in the appropriate blanks and put the total of both on line 32.

A failure to file penalty is charged for failing to file a tax return on or before its due date, considering any extension of time for filing. The penalty is 5% of the tax amount if the failure is for not more than one month, with an additional 5% for each additional month or fraction of the month the failure continues, not to exceed 25% in total.

A failure to pay penalty is charged for failing to pay the tax on any return on or before its due date. The penalty is 1/2% of the tax if the failure is for not more than one month, with an additional 1/2% for each additional month or fraction of the month the failure continues, not to exceed 25% in total.

Any unpaid portion of the final tax due will accrue interest at the prevailing federal rates. This amount is computed from the original due date of the tax return to the date of payment.

Find a Penalty and Interest Calculator on our free tax portal, MyDORWAY, at dor.sc.gov/calculator.

Line 33: Underpayment of Estimated Tax penalty
You may owe a penalty for underpayment if you did not pay in the lesser of 90% of your tax liability for 2019 or 100% of your tax liability for 2018 in four equal amounts by the required dates.

If your adjusted gross income is $150,000 or more, the 100% rule is modified to be 110% of the tax shown on your 2018 Income Tax return. See the SC2210 at dor.sc.gov/forms to calculate any penalty that may be due.
Exceptions to underpayment of Estimated Tax:

- Enter an A in the box if you completed federal Schedule AI-Annualized Income Installment Method for South Carolina purposes when determining the amount to enter on Line 33.
- Enter an F in the box if you are a farmer or fisherman who receives at least two-thirds of your gross income for the year from farming and fishing and you pay your tax due by March 1, 2020.
- Enter a W if you are requesting a waiver of your entire penalty. See the SC2210 instructions at dor.sc.gov/forms for information on what qualifies for a waiver of penalty.

Calculate your penalty for underpayment and enter the amount on line 33. If you are due a refund, subtract the penalty amount from the difference of line 24 and line 29 and enter the result on line 30. Attach the SC2210 to your tax return when using an exception to waive the penalty.

**Line 34: Balance due**

Add line 31 through line 33 and enter the total on line 34. This is the amount you owe.

If you owe $15,000 or more in connection with any SCDOR return, you must pay electronically per SC Code Section 12-54-250(A)(1).

Pay online using our free tax portal, MyDORWAY, at dor.sc.gov/pay. Select Individual Income Tax Payment to get started.

If mailing your payment, do not send cash. Make check payable to SCDOR and include your name, SSN, and “2019 SC1040” in the memo. File your SC1040 with payment attached.

**Sign and date your return:**

You must sign your return. If your filing status is Married Filing Jointly, your spouse must also sign.

The return for a deceased taxpayer must be signed by a surviving spouse, an executor, or an administrator. If you are signing as a surviving spouse, write filing as surviving spouse by your signature.

If signing as a personal representative, sign in your official capacity and attach the completed SC1310.

Any refund check will be issued to the decedent's surviving spouse or estate.

**Authorization:**

The signature section of the return contains a check the box authorization for release of confidential information. A check in the yes box authorizes the Director of the SCDOR or delegate to discuss the return, its attachments, and any notices, adjustments, or assessments with the preparer.

If a person is paid to prepare the Income Tax return, their signature and Preparer Tax Identification Number (PTIN) or Federal Employer Identification Number (FEIN) are required in the spaces provided. Penalties are applicable for failure to comply.

**Reminders:**

**Filing online is faster and more accurate**

- You may qualify to file online or submit your return electronically for free. Visit dor.sc.gov/iit-filing to learn more about your options.

**Review your return**

- Attach a complete copy of your federal return if you filed federal schedules A, C, D, E, or F, or filed a SCH NR, SC1040TC, I-319, or I-335 with your South Carolina return.
- Make sure you received all of your W-2s and other tax documents.
- Verify all Social Security Numbers on your return.
- Double check your name, address, and all math calculations.
- Be sure your return is signed.
- Make a copy of your complete return for your records.

**Before you file your return**

- Attach all W-2s and 1099s with South Carolina withholding.
- If you aren’t paying online at dor.sc.gov/pay, mail your SC1040 Individual Income Tax return with payment attached to the proper address.
<table>
<thead>
<tr>
<th>COUNTY</th>
<th>CODE</th>
<th>COUNTY</th>
<th>CODE</th>
<th>COUNTY</th>
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<td>31</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Darlington</td>
<td>16</td>
<td>Lexington</td>
<td>32</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

APO/FPO Addresses ............................................................................................................................................. 99
Outside of South Carolina ...................................................................................................................................... 99
Outside of United States ........................................................................................................................................ 88
You do not have to receive your payments on this benefits card. Ask the benefits office about other ways to receive your benefits.

<table>
<thead>
<tr>
<th>Monthly fee</th>
<th>Per purchase</th>
<th>ATM withdrawal</th>
<th>Cash reload</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0</td>
<td>$0</td>
<td>$0 in-network</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$2.00**</td>
<td></td>
</tr>
</tbody>
</table>

** ATM balance inquiry $0
** Customer service $0 per call
** Inactivity $0

We charge 9 other types of fees. Here are some of them:

- Replacement card, express delivery $15.00
- Replacement card, international $15.00

*This document entitled ‘Fee Disclosure and Other Important Disclosures’ is included with, and incorporated in, the South Carolina Department of Revenue Income Tax Refund Prepaid Debit Card Account Agreement.

** Fees can be lower depending on how and where this card is used.

See the materials you received with your card for free ways to access your funds and balance information.

No overdraft/credit feature.

Your funds are eligible for FDIC insurance.

For more information about prepaid cards, visit cfpb.gov/prepaid.

Find details and conditions for all fees and services in the cardholder agreement.

The South Carolina Department of Revenue Income Tax Refund Prepaid Debit Card is issued by Bank of America. There is no fee to purchase or activate this card.
### All fees

<table>
<thead>
<tr>
<th>Details</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spend money</td>
<td></td>
</tr>
<tr>
<td>Per purchase with PIN</td>
<td>$0</td>
</tr>
<tr>
<td>Per purchase with signature</td>
<td>$0</td>
</tr>
<tr>
<td>Get cash in the U.S.</td>
<td></td>
</tr>
<tr>
<td>ATM withdrawal, in-network</td>
<td>$0</td>
</tr>
<tr>
<td>&quot;In Network&quot; refers to Bank of America ATMs. Locations can be found at <a href="http://www.bankofamerica.com/screfund">www.bankofamerica.com/screfund</a>. You will not be charged a fee by Bank of America.</td>
<td></td>
</tr>
<tr>
<td>ATM withdrawal, out-of-network</td>
<td>$2.00</td>
</tr>
<tr>
<td>&quot;Out of Network&quot; refers to all the ATMs outside of Bank of America ATMs. You may also be charged a fee by the ATM operator even if you do not complete a transaction.*</td>
<td></td>
</tr>
<tr>
<td>Bank teller cash withdrawal</td>
<td>$5.00</td>
</tr>
<tr>
<td>You will be charged this fee after 1 free after each deposit. Available at financial institutions that accept Visa cards. Limited to available balance only.</td>
<td></td>
</tr>
<tr>
<td>Emergency cash transfer, domestic</td>
<td>$15.00</td>
</tr>
<tr>
<td>All emergency cash transfers must be initiated through the Prepaid Debit Card Customer Service Center.</td>
<td></td>
</tr>
<tr>
<td>Information</td>
<td></td>
</tr>
<tr>
<td>Customer service</td>
<td>$0</td>
</tr>
<tr>
<td>Online account information</td>
<td>$0</td>
</tr>
<tr>
<td>ATM balance inquiry</td>
<td>$0</td>
</tr>
<tr>
<td>Using your card outside the U.S.</td>
<td></td>
</tr>
<tr>
<td>Each international transaction</td>
<td>2%</td>
</tr>
<tr>
<td>Of total U.S. dollar amount of transaction</td>
<td></td>
</tr>
<tr>
<td>International ATM withdrawal</td>
<td>$2.50</td>
</tr>
<tr>
<td>This is our fee. You may also be charged a fee by the ATM operator even if you do not complete a transaction.</td>
<td></td>
</tr>
<tr>
<td>Bank teller cash withdrawal</td>
<td>$5.00</td>
</tr>
<tr>
<td>You will be charged this fee after 1 free after each deposit. Available at financial institutions that accept Visa cards. Limited to available balance only.</td>
<td></td>
</tr>
<tr>
<td>Emergency cash transfer, outside the U.S.</td>
<td>$30.00</td>
</tr>
<tr>
<td>All emergency cash transfers must be initiated through the Prepaid Debit Card Customer Service Center</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td>Online funds transfer</td>
<td>$0</td>
</tr>
<tr>
<td>Replacement card, domestic</td>
<td>$5.00</td>
</tr>
<tr>
<td>You will be charged this fee after 1 free replacement</td>
<td></td>
</tr>
<tr>
<td>Replacement card, express delivery</td>
<td>$15.00</td>
</tr>
<tr>
<td>Additional charge per request</td>
<td></td>
</tr>
<tr>
<td>Replacement card, international</td>
<td>$15.00</td>
</tr>
<tr>
<td>Additional charge per request</td>
<td></td>
</tr>
<tr>
<td>Inactive account</td>
<td>$0</td>
</tr>
<tr>
<td>Paper check fee</td>
<td>$5.00</td>
</tr>
</tbody>
</table>

* ATM owners may impose an additional "convenience fee" or "surcharge fee" for certain ATM transactions (a sign should be posted at the ATM to indicate additional fees); however, you will not be charged any additional convenience fee or surcharge fee at a Bank of America ATM. A Bank of America ATM means an ATM that prominently displays the Bank of America name and logo.

Your funds are eligible for FDIC insurance. Your funds are insured up to $250,000 by the FDIC in the event Bank of America, N.A. fails, if specific deposit insurance requirements are met. See fdic.gov/deposit/deposits/prepaid.html for details.

**No overdraft/credit feature.**

Contact Bank of America by calling 1.866.472.4959, 1.866.656.5913 (TTY), or 1.423.262.1650 (Collect, when calling outside the U.S.), by mail at Bank of America, P.O. Box 8488, Gray, TN 37615-8488, or visit www.bankofamerica.com/screfund.

For general information about prepaid accounts, visit cfpb.gov/prepaid.

If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1.855.411.2372 or visit cfpb.gov/complaint.

To learn about Bank of America’s environmental goals and initiatives, go to bankofamerica.com/environment.