

2006 Phase-Out Amounts/Ranges

Filing Status	Tuition and Fees	Student Loan	Education Savings Bond	Hope Scholarship and Lifetime Learning Credit	Education Savings Account (ESA)	Traditional IRA Active Participant in Retirement Plan
	Deductions	Interest Deduction	Interest Exclusion			
MFJ	N/A	\$105,000-135,000	\$94,700-124,700	\$90,000-110,000	\$190,000-220,000	\$75,000-85,000
QW	N/A	\$ 50,000-65,000	\$94,700-124,700	\$45,000-55,000	\$95,000-110,000	\$75,000-85,000
Single	N/A	\$ 50,000-65,000	\$63,100-78,100	\$45,000-55,000	\$95,000-110,000	\$50,000-60,000
HOH	N/A	\$ 50,000-65,000	\$63,100-78,100	\$45,000-55,000	\$95,000-110,000	\$50,000-60,000
MFS	N/A	Do Not Qualify	Do Not Qualify	Do Not Qualify	\$95,000-110,000	\$0-10,000
	Child Tax Credit	AMT Exemption (AMTI)	Passive Loss in Active Rental Real Estate	Roth IRA	Personal Exemptions	Itemized Deductions
MFJ	\$110,000	\$150,000-400,200	\$100,000-150,000	\$150,000-160,000	\$225,750-348,250	\$150,500
QW	\$75,000	\$150,000-400,200	\$100,000-150,000	\$150,000-160,000	\$225,750-348,250	\$150,500
Single	\$75,000	\$112,500-282,500	\$100,000-150,000	\$95,000-110,000	\$150,500-273,000	\$150,500
HOH	\$75,000	\$112,500-282,500	\$100,000-150,000	\$95,000-110,000	\$188,150-310,650	\$150,500
MFS	\$55,000	\$75,000-200,100	\$50,000-75,000	\$0-10,000	\$112,875-174,125	\$75,250

Married individuals filing MFS who live apart at all times during the year are treated as single.

Deduction not available after 2005 but, at the time of this publication, Congress had proposed legislation extending deduction to 2006.