

2018 Virginia Schedule A Itemized Deductions



Taxpayers claiming itemized deductions on the Virginia return must complete Virginia Schedule A and enclose this new schedule with the Virginia return.

Your Name	Your SSN
-----------	----------

Medical and Dental Expenses

Caution: Do not include expenses reimbursed or paid by others.

1	Medical and dental expenses.	1	.00
2	Enter adjusted gross income from federal return.	2	.00
3	Multiply line 2 by 7.5% (0.075).	3	.00
4	Subtract line 3 from line 1. If line 3 is more than line 1, enter -0-.....	4	.00

Taxes You Paid

5	State and local taxes		
a	State and local income taxes or general sales taxes. If you are claiming a deduction for general sales taxes instead of income taxes, check this box. <input type="checkbox"/>	5a	.00
b	State and local real estate taxes.....	5b	.00
c	State and local personal property taxes.....	5c	.00
d	Add lines 5a through 5c.....	5d	.00
e	Enter the smaller of line 5d or \$10,000 (\$5,000 if married filing separately).	5e	.00
6	Other deductible taxes. List type and amount. ▶ _____	6	.00
7	Add lines 5e and 6.	7	.00

Interest You Paid

Caution: Your mortgage interest deduction may be limited.

8	Home mortgage interest and points. If you didn't use all of your home mortgage loan(s) to buy, build, or improve your home check this box. <input type="checkbox"/>		
a	Home mortgage interest and points reported to you on federal Form 1098.	8a	.00
b	Home mortgage interest not reported to you on federal Form 1098. If paid to the person from whom you bought the home and show that person's name, identifying no., and address. ▶ _____	8b	.00
c	Points not reported to you on federal Form 1098.	8c	.00
d	Reserved.		
e	Add lines 8a through 8c.....	8e	.00
9	Investment interest.	9	.00
10	Add lines 8e and 9.	10	.00

Gifts to Charity

11	Gifts by cash or check.	11	.00
12	Other than by cash or check.....	12	.00
13	Carryover from prior year.	13	.00
14	Add lines 11 through 13.....	14	.00

Casualty and Theft Losses

15	Casualty and theft loss(es) from a federally declared disaster (other than net qualified disaster losses). Enter the amount from Line 18 of federal Form 4684.	15	.00
----	---	----	-----

Other Itemized Deductions

16	Other. List type and amount. ▶ _____	16	.00
----	--------------------------------------	----	-----

Total Itemized Deductions

17	Add the amounts from Lines 4, 7, 10,14, 15, and 16 and enter here.	17	.00
----	---	----	-----

Line items on Virginia Schedule A are defined in federal law and are explained in the instructions for Federal Schedule A (Form 1040).

State and Local Income Taxes Claimed on Schedule A

Taxpayers are allowed to deduct their real and personal property taxes first before deducting any income taxes. This will minimize the amount on Line 11 of the Form 760, Line 12 of the Form 760PY, or Line 11 of the Form 763.

If Schedule A, Line 5d is equal to or less than \$10,000 (\$5,000 if married filing separately), then enter the amount of state and local taxes reported on Schedule A, Line 5a on Line 11 of Form 760, Line 12 of the Form 760PY, or Line 11 of the Form 763 and proceed to Line 12 of Form 760, Line 13 of the Form 760PY, or Line 12 of the Form 763 (See Example 1).

If Schedule A, Line 5d is greater than \$10,000 (\$5,000 if married filing separately), add Schedule A, Lines 5b and 5c:

- If the result is greater than or equal to \$10,000 (\$5,000 if married filing separately), enter \$0 on Line 11 of Form 760, Line 12 of the Form 760PY, or Line 11 of the Form 763 (See Example 2).
- If the result is less than \$10,000 (\$5,000 if married filing separately), subtract the sum of Lines 5b and 5c from Line 5e and enter result on Line 11 of Form 760, Line 12 of the Form 760PY, or Line 11 of the Form 763 (See Example 3).

Example 1								
Schedule A					Form 760 or Form 763		Form 760PY	
Line 5a*	Line 5b	Line 5c	Line 5d	Line 5e	Line 10	Line 11	Line 11	Line 12
4,000	2,000	2,000	8,000	8,000	25,000	4,000	25,000	4,000

*State & Local Income Tax

The amount in Line 5d, \$8,000, is less than \$10,000, so you would take the \$4,000 from Line 5a, enter it on Line 11 of Form 760, Line 12 of the Form 760PY, or Line 11 of the Form 763 and proceed to Line 12 of Form 760, Line 13 of the Form 760PY, or Line 12 of the Form 763.

Example 2								
Schedule A					Form 760 or Form 763		Form 760PY	
Line 5a*	Line 5b	Line 5c	Line 5d	Line 5e	Line 10	Line 11	Line 11	Line 12
3,000	12,000	2,000	17,000	10,000	25,000	0	25,000	0

*State & Local Income Tax

The amount in Line 5d, \$17,000, is greater than \$10,000, so you would add the \$12,000 from Line 5b to the \$2,000 from Line 5c. The resulting \$14,000 is greater than \$10,000, so you would enter \$0 on Line 11 of Form 760, Line 12 of the Form 760PY, or Line 11 of the Form 763.

Example 3								
Schedule A					Form 760 or Form 763		Form 760PY	
Line 5a*	Line 5b	Line 5c	Line 5d	Line 5e	Line 10	Line 11	Line 11	Line 12
5,000	7,000	1,000	13,000	10,000	25,000	2,000	25,000	2,000

*State & Local Income Tax

The amount in Line 5d, \$13,000, is greater than \$10,000, so you would add the \$7,000 from Line 5b to the \$1,000 from Line 5c. The resulting \$8,000 is less than \$10,000, so you would enter \$2,000 on Line 11 of Form 760, Line 12 of the Form 760PY, or Line 11 of the Form 763.

Mortgage Insurance Premiums

Under emergency legislation enacted by the 2020 General Assembly, Virginia's date of conformity to the terms of the Internal Revenue Code will advance from December 31, 2018 to December 31, 2019.

The federal legislation extends for three years tax provisions, commonly known as "extenders," which generally expired at the end of 2017. Advancing the date of conformity to December 31, 2019, will allow Virginia to conform to these extenders. One extender deals with the treatment of qualified mortgage insurance premiums as interest for purposes of the mortgage interest deduction.

For Taxable Year 2018, qualified mortgage insurance premiums reported in the Interest You Paid section of your federal Schedule A must be entered on Line 16 in the Other Itemized Deductions section of your Virginia Schedule A.