

Federal Social Security Benefits Worksheet

Personal Information

Full Name: _____

Tax Year: _____

Filing Status: Single Married Filing Jointly Head of Household

Qualifying Widow(er)

Step 1: Social Security Benefits

1. Total Social Security Benefits Received (Box 5 of SSA-1099): _____

2. Benefits Repaid (if any): _____

3. Net Social Security Benefits (Line 1 - Line 2): _____

Step 2: Provisional Income Calculation

4. Adjusted Gross Income (excluding Social Security): _____

5. Tax-Exempt Interest (e.g., municipal bond interest): _____

6. Add Lines 4 and 5: _____

7. Add $\frac{1}{2}$ of Line 3 (50% of Social Security benefits): _____

8. Provisional Income (Line 6 + Line 7): _____

Step 3: IRS Base Amounts

- \$25,000 – Single / Head of Household / Qualifying Widow(er)
- \$32,000 – Married Filing Jointly
- \$0 – Married Filing Separately (lived with spouse during the year)

Step 4: Estimate Taxable Portion

- Use IRS Publication 915 Worksheet 1 or a tax software to determine:
- Taxable Social Security Benefits (report on Form 1040, Line 6b): _____