

## Worksheet A. A Quick Way To Check if Your Benefits May Be Taxable

**Note.** If you plan to file a joint income tax return, include your spouse's amounts, if any, on lines A, C, and D.

A. Enter the amount from **box 5** of **ALL** your **Forms SSA-1099** and **RRB-1099**. Include the full amount of any lump-sum benefit payments received in 2018, for 2018 and earlier years. (If you received more than one form, combine the amounts from box 5 and enter the total.) . . . . . A. \_\_\_\_\_

**Note.** If the amount on line A is zero or less, stop here; none of your benefits are taxable this year.

B. Multiply line A by 50% (0.50) . . . . . B. \_\_\_\_\_

C. Enter your total income that is taxable (excluding line A), such as pensions, wages, interest, ordinary dividends, and capital gain distributions. Don't reduce your income by any deductions, [exclusions](#) (listed earlier), or exemptions . . . . . C. \_\_\_\_\_

D. Enter any tax-exempt interest income such as interest on municipal bonds . . . . . D. \_\_\_\_\_

E. Add lines B, C, and D . . . . . E. \_\_\_\_\_

**Note.** Compare the amount on line E to your **base amount** for your filing status. If the amount on line E equals or is less than the **base amount** for your filing status, none of your benefits are taxable this year. If the amount on line E is more than your **base amount**, some of your benefits may be taxable. You need to complete [Worksheet 1](#). If none of your benefits are taxable, but you otherwise must file a tax return, see [Benefits not taxable](#), later, under *How To Report Your Benefits*.

**Example.** You and your spouse (both over 65) are filing a joint return for 2018 and you both received social security benefits during the year. In January 2019, you received a Form SSA-1099 showing net benefits of \$6,500 in box 5. Your spouse received a Form SSA-1099 showing net benefits of \$3,500 in box 5. You also received a taxable pension of \$26,200 and interest income of \$700. You didn't have any tax-exempt interest income. Your benefits aren't taxable for 2018 because your income, as figured in Worksheet A, isn't more than your base amount (\$32,000) for married filing jointly.

Even though none of your benefits are taxable, you must file a return for 2018 because your taxable gross income (\$26,900) exceeds the minimum filing requirement amount for your filing status.

## Filled-in Worksheet A. A Quick Way To Check if Your Benefits May Be Taxable

**Note.** If you plan to file a joint income tax return, include your spouse's amounts, if any, on lines A, C, and D.

A. Enter the amount from **box 5** of **ALL** your **Forms SSA-1099** and **RRB-1099**. Include the full amount of any lump-sum benefit payments received in 2018, for 2018 and earlier years. (If you received more than one form, combine the amounts from box 5 and enter the total.) . . . . . A. \_\_\_\_\_ \$10,000

**Note.** If the amount on line A is zero or less, stop here; none of your benefits are taxable this year.

B. Multiply line A by 50% (0.50) . . . . . B. \_\_\_\_\_ 5,000

C. Enter your total income that is taxable (excluding line A), such as pensions, wages, interest, ordinary dividends, and capital gain distributions. Don't reduce your income by any deductions, [exclusions](#) (listed earlier), or exemptions . . . . . C. \_\_\_\_\_ 26,900

D. Enter any tax-exempt interest income such as interest on municipal bonds . . . . . D. \_\_\_\_\_ -0-

E. Add lines B, C, and D . . . . . E. \_\_\_\_\_ \$31,900

**Note.** Compare the amount on line E to your **base amount** for your filing status. If the amount on line E equals or is less than the **base amount** for your filing status, none of your benefits are taxable this year. If the amount on line E is more than your **base amount**, some of your benefits may be taxable. You need to complete [Worksheet 1](#). If none of your benefits are taxable, but you otherwise must file a tax return, see [Benefits not taxable](#), later, under *How To Report Your Benefits*.