

# Income Tax 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 bonds): \_\_\_\_\_

6. Add Lines 4 and 5: \_\_\_\_\_

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

8. Total Provisional Income (Line 6 + Line 7): \_\_\_\_\_

## Step 3: Compare to IRS Base Amount

- \$25,000 if Single, Head of Household, or Qualifying Widow(er)
- \$32,000 if Married Filing Jointly
- \$0 if Married Filing Separately (and lived with spouse)

## Step 4: Estimate Taxable Benefits

Use IRS Publication 915 or a tax software to calculate the actual taxable amount

Taxable Portion of Social Security Benefits (Report on Form 1040, Line 6b):

\_\_\_\_\_