

# Social Security Benefits

## Worksheet (Form 1040 / 1040-SR)

### Personal Information

Full Name: \_\_\_\_\_

Tax Year: \_\_\_\_\_

Filing Status:  Single  Married Filing Jointly  Head of Household   
Qualifying Widow(er)

### Worksheet Steps (Based on IRS Form 1040 Instructions)

1. Enter the total amount from Box 5 of all SSA-1099 forms (Social Security benefits received): \_\_\_\_\_
2. Enter any benefits you repaid (if any): \_\_\_\_\_
3. Subtract Line 2 from Line 1 (Net Social Security Benefits): \_\_\_\_\_
4. Enter your total income from Form 1040 (excluding Social Security benefits):  
\_\_\_\_\_
5. Enter any tax-exempt interest (e.g., municipal bonds): \_\_\_\_\_
6. Add Lines 4 and 5: \_\_\_\_\_
7. Add 50% of Line 3 ( $\frac{1}{2}$  of Social Security benefits): \_\_\_\_\_
8. Add Line 6 and Line 7. This is your provisional income: \_\_\_\_\_

### Compare to IRS Base Amount

- Single / Head of Household / Qualifying Widow(er): \$25,000
- Married Filing Jointly: \$32,000

If Line 8 is greater than the base amount for your status, some portion of your benefits may be taxable.

### Final Step

Use IRS Publication 915 or tax software to complete the full calculation and enter the taxable portion of Social Security benefits on:

Form 1040 – Line 6b

Estimated Taxable Amount: \_\_\_\_\_

### Notes

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