

Social Security Benefits Worksheet (IRS Publication 915)

Personal Information

Full Name: _____

Tax Year: _____

Filing Status: Single Married Filing Jointly Head of Household

Step 1: Social Security Benefits Received

1. Total Social Security benefits received (Box 5 of SSA-1099): _____

2. Total 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. Nontaxable interest (e.g., municipal bonds): _____

6. Other tax-exempt income (if any): _____

7. Add lines 4, 5, and 6: _____

8. Half of Social Security benefits ($\frac{1}{2}$ of Line 3): _____

9. Add lines 7 and 8 — this is your provisional income: _____

Step 3: IRS Base Amount for Your Filing Status

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

Step 4: Estimated Taxable Benefits

Refer to IRS Publication 915 Worksheet 1 or use a tax software or preparer to calculate:

Estimated Taxable Portion of Benefits: _____

Notes:
