

Social Security Benefits Worksheet with Schedule 1 (Form 1040)

Personal Information

Full Name: _____

Tax Year: _____

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

Step 1: Social Security Benefits

1. Enter the total Social Security benefits received (Box 5 of SSA-1099):

➔ This will go on Form 1040, Line 6a

Line 1 (Form 1040, Line 6a): _____

Step 2: Other Income (Including Schedule 1 Items)

2. Adjusted Gross Income (excluding Social Security):

Include all other taxable income, including from Schedule 1, such as:

- Business income (Line 3)
- Unemployment compensation (Line 7)
- Rental income (Line 5)

Line 2 Total Other Income (including Schedule 1): _____

Step 3: Nontaxable Items

3. Nontaxable Interest (e.g., municipal bonds): _____

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

Step 4: Provisional Income Calculation

5. Add Lines 2, 3, and 4: _____

6. Enter 50% of Line 1 ($\frac{1}{2}$ of Social Security benefits): _____

7. Add Line 5 and Line 6 — This is your Provisional Income: _____

Step 5: Estimate Taxable Social Security Benefits

Use IRS Publication 915 Worksheet 1 or tax software to calculate the taxable portion.

➔ Enter on Form 1040, Line 6b

Line 6b – Taxable Social Security Benefits: _____