

Social Security Benefits Worksheet—Lines 20a and 20b

Keep for Your Records



Before you begin:

- ✓ Complete Form 1040, lines 21 and 23 through 32, if they apply to you.
- ✓ Figure any write-in adjustments to be entered on the dotted line next to line 36 (see the instructions for line 36).
- ✓ If you are married filing separately and you lived apart from your spouse for all of 2013, enter “D” to the right of the word “benefits” on line 20a. If you do not, you may get a math error notice from the IRS.
- ✓ Be sure you have read the **Exception** in the line 20a and 20b instructions to see if you can use this worksheet instead of a publication to find out if any of your benefits are taxable.

1. Enter the total amount from **box 5** of all your **Forms SSA-1099** and **Forms RRB-1099**. Also, enter this amount on Form 1040, line 20a **1.**
2. Enter one-half of line 1 **2.**
3. Combine the amounts from Form 1040, lines 7, 8a, 9a, 10 through 14, 15b, 16b, 17 through 19, and 21 **3.**
4. Enter the amount, if any, from Form 1040, line 8b **4.**
5. Combine lines 2, 3, and 4 **5.**
6. Enter the total of the amounts from Form 1040, lines 23 through 32, plus any write-in adjustments you entered on the dotted line next to line 36 **6.**
7. Is the amount on line 6 less than the amount on line 5?
 - No.** None of your social security benefits are taxable. Enter -0- on Form 1040, line 20b.
 - Yes.** Subtract line 6 from line 5 **7.**
8. If you are:
 - Married filing jointly, enter \$32,000
 - Single, head of household, qualifying widow(er), or married filing separately and you **lived apart** from your spouse for all of 2013, enter \$25,000
 - Married filing separately and you lived with your spouse at any time in 2013, skip lines 8 through 15; multiply line 7 by 85% (.85) and enter the result on line 16. Then go to line 17
 **8.**
9. Is the amount on line 8 less than the amount on line 7?
 - No.** None of your social security benefits are taxable. Enter -0- on Form 1040, line 20b. If you are married filing separately and you **lived apart** from your spouse for all of 2013, be sure you entered “D” to the right of the word “benefits” on line 20a.
 - Yes.** Subtract line 8 from line 7 **9.**
10. Enter: \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying widow(er), or married filing separately and you **lived apart** from your spouse for all of 2013 **10.**
11. Subtract line 10 from line 9. If zero or less, enter -0- **11.**
12. Enter the **smaller** of line 9 or line 10 **12.**
13. Enter one-half of line 12 **13.**
14. Enter the **smaller** of line 2 or line 13 **14.**
15. Multiply line 11 by 85% (.85). If line 11 is zero, enter -0- **15.**
16. Add lines 14 and 15 **16.**
17. Multiply line 1 by 85% (.85) **17.**
18. **Taxable social security benefits.** Enter the **smaller** of line 16 or line 17. Also enter this amount on Form 1040, line 20b **18.**



If any of your benefits are taxable for 2013 and they include a lump-sum benefit payment that was for an earlier year, you may be able to reduce the taxable amount. See Pub. 915 for details.