

Example 1. George White is single and files Form 1040 for 2017. In addition to receiving social security payments, he received a fully taxable pension of \$18,600, wages from a part-time job of \$9,400, and taxable interest income of \$990, for a total of \$28,990. He received a Form SSA-1099 in January 2018 that shows his net social security benefits of \$5,980 in box 5.

To figure his taxable benefits, George completes Worksheet 1, shown below. On line 20a of his Form 1040, George enters his net benefits of \$5,980. On line 20b, he enters his taxable benefits of \$2,990.

Filled-in Worksheet 1. Figuring Your Taxable Benefits

Keep for Your Records



Before you begin:

- If you are married filing separately and you **lived apart** from your spouse for all of 2017, enter “D” to the right of the word “benefits” on Form 1040, line 20a; or Form 1040A, line 14a.
- Do not use this worksheet if you repaid benefits in 2017 and your total repayments (box 4 of Forms SSA-1099 and RRB-1099) were more than your gross benefits for 2017 (box 3 of Forms SSA-1099 and RRB-1099). None of your benefits are taxable for 2017. For more information, see [Repayments More Than Gross Benefits](#).
- If you are filing Form 8815, Exclusion of Interest From Series EE and I U.S. Savings Bonds Issued After 1989, do not include the amount from line 8a of Form 1040 or Form 1040A on line 3 of this worksheet. Instead, include the amount from Schedule B (Form 1040A or 1040), line 2.

1. Enter the total amount from box 5 of ALL your Forms SSA-1099 and RRB-1099. Also enter this amount on Form 1040, line 20a; or Form 1040A, line 14a	1.	<u>\$5,980</u>	
2. Enter one-half of line 1	2.	<u>2,990</u>	
3. Combine the amounts from: <i>Form 1040:</i> Lines 7, 8a, 9a, 10 through 14, 15b, 16b, 17 through 19, and 21 <i>Form 1040A:</i> Lines 7, 8a, 9a, 10, 11b, 12b, and 13	3.	<u>28,990</u>	
4. Enter the amount, if any, from Form 1040 or 1040A, line 8b	4.	<u>-0-</u>	
5. Enter the total of any exclusions/adjustments for: • Adoption benefits (Form 8839, line 28), • Foreign earned income or housing (Form 2555, lines 45 and 50; or Form 2555-EZ, line 18), and • Certain income of bona fide residents of American Samoa (Form 4563, line 15) or Puerto Rico	5.	<u>-0-</u>	
6. Combine lines 2, 3, 4, and 5	6.	<u>31,980</u>	
7. <i>Form 1040 filers:</i> Enter the amounts from Form 1040, lines 23 through 32, and any write-in adjustments you entered on the dotted line next to line 36. <i>Form 1040A filers:</i> Enter the amounts from Form 1040A, lines 16 and 17	7.	<u>-0-</u>	
8. Is the amount on line 7 less than the amount on line 6? No. None of your social security benefits are taxable. Enter -0- on Form 1040, line 20b; or Form 1040A, line 14b. Yes. Subtract line 7 from line 6	8.	<u>31,980</u>	
9. 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 2017, enter \$25,000 Note. If you are married filing separately and you lived with your spouse at any time in 2017, skip lines 9 through 16; multiply line 8 by 85% (0.85) and enter the result on line 17. Then go to line 18.	9.	<u>25,000</u>	
10. Is the amount on line 9 less than the amount on line 8? No. None of your benefits are taxable. Enter -0- on Form 1040, line 20b; or on Form 1040A, line 14b. If you are married filing separately and you lived apart from your spouse for all of 2017, be sure you entered “D” to the right of the word “benefits” on Form 1040, line 20a; or on Form 1040A, line 14a. Yes. Subtract line 9 from line 8	10.	<u>6,980</u>	
11. 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 2017	11.	<u>9,000</u>	
12. Subtract line 11 from line 10. If zero or less, enter -0-	12.	<u>-0-</u>	
13. Enter the smaller of line 10 or line 11	13.	<u>6,980</u>	
14. Enter one-half of line 13	14.	<u>3,490</u>	
15. Enter the smaller of line 2 or line 14	15.	<u>2,990</u>	
16. Multiply line 12 by 85% (0.85). If line 12 is zero, enter -0-	16.	<u>-0-</u>	
17. Add lines 15 and 16	17.	<u>2,990</u>	
18. Multiply line 1 by 85% (0.85)	18.	<u>5,083</u>	
19. Taxable benefits. Enter the smaller of line 17 or line 18. Also enter this amount on Form 1040, line 20b; or Form 1040A, line 14b	19.	<u>\$2,990</u>	



If you received a lump-sum payment in 2017 that was for an earlier year, also complete Worksheet 2 or 3 and Worksheet 4 to see if you can report a lower taxable benefit.