

Gregoria, age 66, is single and living in Puerto Rico.

This year, she received:

Received	Amount
Form SSA-1099 that shows her net Social Security benefits in box 5	\$11,000
Puerto Rican government pension (Gregoria already recovered the cost of her pension)	\$20,000
Survivor benefit pension from Office of Personnel Management (Her husband died 5 years ago)	\$8,000
Interest income from her saving account in a local bank of PR	\$6,200

Based on the facts given, complete lines 1, 2, and 8 through 19 of Gregoria's Figuring Your Taxable Benefits worksheet.

Without closing the PDF window, return to the lesson screen and click Check My Answer.



Before you begin:

- If you are married filing separately and you **lived apart** from your spouse for all of 2023, enter “D” to the right of the word “benefits” on Form 1040 or 1040-SR, line 6a.
- Don’t use this worksheet if you repaid benefits in 2023 and your total repayments (box 4 of Forms SSA-1099 and RRB-1099) were more than your gross benefits for 2023 (box 3 of Forms SSA-1099 and RRB-1099). None of your benefits are taxable for 2023. 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, don’t include the amount from line 2b of Form 1040 or 1040-SR on line 3 of this worksheet. Instead, include the amount from Schedule B (Form 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 or 1040-SR, line 6a	1.	_____
2. Multiply line 1 by 50% (0.50)	2.	_____
3. Combine the amounts from Form 1040 or 1040-SR, lines 1z, 2b, 3b, 4b, 5b, 7, and 8	3.	_____
4. Enter the amount, if any, from Form 1040 or 1040-SR, line 2a	4.	_____
5. Enter the total of any exclusions/adjustments for: <ul style="list-style-type: none"> • Adoption benefits (Form 8839, line 28), • Foreign earned income or housing (Form 2555, lines 45 and 50), and • Certain income of bona fide residents of American Samoa (Form 4563, line 15) or Puerto Rico 	5.	_____
6. Combine lines 2, 3, 4, and 5 above	6.	_____
7. Enter the total of the amounts from Schedule 1 (Form 1040), lines 11 through 20, and 23 and 25	7.	_____
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 or 1040-SR, line 6b. Yes. Subtract line 7 from line 6	8.	_____
9. If you are: <ul style="list-style-type: none"> • Married filing jointly, enter \$32,000; or • Single, head of household, qualifying surviving spouse, or married filing separately and you lived apart from your spouse for all of 2023, enter \$25,000 	9.	_____
Note. If you are married filing separately and you lived with your spouse at any time in 2023, skip lines 9 through 16, multiply line 8 by 85% (0.85), and enter the result on line 17. Then, go to line 18.		
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 or 1040-SR, line 6b. If you are married filing separately and you lived apart from your spouse for all of 2023, be sure you entered “D” to the right of the word “benefits” on Form 1040 or 1040-SR, line 6a. Yes. Subtract line 9 from line 8	10.	_____
11. Enter \$12,000 if married filing jointly; or \$9,000 if single, head of household, qualifying surviving spouse, or married filing separately and you lived apart from your spouse for all of 2023	11.	_____
12. Subtract line 11 from line 10. If zero or less, enter -0-	12.	_____
13. Enter the smaller of line 10 or line 11	13.	_____
14. Multiply line 13 by 50% (0.50)	14.	_____
15. Enter the smaller of line 2 or line 14	15.	_____
16. Multiply line 12 by 85% (0.85). If line 12 is zero, enter -0-	16.	_____
17. Add lines 15 and 16	17.	_____
18. Multiply line 1 by 85% (0.85)	18.	_____
19. Taxable benefits. Enter the smaller of line 17 or line 18. Also enter this amount on Form 1040 or 1040-SR, line 6b	19.	=====



If you received a lump-sum payment in 2023 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.