

# 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 2015, 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.

<p>1. Enter the total amount from <b>box 5</b> of <b>all</b> your <b>Forms SSA-1099</b> and <b>Forms RRB-1099</b>. Also, enter this amount on Form 1040, line 20a . . . . . <b>1.</b> <span style="border: 1px solid black; display: inline-block; width: 100px; height: 15px; vertical-align: middle;"></span></p>		
2. Multiply line 1 by 50% (0.50) . . . . .	<b>2.</b>	<span style="border: 1px solid black; display: inline-block; width: 100%; height: 15px;"></span>
3. Combine the amounts from Form 1040, lines 7, 8a, 9a, 10 through 14, 15b, 16b, 17 through 19, and 21 . . . . .	<b>3.</b>	<span style="border: 1px solid black; display: inline-block; width: 100%; height: 15px;"></span>
4. Enter the amount, if any, from Form 1040, line 8b . . . . .	<b>4.</b>	<span style="border: 1px solid black; display: inline-block; width: 100%; height: 15px;"></span>
5. Combine lines 2, 3, and 4 . . . . .	<b>5.</b>	<span style="border: 1px solid black; display: inline-block; width: 100%; height: 15px;"></span>
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 . . . . .	<b>6.</b>	<span style="border: 1px solid black; display: inline-block; width: 100%; height: 15px;"></span>
7. Is the amount on line 6 less than the amount on line 5?		
<input type="checkbox"/> <b>No.</b> None of your social security benefits are taxable. Enter -0- on Form 1040, line 20b.		
<input type="checkbox"/> <b>Yes.</b> Subtract line 6 from line 5 . . . . .	<b>7.</b>	<span style="border: 1px solid black; display: inline-block; width: 100%; height: 15px;"></span>
8. If you are:		
<ul style="list-style-type: none"> <li>• Married filing jointly, enter \$32,000</li> <li>• Single, head of household, qualifying widow(er), or married filing separately and you <b>lived apart</b> from your spouse for all of 2015, enter \$25,000</li> <li>• Married filing separately and you lived with your spouse at any time in 2015, skip lines 8 through 15; multiply line 7 by 85% (0.85) and enter the result on line 16. Then go to line 17</li> </ul>	}	<b>8.</b> <span style="border: 1px solid black; display: inline-block; width: 100%; height: 15px;"></span>
9. Is the amount on line 8 less than the amount on line 7?		
<input type="checkbox"/> <b>No.</b> None of your social security benefits are taxable. Enter -0- on Form 1040, line 20b. If you are married filing separately and you <b>lived apart</b> from your spouse for all of 2015, be sure you entered “D” to the right of the word “benefits” on line 20a.		
<input type="checkbox"/> <b>Yes.</b> Subtract line 8 from line 7 . . . . .	<b>9.</b>	<span style="border: 1px solid black; display: inline-block; width: 100%; height: 15px;"></span>
10. Enter: \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying widow(er), or married filing separately and you <b>lived apart</b> from your spouse for all of 2015 . . . . .	<b>10.</b>	<span style="border: 1px solid black; display: inline-block; width: 100%; height: 15px;"></span>
11. Subtract line 10 from line 9. If zero or less, enter -0- . . . . .	<b>11.</b>	<span style="border: 1px solid black; display: inline-block; width: 100%; height: 15px;"></span>
12. Enter the <b>smaller</b> of line 9 or line 10 . . . . .	<b>12.</b>	<span style="border: 1px solid black; display: inline-block; width: 100%; height: 15px;"></span>
13. Enter one-half of line 12 . . . . .	<b>13.</b>	<span style="border: 1px solid black; display: inline-block; width: 100%; height: 15px;"></span>
14. Enter the <b>smaller</b> of line 2 or line 13 . . . . .	<b>14.</b>	<span style="border: 1px solid black; display: inline-block; width: 100%; height: 15px;"></span>
15. Multiply line 11 by 85% (0.85). If line 11 is zero, enter -0- . . . . .	<b>15.</b>	<span style="border: 1px solid black; display: inline-block; width: 100%; height: 15px;"></span>
16. Add lines 14 and 15 . . . . .	<b>16.</b>	<span style="border: 1px solid black; display: inline-block; width: 100%; height: 15px;"></span>
17. Multiply line 1 by 85% (0.85) . . . . .	<b>17.</b>	<span style="border: 1px solid black; display: inline-block; width: 100%; height: 15px;"></span>
18. <b>Taxable social security benefits.</b> Enter the <b>smaller</b> of line 16 or line 17. Also enter this amount on Form 1040, line 20b . . . . .	<b>18.</b>	<span style="border: 1px solid black; display: inline-block; width: 100%; height: 15px;"></span>



*If any of your benefits are taxable for 2015 and they include a lump-sum benefit payment that was for an earlier year, you may be able to reduce the taxable amount. See Lump-Sum Election in Pub. 915 for details.*