

Social Security Benefits Worksheet—Lines 5a and 5b

Keep for Your Records



Before you begin:

- ✓ Figure any write-in adjustments to be entered on the dotted line next to Schedule 1, line 36 (see the instructions for Schedule 1, line 36).
- ✓ If you are married filing separately and you lived apart from your spouse for all of 2018, enter “D” to the right of the word “benefits” on line 5a. If you don’t, you may get a math error notice from the IRS.
- ✓ Be sure you have read the **Exception** in the line 5a and 5b 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 5a	1.	25,000
2.	Multiply line 1 by 50% (0.50)	2.	12,500
3.	Combine the amounts from Form 1040, lines 1, 2b, 3b, 4b, and Schedule 1, line 22	3.	100,000
4.	Enter the amount, if any, from Form 1040, line 2a	4.	
5.	Combine lines 2, 3, and 4	5.	112,500
6.	Enter the total of the amounts from Schedule 1, lines 23 through 32, plus any write-in adjustments you entered on the dotted line next to Schedule 1, line 36 other than any amounts identified as “DPAD”	6.	0
7.	Is the amount on line 6 less than the amount on line 5?		
	<input type="checkbox"/> No. None of your social security benefits are taxable. Enter -0- on Form 1040, line 5b.		
	<input checked="" type="checkbox"/> Yes. Subtract line 6 from line 5	7.	112,500
8.	If you are:		
	<ul style="list-style-type: none"> • 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 2018, enter \$25,000 • Married filing separately and you lived with your spouse at any time in 2018, skip lines 8 through 15; multiply line 7 by 85% (0.85) and enter the result on line 16. Then, go to line 17 	8.	32,000
9.	Is the amount on line 8 less than the amount on line 7?		
	<input type="checkbox"/> No. None of your social security benefits are taxable. Enter -0- on Form 1040, line 5b. If you are married filing separately and you lived apart from your spouse for all of 2018, be sure you entered “D” to the right of the word “benefits” on line 5a.		
	<input checked="" type="checkbox"/> Yes. Subtract line 8 from line 7	9.	80,500
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 2018	10.	12,000
11.	Subtract line 10 from line 9. If zero or less, enter -0-	11.	68,500
12.	Enter the smaller of line 9 or line 10	12.	12,000
13.	Enter one-half of line 12	13.	6,000
14.	Enter the smaller of line 2 or line 13	14.	6,000
15.	Multiply line 11 by 85% (0.85). If line 11 is zero, enter -0-	15.	58,225
16.	Add lines 14 and 15	16.	64,225
17.	Multiply line 1 by 85% (0.85)	17.	21,250
18.	Taxable social security benefits. Enter the smaller of line 16 or line 17. Also enter this amount on Form 1040, line 5b	18.	21,250



If any of your benefits are taxable for 2018 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.