Social Security Benefits Worksheet—Lines 14a and 14b

Keep for Your Records

Before you begin:

√ Complete Form 1040A, lines 16 and 17, if they apply to you.

√ If you are married filing separately and you **lived apart** from your spouse for all of 2005, enter "D" to the right of the word "benefits" on line 14a.

√ Be sure you have read the **Exception** on page 28 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** . . 1. _____

2. Enter one-half of line 1 . . . . . 2. _____

3. Enter the total of the amounts from Form 1040A, lines 7, 8a, 9a, 10, 11b, 12b, and 13 . . . . . 3. _____

4. Enter the amount, if any, from Form 1040A, line 8b . . . . . 4. _____

5. Add lines 2, 3, and 4 . . . . . 5. _____

6. Enter the total of the amounts from Form 1040A, lines 16 and 17 . . . . . 6. _____

7. Is the amount on line 6 less than the amount on line 5?

☐ **No.** STOP None of your social security benefits are taxable.

☐ **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 2005, enter $25,000.
- Married filing separately and you lived with your spouse at any time in 2005, 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.** STOP None of your social security benefits are taxable. You do not have to enter any amount on line 14a or 14b of Form 1040A. **But** if you are married filing separately and you **lived apart** from your spouse for all of 2005, enter -0- on line 14b. Be sure you entered "D" to the right of the word "benefits" on line 14a.

☐ **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 2005 . . . . . 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 . . . . . 18. _____
- Enter the amount from line 1 above on Form 1040A, line 14a.
- Enter the amount from line 18 above on Form 1040A, line 14b.

TIP *If any of your benefits are taxable for 2005* ***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.*

Need more information or forms? See page 7.