

**Social Security Benefits Worksheet—Lines 20a and 20b**

Keep for Your Records



- Before you begin:**
- ✓ Complete Form 1040, lines 21, 23 through 32, and 34 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 on page 31).
  - ✓ If you are married filing separately and you lived apart from your spouse for all of 2008, 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** on page 24 to see if you can use this worksheet instead of a publication to find out if any of your benefits are taxable.

<p><b>1.</b> 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 . . . . .</p>	<b>1.</b>		
<p><b>2.</b> Enter one-half of line 1 . . . . .</p>	<b>2.</b>		
<p><b>3.</b> Enter the total of the amounts from Form 1040, lines 7, 8a, 9a, 10 through 14, 15b, 16b, 17 through 19, and 21 . . . . .</p>	<b>3.</b>		
<p><b>4.</b> Enter the amount, if any, from Form 1040, line 8b . . . . .</p>	<b>4.</b>		
<p><b>5.</b> Add lines 2, 3, and 4 . . . . .</p>	<b>5.</b>		
<p><b>6.</b> Enter the total of the amounts from Form 1040, lines 23 through 32, line 34, and any write-in adjustments you entered on the dotted line next to line 36 . . . . .</p>	<b>6.</b>		
<p><b>7.</b> Is the amount on line 6 less than the amount on line 5?</p> <p><input type="checkbox"/> <b>No.</b>  None of your social security benefits are taxable. Enter -0- on Form 1040, line 20b.</p> <p><input type="checkbox"/> <b>Yes.</b> Subtract line 6 from line 5 . . . . .</p>	<b>7.</b>		
<p><b>8.</b> If you are:</p> <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 2008, enter \$25,000</li> <li>• Married filing separately and you lived with your spouse at any time in 2008, skip lines 8 through 15; multiply line 7 by 85% (.85) and enter the result on line 16. Then go to line 17</li> </ul>	<b>8.</b>		
<p><b>9.</b> Is the amount on line 8 less than the amount on line 7?</p> <p><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 2008, be sure you entered “D” to the right of the word “benefits” on line 20a.</p> <p><input type="checkbox"/> <b>Yes.</b> Subtract line 8 from line 7 . . . . .</p>	<b>9.</b>		
<p><b>10.</b> 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 2008 . . . . .</p>	<b>10.</b>		
<p><b>11.</b> Subtract line 10 from line 9. If zero or less, enter -0- . . . . .</p>	<b>11.</b>		
<p><b>12.</b> Enter the <b>smaller</b> of line 9 or line 10 . . . . .</p>	<b>12.</b>		
<p><b>13.</b> Enter one-half of line 12 . . . . .</p>	<b>13.</b>		
<p><b>14.</b> Enter the <b>smaller</b> of line 2 or line 13 . . . . .</p>	<b>14.</b>		
<p><b>15.</b> Multiply line 11 by 85% (.85). If line 11 is zero, enter -0- . . . . .</p>	<b>15.</b>		
<p><b>16.</b> Add lines 14 and 15 . . . . .</p>	<b>16.</b>		
<p><b>17.</b> Multiply line 1 by 85% (.85) . . . . .</p>	<b>17.</b>		
<p><b>18. 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 . . . . .</p>	<b>18.</b>		

**TIP** If any of your benefits are taxable for 2008 **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.

## Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a W-2, see page 19.

Enclose, but do not attach, any payment. Also, please use Form 1040-V.

7	Wages, salaries, tips, etc. Attach Form(s) W-2	7		
8a	Taxable interest. Attach Schedule B if required	8a		
b	Tax-exempt interest. Do not include on line 8a	8b		
9a	Ordinary dividends. Attach Schedule B if required	9a		
b	Qualified dividends (see page 19)	9b		
10	Taxable refunds, credits, or offsets of state and local income taxes (see page 20)	10		
11	Alimony received	11		
12	Business income or (loss). Attach Schedule C or C-EZ	12		
13	Capital gain or (loss). Attach Schedule D if required. If not required, check here <input type="checkbox"/>	13		
14	Other gains or (losses). Attach Form 4797	14		
15a	IRA distributions	15a		b Taxable amount (see page 21)
16a	Pensions and annuities	16a		b Taxable amount (see page 22)
17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	17		
18	Farm income or (loss). Attach Schedule F	18		
19	Unemployment compensation	19		
20a	Social security benefits	20a		b Taxable amount (see page 24)
21	Other income. List type and amount (see page 24)	21		
22	Add the amounts in the far right column for lines 7 through 21. This is your <b>total income</b>	22		

## Adjusted Gross Income

23	Archer MSA deduction. Attach Form 8853	23		
24	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ	24		
25	Health savings account deduction. Attach Form 8889	25		
26	Moving expenses. Attach Form 3903	26		
27	One-half of self-employment tax. Attach Schedule SE	27		
28	Self-employed SEP, SIMPLE, and qualified plans	28		
29	Self-employed health insurance deduction (see page 26)	29		
30	Penalty on early withdrawal of savings	30		
31a	Alimony paid b Recipient's SSN <input type="text"/>	31a		
32	IRA deduction (see page 27)	32		