

Publication 590-A

Contributions to Individual Retirement Arrangements (IRAs)

For use in preparing

2024 Returns

Volume 4 of 4



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- [IRS.gov](https://www.irs.gov) (English)
- [IRS.gov/Korean](https://www.irs.gov/Korean) (한국어)
- [IRS.gov/Spanish](https://www.irs.gov/Spanish) (Español)
- [IRS.gov/Russian](https://www.irs.gov/Russian) (Русский)
- [IRS.gov/Chinese](https://www.irs.gov/Chinese) (中文)
- [IRS.gov/Vietnamese](https://www.irs.gov/Vietnamese) (Tiếng Việt)



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Testing period. The testing period consists of the year for which you claim the credit, the period after the end of that year and before the due date (including extensions) for filing your return for that year, and the 2 tax years before that year.

Example. You and your spouse filed joint returns in 2022 and 2023, and plan to do so in 2024 and 2025. You received a taxable distribution from a qualified plan in 2022 and a taxable distribution from an eligible deferred compensation plan in 2023. Your spouse received taxable distributions from a Roth IRA in 2024 and tax-free distributions from a Roth IRA in 2025 before April 15. You made eligible contributions to an IRA in 2024 and you otherwise qualify for this credit. You must reduce the amount of your qualifying contributions in 2024 by the total of the distributions you received in 2022, 2023, 2024, and 2025.

Maximum eligible contributions. After your contributions are reduced, the maximum annual contribution on which you can base the credit is \$2,000 per person.

Effect on other credits. The amount of this credit won't change the amount of your refundable tax credits. A refundable tax credit, such as the earned income credit or the refundable amount of your child tax credit, is an amount that you would receive as a refund even if you didn't otherwise owe any taxes.

Maximum credit. This is a nonrefundable credit. The amount of the credit in any year can't be more than the amount of tax that you would otherwise pay (not counting any refundable credits) in any year. If your tax liability is reduced to zero because of other nonrefundable credits, such as the credit for child and dependent care expenses, then you won't be entitled to this credit.

How to figure and report the credit. The amount of the credit you can get is based on the contributions you make and your credit rate. Your credit rate can be as low as 10% or as high as 50%. Your credit rate depends on your income and your filing status. See Form 8880 to determine your credit rate.

The maximum contribution taken into account is \$2,000 per person. On a joint return, up to \$2,000 is taken into account for each spouse.

Figure the credit on Form 8880. Report the credit on Schedule 3 (Form 1040), line 4, and attach Form 8880 to your return.

How To Get Tax Help

If you have questions about a tax issue; need help preparing your tax return; or want to download free publications, forms, or instructions, go to [IRS.gov](https://www.irs.gov) to find resources that can help you right away.

Preparing and filing your tax return.

After receiving all your wage and earnings statements (Forms W-2, W-2G, 1099-R, 1099-MISC, 1099-NEC, etc.); unemployment compensation statements (by mail or in a digital format) or other government payment statements (Form 1099-G); and interest, dividend, and retirement statements from banks and investment firms (Forms 1099), you have several options to choose from to prepare and file your tax return. You can prepare the tax return yourself, see if you qualify for free tax preparation, or hire a tax professional to prepare your return.

Free options for tax preparation. Your options for preparing and filing your return online or in your local community, if you qualify, include the following.

- **Direct File.** Direct File is a permanent option to file individual federal tax returns online—for free—directly and securely with the IRS.

Direct File is an option for taxpayers in participating states who have relatively simple tax returns reporting certain types of income and claiming certain credits and deductions. While Direct File doesn't prepare state returns, if you live in a participating state, Direct File guides you to a state-supported tool you can use to prepare and file your state tax return for free. Go to [IRS.gov/DirectFile](https://www.irs.gov/DirectFile) for more information, program updates, and frequently asked questions.

- **Free File.** This program lets you prepare and file your federal individual income tax return for free using software or Free File Fillable Forms. However, state tax preparation may not be available through Free File. Go to [IRS.gov/FreeFile](https://www.irs.gov/FreeFile) to see if you qualify for free online federal tax preparation, e-filing, and direct deposit or payment options.

- **VITA.** The Volunteer Income Tax Assistance (VITA) program offers free tax help to people with low-to-moderate incomes, persons with disabilities, and limited-English-speaking taxpayers who need help preparing their own tax returns. Go to [IRS.gov/ VITA](https://www.irs.gov/VITA), download the free IRS2Go app, or call 800-906-9887 for information on free tax return preparation.
- **TCE.** The Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older. TCE volunteers specialize in answering questions about pensions and retirement-related issues unique to seniors. Go to [IRS.gov/TCE](https://www.irs.gov/TCE) or download the free IRS2Go app for information on free tax return preparation.

- **MilTax.** Members of the U.S. Armed Forces and qualified veterans may use MilTax, a free tax service offered by the Department of Defense through Military OneSource. For more information, go to [MilitaryOneSource](https://www.militaryonesource.com/miltax) ([MilitaryOneSource.mil/MilTax](https://www.militaryonesource.com/miltax)).

Also, the IRS offers Free Fillable Forms, which can be completed online and then e-filed regardless of income.

Using online tools to help prepare your return. Go to [IRS.gov/Tools](https://www.irs.gov/tools) for the following.

- [IRS.gov/DirectFile](https://www.irs.gov/directfile) offers an Eligibility Checker to help you determine if Direct File is the right choice for your tax filing needs.
- The [Earned Income Tax Credit Assistant](https://www.irs.gov/eitcassistant) ([IRS.gov/ EITCAssistant](https://www.irs.gov/eitcassistant)) determines if you're eligible for the earned income credit (EIC).

- The [Online EIN Application](https://www.irs.gov/ein) ([IRS.gov/EIN](https://www.irs.gov/ein)) helps you get an employer identification number (EIN) at no cost.
- The [Tax Withholding Estimator](https://www.irs.gov/withholding) ([IRS.gov/W4App](https://www.irs.gov/withholding)) makes it easier for you to estimate the federal income tax you want your employer to withhold from your paycheck. This is tax withholding. See how your withholding affects your refund, take-home pay, or tax due.
- The [First-Time Homebuyer Credit Account Look-up](https://www.irs.gov/first-time-homebuyer-credit-account-look-up) ([IRS.gov/HomeBuyer](https://www.irs.gov/first-time-homebuyer-credit-account-look-up)) tool provides information on your repayments and account balance.
- The [Sales Tax Deduction Calculator](https://www.irs.gov/charitable-deductions) ([IRS.gov/ SalesTax](https://www.irs.gov/charitable-deductions)) figures the amount you can claim if you itemize deductions on Schedule A (Form 1040).



Getting answers to your tax questions. On IRS.gov, you can get up-to-date information on current events and changes in tax law.

- [IRS.gov/Help](https://www.irs.gov/help): A variety of tools to help you get answers to some of the most common tax questions.
- [IRS.gov/ITA](https://www.irs.gov/ita): The Interactive Tax Assistant, a tool that will ask you questions and, based on your input, provide answers on a number of tax topics.
- [IRS.gov/Forms](https://www.irs.gov/forms): Find forms, instructions, and publications. You will find details on the most recent tax changes and interactive links to help you find answers to your questions.
- You may also be able to access tax information in your e-filing software.

Need someone to prepare your tax

return? There are various types of tax return preparers, including enrolled agents, certified public accountants (CPAs), accountants, and many others who don't have professional credentials. If you choose to have someone prepare your tax return, choose that preparer wisely. A paid tax preparer is:

- Primarily responsible for the overall substantive accuracy of your return,
- Required to sign the return, and
- Required to include their preparer tax identification number (PTIN).



Although the tax preparer always signs the return, you're ultimately responsible for providing all the information required for the preparer to accurately prepare your return and for the accuracy of every item reported on the return.

Anyone paid to prepare tax returns for others should have a thorough understanding of tax matters. For more information on how to choose a tax preparer, go to [Tips for Choosing a Tax Preparer](#) on IRS.gov.

Employers can register to use Business Services Online. The Social Security Administration (SSA) offers online service at [SSA.gov/employer](https://ssa.gov/employer) for fast, free, and secure W-2 filing options to CPAs, accountants, enrolled agents, and individuals who process Form W-2, Wage and Tax Statement; and Form W-2c, Corrected Wage and Tax Statement.

Business tax account. If you are a sole proprietor, a partnership, or an S corporation, you can view your tax information on record with the IRS and do more with a business tax account. Go to [IRS.gov/Business-Tax-Account](https://irs.gov/Business-Tax-Account) for more information.

IRS social media. Go to [IRS.gov/SocialMedia](https://www.irs.gov/SocialMedia) to see the various social media tools the IRS uses to share the latest information on tax changes, scam alerts, initiatives, products, and services. At the IRS, privacy and security are our highest priority. We use these tools to share public information with you. **Don't** post your social security number (SSN) or other confidential information on social media sites. Always protect your identity when using any social networking site.

The following IRS YouTube channels provide short, informative videos on various tax-related topics in English, Spanish, and ASL.

- [Youtube.com/irsvideos.](https://www.youtube.com/irsvideos)
- [Youtube.com/irsvideomultilingua.](https://www.youtube.com/irsvideomultilingua)
- [Youtube.com/irsvideosASL.](https://www.youtube.com/irsvideosASL)

Online tax information in other languages. You can find information on [IRS.gov/MyLanguage](https://www.irs.gov/MyLanguage) if English isn't your native language.

Free Over-the-Phone Interpreter (OPI) Service. The IRS is committed to serving taxpayers with limited-English proficiency (LEP) by offering OPI services. The OPI Service is a federally funded program and is available at Taxpayer Assistance Centers (TACs), most IRS offices, and every VITA/TCE tax return site. The OPI Service is accessible in more than 350 languages.

Accessibility Helpline available for taxpayers with disabilities. Taxpayers who need information about accessibility services can call 833-690-0598. The Accessibility Helpline can answer questions related to current and future accessibility products and services available in alternative media formats (for example, braille, large print, audio, etc.).

The Accessibility Helpline does not have access to your IRS account. For help with tax law, refunds, or account-related issues, go to [IRS.gov/LetUsHelp](https://www.irs.gov/LetUsHelp).

Alternative media preference. Form 9000, Alternative Media Preference, or Form 9000(SP) allows you to elect to receive certain types of written correspondence in the following formats.

- Standard Print.
- Large Print.
- Braille.
- Audio (MP3).
- Plain Text File (TXT).
- Braille Ready File (BRF).

Disasters. Go to [IRS.gov/DisasterRelief](https://www.irs.gov/DisasterRelief) to review the available disaster tax relief.

Getting tax forms and publications. Go to [IRS.gov/ Forms](https://www.irs.gov/forms) to view, download, or print all the forms, instructions, and publications you may need. Or, you can go to [IRS.gov/OrderForms](https://www.irs.gov/OrderForms) to place an order.

Mobile-friendly forms. You'll need an IRS Online Account (OLA) to complete mobile-friendly forms that require signatures. You'll have the option to submit your form(s) online or download a copy for mailing. You'll need scans of your documents to support your submission. Go to [IRS.gov/MobileFriendlyForms](https://www.irs.gov/MobileFriendlyForms) for more information.

Getting tax publications and instructions in eBook format. Download and view most tax publications and instructions (including the Instructions for Form 1040) on mobile devices as eBooks at [IRS.gov/eBooks](https://www.irs.gov/eBooks).

IRS eBooks have been tested using Apple's iBooks for iPad. Our eBooks haven't been tested on other dedicated eBook readers, and eBook functionality may not operate as intended.

Access your online account (individual taxpayers only). Go to [IRS.gov/Account](https://www.irs.gov/Account) to securely access information about your federal tax account.

- View the amount you owe and a breakdown by tax year.
- See payment plan details or apply for a new payment plan.
- Make a payment or view 5 years of payment history and any pending or scheduled payments.
- Access your tax records, including key data from your most recent tax return, and transcripts.

- View digital copies of select notices from the IRS.
- Approve or reject authorization requests from tax professionals.
- View your address on file or manage your communication preferences.

Get a transcript of your return. With an online account, you can access a variety of information to help you during the filing season. You can get a transcript, review your most recently filed tax return, and get your adjusted gross income. Create or access your online account at [IRS.gov/ Account](https://www.irs.gov/Account).

Tax Pro Account. This tool lets your tax professional submit an authorization request to access your individual taxpayer IRS OLA. For more information, go to [IRS.gov/ TaxProAccount](https://www.irs.gov/TaxProAccount).

Using direct deposit. The safest and easiest way to receive a tax refund is to e-file and choose direct deposit, which securely and

electronically transfers your refund directly into your financial account. Direct deposit also avoids the possibility that your check could be lost, stolen, destroyed, or returned undeliverable to the IRS. Eight in 10 taxpayers use direct deposit to receive their refunds. If you don't have a bank account, go to [IRS.gov/DirectDeposit](https://www.irs.gov/DirectDeposit) for more information on where to find a bank or credit union that can open an account online.

Reporting and resolving your tax-related identity theft issues.

- Tax-related identity theft happens when someone steals your personal information to commit tax fraud. Your taxes can be affected if your SSN is used to file a fraudulent return or to claim a refund or credit.
- The IRS doesn't initiate contact with taxpayers by email, text messages (including shortened links), telephone calls, or social media channels to request

or verify personal or financial information. This includes requests for personal identification numbers (PINs), passwords, or similar information for credit cards, banks, or other financial accounts.

- Go to [IRS.gov/IdentityTheft](https://www.irs.gov/IdentityTheft), the IRS Identity Theft Central webpage, for information on identity theft and data security protection for taxpayers, tax professionals, and businesses. If your SSN has been lost or stolen or you suspect you're a victim of tax-related identity theft, you can learn what steps you should take.
- Get an Identity Protection PIN (IP PIN). IP PINs are six-digit numbers assigned to taxpayers to help prevent the misuse of their SSNs on fraudulent federal income tax returns. When you have an IP PIN, it prevents someone else from filing a tax return with your SSN. To learn more, go to [IRS.gov/IPPIN](https://www.irs.gov/IPPIN).

Ways to check on the status of your refund.

- Go to [IRS.gov/Refunds](https://www.irs.gov/Refunds).
- Download the official IRS2Go app to your mobile device to check your refund status.
- Call the automated refund hotline at 800-829-1954.



The IRS can't issue refunds before mid-February for returns that claimed the EIC or the additional child tax credit (ACTC). This applies to the entire refund, not just the portion associated with these credits.

Making a tax payment. Payments of U.S. tax must be remitted to the IRS in U.S. dollars. [Digital assets](https://www.irs.gov/DigitalAssets) are **not** accepted. Go to [IRS.gov/Payments](https://www.irs.gov/Payments) for information on how to make a payment using any of the following options.

- [*IRS Direct Pay:*](#) Pay your individual tax bill or estimated tax payment directly from your checking or savings account at no cost to you.
- [*Debit Card, Credit Card, or Digital Wallet:*](#) Choose an approved payment processor to pay online or by phone.
- [*Electronic Funds Withdrawal:*](#) Schedule a payment when filing your federal taxes using tax return preparation software or through a tax professional.
- [*Electronic Federal Tax Payment System:*](#) This is the best option for businesses. Enrollment is required.
- [*Check or Money Order:*](#) Mail your payment to the address listed on the notice or instructions.
- [*Cash:*](#) You may be able to pay your taxes with cash at a participating retail store.

- [Same-Day Wire](#): You may be able to do same-day wire from your financial institution. Contact your financial institution for availability, cost, and time frames.

Note. The IRS uses the latest encryption technology to ensure that the electronic payments you make online, by phone, or from a mobile device using the IRS2Go app are safe and secure. Paying electronically is quick, easy, and faster than mailing in a check or money order.

What if I can't pay now? Go to [IRS.gov/Payments](#) for more information about your options.

- Apply for an [online payment agreement](#) ([IRS.gov/ OPA](#)) to meet your tax obligation in monthly installments if you can't pay your taxes in full today. Once you complete the online process, you will receive immediate notification of whether your agreement has been approved.

- Use the [Offer in Compromise Pre-Qualifier](#) to see if you can settle your tax debt for less than the full amount you owe. For more information on the Offer in Compromise program, go to [IRS.gov/OIC](#).

Filing an amended return. Go to [IRS.gov/Form1040X](#) for information and updates.

Checking the status of your amended return. Go to [IRS.gov/WMAR](#) to track the status of Form 1040-X amended returns.



It can take up to 3 weeks from the date you filed your amended return for it to show up in our system, and processing it can take up to 16 weeks.

Understanding an IRS notice or letter you've received. Go to [IRS.gov/Notices](#) to find additional information about responding to an IRS notice or letter.

IRS Document Upload Tool. You may be able use the Document Upload Tool to respond digitally to eligible IRS notices and letters by securely uploading required documents online through IRS.gov. For more information, go to [IRS.gov/DUT](https://irs.gov/DUT).

Schedule LEP. You can use Schedule LEP (Form 1040), Request for Change in Language Preference, to state a preference to receive notices, letters, or other written communications from the IRS in an alternative language. You may not immediately receive written communications in the requested language. The IRS's commitment to LEP taxpayers is part of a multi-year timeline that began providing translations in 2023. You will continue to receive communications, including notices and letters, in English until they are translated to your preferred language.

Contacting your local TAC. Keep in mind, many questions can be answered on IRS.gov without visiting a TAC. Go to [IRS.gov/LetUsHelp](https://www.irs.gov/LetUsHelp) for the topics people ask about most. If you still need help, TACs provide tax help when a tax issue can't be handled online or by phone. All TACs now provide service by appointment, so you'll know in advance that you can get the service you need without long wait times. Before you visit, go to [IRS.gov/TACLocator](https://www.irs.gov/TACLocator) to find the nearest TAC and to check hours, available services, and appointment options. Or, on the IRS2Go app, under the Stay Connected tab, choose the Contact Us option and click on "Local Offices."

Below is a message to you from the Taxpayer Advocate Service, an independent organization established by Congress.

The Taxpayer Advocate Service (TAS) Is Here To Help You

What Is the Taxpayer Advocate Service?

The Taxpayer Advocate Service (TAS) is an independent organization within the Internal Revenue Service (IRS).

TAS helps taxpayers resolve problems with the IRS, makes administrative and legislative recommendations to prevent or correct the problems, and protects taxpayer rights. We work to ensure that every taxpayer is treated fairly and that you know and understand your rights under the Taxpayer Bill of Rights. We are Your Voice at the IRS.

How Can TAS Help Me?

TAS can help you resolve problems that you haven't been able to resolve with the IRS on your own. Always try to resolve your problem with the IRS first, but if you can't, then come to TAS. Our services are free.

- TAS helps all taxpayers (and their representatives), including individuals, businesses, and exempt organizations. You may be eligible for TAS help if your IRS problem is causing financial difficulty, if you've tried and been unable to resolve your issue with the IRS, or if you believe an IRS system, process, or procedure just isn't working as it should.
- To get help any time with general tax topics, visit www.TaxpayerAdvocate.IRS.gov. The site can help you with common tax issues and situations, such as what to do if you make a mistake on your return or if you get a notice from the IRS.
- TAS works to resolve large-scale (systemic) problems that affect many taxpayers. You can report systemic issues at www.IRS.gov/SAMS. (Be sure not to include any personal identifiable information.)

How Do I Contact TAS?

TAS has offices in every state, the District of Columbia, and Puerto Rico. To find your local advocate's number:

- Go to www.TaxpayerAdvocate.IRS.gov/Contact-Us,
- Check your local directory, or
- Call TAS toll free at 877-777-4778.

What Are My Rights as a Taxpayer?

The Taxpayer Bill of Rights describes ten basic rights that all taxpayers have when dealing with the IRS. Go to www.TaxpayerAdvocate.IRS.gov/Taxpayer-Rights for more information about the rights, what they mean to you, and how they apply to specific situations you may encounter with the IRS. TAS strives to protect taxpayer rights and ensure the IRS is administering the tax law in a fair and equitable way.


Appendices

To help you complete your tax return, use the following appendices that include worksheets and tables.

1. **Appendix A**—Summary Record of Traditional IRA(s) for 2024.
2. **Appendix B**—Worksheets you use if you receive social security benefits and are subject to the IRA deduction phaseout rules. A filled-in example is included.
 - a. Worksheet 1, Computation of Modified AGI.
 - b. Worksheet 2, Computation of Traditional IRA Deduction for 2024.
 - c. Worksheet 3, Computation of Taxable Social Security Benefits.
 - d. Comprehensive Example and completed worksheets.
3. **Appendix C**—Line 1 Worksheet.

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Appendix A. Summary Record of Traditional IRA(s) for 2024

Keep for Your Records 

Name _____
I was ☐ covered ☐ not covered by my employer's retirement plan during the year.
I became age 59½ on _____ (month) (day) (year)

Contributions				
Name of traditional IRA	Date	Amount contributed for 2024	Check if rollover contribution	Fair market value of IRA as of December 31, 2024, from Form 5498
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
Total				

Total contributions deducted on tax return \$ _____
Total contributions treated as nondeductible on Form 8606 \$ _____

Distributions						
Name of traditional IRA	Date	Amount of distribution	Reason (for example, retirement, rollover, conversion, withdrawal of excess contributions)	Income earned on IRA	Taxable amount reported on income tax return	Nontaxable amount from Form 8606, line 13
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						
Total						

Basis of all traditional IRAs for 2024 and earlier years (from Form 8606, line 14) \$ _____

Note. You should keep copies of your income tax return, and Forms W-2, 8606, and 5498.

Appendix B. Worksheets for Social Security Recipients
Who Contribute to a Traditional IRA

Keep for Your Records 

If you receive social security benefits, have taxable compensation, contribute to your traditional IRA, and you or your spouse is covered by an employer retirement plan, complete the following worksheets. (See [Are You Covered by an Employer Plan?](#) in chapter 1.)

Use Worksheet 1 to figure your modified adjusted gross income. This amount is needed in the computation of your IRA deduction, if any, which is figured using Worksheet 2.

The IRA deduction figured using Worksheet 2 is entered on your tax return.

Worksheet 1
Computation of Modified AGI
(For use only by taxpayers who receive social security benefits)

Filing Status—Check only one box:
☐ A. Married filing jointly
☐ B. Single, Head of household, Qualifying surviving spouse, or Married filing separately and lived apart from your spouse during the entire year
☐ C. Married filing separately and lived with your spouse at any time during the year

1. Adjusted gross income (AGI) from Form 1040 or 1040-SR.
(For purposes of this worksheet, figure your AGI without taking into account any social security benefits from Form SSA-1099 or RRB-1099, any deduction for contributions to a traditional IRA, any student loan interest deduction, or any exclusion of interest from savings bonds to be reported on Form 8815. See the [Line 1 Worksheet in Appendix C](#) for assistance with this calculation.)

2. Enter the amount in box 5 of all Forms SSA-1099 and RRB-1099

3. Enter one-half of line 2

4. Enter the amount of any foreign earned income exclusion, foreign housing exclusion, U.S. territories income exclusion, exclusion of income from Puerto Rico you claimed as a bona fide resident of Puerto Rico, or exclusion of employer-provided adoption benefits

5. Enter the amount of any tax-exempt interest reported on Form 1040 or 1040-SR, line 2a

6. Add lines 1, 3, 4, and 5

7. Enter the amount listed below for your filing status.
• \$32,000 if you checked box A above.
• \$25,000 if you checked box B above.
• \$0 if you checked box C above

8. Subtract line 7 from line 6. If zero or less, enter -0- on this line

9. If line 8 is zero, skip to line 17, enter -0-, and continue with line 18.
If line 8 is more than zero, enter the amount listed below for your filing status.
• \$12,000 if you checked box A above.
• \$9,000 if you checked box B above.
• \$0 if you checked box C above

10. Subtract line 9 from line 8. If zero or less, enter -0-

11. Enter the smaller of line 8 or line 9

12. Enter one-half of line 11

13. Enter the smaller of line 3 or line 12

14. Multiply line 10 by 0.85. If line 10 is zero, enter -0-

15. Add lines 13 and 14

16. Multiply line 2 by 0.85

17. Taxable benefits to be included in modified AGI for traditional IRA deduction purposes.
Enter the smaller of line 15 or line 16

18. Enter the amount of any employer-provided adoption benefits exclusion and any foreign earned income exclusion and foreign housing exclusion or deduction that you claimed

19. Modified AGI for determining your reduced traditional IRA deduction—add lines 1, 17, and 18. Enter here and on line 2 of Worksheet 2 next

1.

2.

3.

4.

5.

6.

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8.

9.

10.

11.

12.

13.

14.

15.

16.

17.

18.

19.

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Worksheet 2 Computation of Traditional IRA Deduction for 2024 (For use only by taxpayers who receive social security benefits)		
IF your filing status is...	AND your modified AGI is over...	THEN enter on line 1 below...
married filing jointly or qualifying surviving spouse	\$123,000*	\$143,000
married filing jointly (you are not covered by an employer plan but your spouse is)	\$230,000*	\$240,000
single, or head of household	\$77,000*	\$87,000
married filing separately**	\$0*	\$10,000
<p>* If your modified AGI isn't over this amount, you can take an IRA deduction for your contributions of up to the lesser of \$7,000 (\$8,000 if you are age 50 or older) or your taxable compensation. Skip this worksheet, proceed to Worksheet 3, and enter your IRA deduction on line 2 of Worksheet 3.</p> <p>** If you didn't live with your spouse at any time during the year, consider your filing status as single.</p> <p>Note. If you were married and you or your spouse worked and you both contributed to IRAs, figure the deduction for each of you separately.</p>		
1.	Enter the applicable amount from above	1. _____
2.	Enter your modified AGI from Worksheet 1, line 19	2. _____
Note. If line 2 is equal to or more than the amount on line 1, stop here ; your traditional IRA contributions aren't deductible. Proceed to Worksheet 3.		
3.	Subtract line 2 from line 1	3. _____
4.	Multiply line 3 by the percentage below that applies to you. If the result isn't a multiple of \$10, round it to the next highest multiple of \$10. (For example, \$611.40 is rounded to \$620.) However, if the result is less than \$200, enter \$200. <div><div><ul style="list-style-type: none">Married filing jointly or qualifying surviving spouse and you are covered by an employer plan, multiply line 3 by 35% (0.35) (by 40% (0.40) if you are age 50 or older).All others, multiply line 3 by 70% (0.70) (by 80% (0.80) if you are age 50 or older).</div><div>}</div></div>	4. _____
5.	Enter your compensation minus any deductions on Schedule 1 (Form 1040), line 15 (deductible part of self-employment tax), and Schedule 1 (Form 1040), line 16 (self-employed SEP, SIMPLE, and qualified plans). If you are the lower-income spouse, include your spouse's compensation reduced by their traditional IRA and Roth IRA contributions for this year	5. _____
6.	Enter contributions you made, or plan to make, to your traditional IRA for 2024, but don't enter more than \$7,000 (\$8,000 if you are age 50 or older).	6. _____
7.	Deduction. Compare lines 4, 5, and 6. Enter the smallest amount here (or a smaller amount if you choose). Enter this amount on your Schedule 1 (Form 1040), line 20. (If the amount on line 6 is more than the amount on line 7, complete line 8.)	7. _____
8.	Nondeductible contributions. Subtract line 7 from line 5 or line 6, whichever is smaller. Enter the result here and on line 1 of your Form 8606, Nondeductible IRAs	8. _____

Worksheet 3		
Computation of Taxable Social Security Benefits		
(For use by taxpayers who receive social security benefits and take a traditional IRA deduction)		
Filing Status—Check only one box:		
<input type="checkbox"/> A. Married filing jointly		
<input type="checkbox"/> B. Single, Head of household, Qualifying surviving spouse, or Married filing separately and <i>lived apart</i> from your spouse during the <i>entire year</i>		
<input type="checkbox"/> C. Married filing separately and <i>lived with</i> your spouse at <i>any time</i> during the year		
1.	Adjusted gross income (AGI) from Form 1040 or 1040-SR. (For purposes of this worksheet, figure your AGI without taking into account any IRA deduction, any student loan interest deduction, or any social security benefits from Form SSA-1099 or RRB-1099, or any exclusion of interest from savings bonds to be reported on Form 8815. See the Line 1 Worksheet in Appendix C for assistance with this calculation.)	1.
2.	Deduction(s) from line 7 of Worksheet(s) 2	2.
3.	Subtract line 2 from line 1	3.
4.	Enter the amount in box 5 of all Forms SSA-1099 and RRB-1099	4.
5.	Enter one-half of line 4	5.
6.	Enter the amount of any foreign earned income exclusion, foreign housing exclusion, exclusion of income from U.S. territories, exclusion of income from Puerto Rico you claimed as a bona fide resident of Puerto Rico, or exclusion of employer-provided adoption benefits	6.
7.	Enter the amount of any tax-exempt interest reported on line 2a of Form 1040 or 1040-SR	7.
8.	Add lines 3, 5, 6, and 7	8.
9.	Enter the amount listed below for your filing status. <ul style="list-style-type: none">• \$32,000 if you checked box A above.• \$25,000 if you checked box B above.• \$0 if you checked box C above	9.
10.	Subtract line 9 from line 8. If zero or less, enter -0- on this line	10.
11.	If line 10 is zero, stop here . None of your social security benefits are taxable. If line 10 is more than zero, enter the amount listed below for your filing status. <ul style="list-style-type: none">• \$12,000 if you checked box A above.• \$9,000 if you checked box B above.• \$0 if you checked box C above	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.	Enter one-half of line 13	14.
15.	Enter the smaller of line 5 or line 14	15.
16.	Multiply line 12 by 0.85. If line 12 is zero, enter -0-	16.
17.	Add lines 15 and 16	17.
18.	Multiply line 4 by 0.85	18.
19.	Taxable social security benefits. Enter the smaller of line 17 or line 18	19.

Comprehensive Example

Determining Your Traditional IRA Deduction and the Taxable Portion of Your Social Security Benefits

You are married and file a joint return. You are 65 years old and had 2024 wages of \$115,000. Your spouse didn't work in 2024. You received social security benefits of \$12,000 and made a \$8,000 contribution to your traditional IRA for the year. You had no foreign income, no tax-exempt interest, and no adjustments to income on lines 11 through 26 on your Schedule 1 (Form 1040). You participated in a section 401(k) retirement plan at work.

You complete Worksheets 1 and 2. Worksheet 2 shows that your 2024 IRA deduction is \$7,200. You must either withdraw the contributions that are more than the deduction amount (the \$880 shown on line 8 of Worksheet 2) or treat the excess amounts as nondeductible contributions (in which case you must complete Form 8606 and attach it to your Form 1040-SR).

The completed worksheets that follow show how you figured your modified AGI to determine the IRA deduction and the taxable social security benefits to report on your Form 1040-SR.

Worksheet 1

Computation of Modified AGI

(For use only by taxpayers who receive social security benefits)

Filing Status—Check only one box:

☒ A. Married filing jointly

☐ B. Single, Head of household, Qualifying surviving spouse, or Married filing separately and *lived apart* from your spouse during the *entire year*

☐ C. Married filing separately and *lived with* your spouse at *any time* during the year

1. Adjusted gross income (AGI) from Form 1040 or 1040-SR.
(For purposes of this worksheet, figure your AGI without taking into account any social security benefits from Form SSA-1099 or RRB-1099, any deduction for contributions to a traditional IRA, any student loan interest deduction, or any exclusion of interest from savings bonds to be reported on Form 8815. See the [Line 1 Worksheet in Appendix C](#) for assistance with this calculation.)

1. 115,000

2. Enter the amount in box 5 of all Forms SSA-1099 and RRB-1099

2. 12,000

3. Enter one-half of line 2

3. 6,000

4. Enter the amount of any foreign earned income exclusion, foreign housing exclusion, U.S. territories income exclusion, exclusion of income from Puerto Rico you claimed as a bona fide resident of Puerto Rico, or exclusion of employer-provided adoption benefits

4. 0

5. Enter the amount of any tax-exempt interest reported on Form 1040 or 1040-SR, line 2a

5. 0

6. Add lines 1, 3, 4, and 5

6. 121,000

7. Enter the amount listed below for your filing status.
• \$32,000 if you checked box A above.
• \$25,000 if you checked box B above.
• \$0 if you checked box C above

7. 32,000

8. Subtract line 7 from line 6. If zero or less, enter -0- on this line

8. 89,000

9. If line 8 is zero, skip to line 17, enter -0-, and continue with line 18.
If line 8 is more than zero, enter the amount listed below for your filing status.
• \$12,000 if you checked box A above.
• \$9,000 if you checked box B above.
• \$0 if you checked box C above

9. 12,000

10. Subtract line 9 from line 8. If zero or less, enter -0-

10. 77,000

11. Enter the smaller of line 8 or line 9

11. 12,000

12. Enter one-half of line 11

12. 6,000

13. Enter the smaller of line 3 or line 12

13. 6,000

14. Multiply line 10 by 0.85. If line 10 is zero, enter -0-

14. 65,450

15. Add lines 13 and 14

15. 71,450

16. Multiply line 2 by 0.85

16. 10,200

17. Taxable benefits to be included in modified AGI for traditional IRA deduction purposes.
Enter the smaller of line 15 or line 16

17. 10,200

18. Enter the amount of any employer-provided adoption benefits exclusion and any foreign earned income exclusion and foreign housing exclusion or deduction that you claimed

18. 0

19. Modified AGI for determining your reduced traditional IRA deduction—add lines 1, 17, and 18. Enter here and on line 2 of Worksheet 2 next

19. 125,200

Worksheet 2 Computation of Traditional IRA Deduction for 2024 (For use only by taxpayers who receive social security benefits)		
IF your filing status is...	AND your modified AGI is over...	THEN enter on line 1 below...
married filing jointly or qualifying surviving spouse	\$123,000*	\$143,000
married filing jointly (you aren't covered by an employer plan but your spouse is)	\$230,000*	\$240,000
single, or head of household	\$77,000*	\$87,000
married filing separately**	\$0*	\$10,000
<p>* If your modified AGI isn't over this amount, you can take an IRA deduction for your contributions of up to the lesser of \$7,000 (\$8,000 if you are age 50 or older) or your taxable compensation. Skip this worksheet, proceed to Worksheet 3, and enter your IRA deduction on line 2 of Worksheet 3.</p> <p>** If you didn't live with your spouse at any time during the year, consider your filing status as single.</p> <p>Note. If you were married and you or your spouse worked and you both contributed to IRAs, figure the deduction for each of you separately.</p>		
1. Enter the applicable amount from above	1.	143,000
2. Enter your modified AGI from Worksheet 1, line 19	2.	125,200
Note. If line 2 is equal to or more than the amount on line 1, stop here ; your traditional IRA contributions aren't deductible. Proceed to Worksheet 3.		
3. Subtract line 2 from line 1	3.	17,800
4. Multiply line 3 by the percentage below that applies to you. If the result isn't a multiple of \$10, round it to the next highest multiple of \$10. (For example, \$611.40 is rounded to \$620.) However, if the result is less than \$200, enter \$200.		
<div><div><ul style="list-style-type: none">Married filing jointly or qualifying surviving spouse and you are covered by an employer plan, multiply line 3 by 35% (0.35) (by 40% (0.40) if you are age 50 or older).All others, multiply line 3 by 70% (0.70) (by 80% (0.80) if you are age 50 or older).</div></div>	4.	7,120
5. Enter your compensation minus any deductions on Schedule 1 (Form 1040), line 15 (deductible part of self-employment tax), and Schedule 1 (Form 1040), line 16 (self-employed SEP, SIMPLE, and qualified plans). If you are the lower-income spouse, include your spouse's compensation reduced by their traditional IRA and Roth IRA contributions for this year	5.	115,000
6. Enter contributions you made, or plan to make, to your traditional IRA for 2024, but don't enter more than \$7,000 (\$8,000 if you are age 50 or older).	6.	8,000
7. Deduction. Compare lines 4, 5, and 6. Enter the smallest amount here (or a smaller amount if you choose). Enter this amount on your Schedule 1 (Form 1040), line 20. (If the amount on line 6 is more than the amount on line 7, complete line 8.)	7.	7,120
8. Nondeductible contributions. Subtract line 7 from line 5 or line 6, whichever is smaller. Enter the result here and on line 1 of your Form 8606, Nondeductible IRAs	8.	880

Worksheet 3
Computation of Taxable Social Security Benefits
(For use by taxpayers who receive social security benefits and take a traditional IRA deduction)

Filing Status—Check only one box:

☒ A. Married filing jointly

☐ B. Single, Head of household, Qualifying surviving spouse, or Married filing separately and *lived apart* from your spouse during the *entire year*

☐ C. Married filing separately and *lived with* your spouse at *any time* during the year

1.	Adjusted gross income (AGI) from Form 1040 or 1040-SR. (For purposes of this worksheet, figure your AGI without taking into account any IRA deduction, any student loan interest deduction, any social security benefits from Form SSA-1099 or RRB-1099, or any exclusion of interest from savings bonds to be reported on Form 8815. See the Line 1 Worksheet in Appendix C for assistance with this calculation.)	1.	125,200
2.	Deduction(s) from line 7 of Worksheet(s) 2	2.	7,200
3.	Subtract line 2 from line 1	3.	118,000
4.	Enter the amount in box 5 of all Forms SSA-1099 and RRB-1099	4.	12,000
5.	Enter one-half of line 4	5.	6,000
6.	Enter the amount of any foreign earned income exclusion, foreign housing exclusion, exclusion of income from U.S. territories, exclusion of income from Puerto Rico you claimed as a bona fide resident of Puerto Rico, or exclusion of employer-provided adoption benefits	6.	0
7.	Enter the amount of any tax-exempt interest reported on Form 1040 or 1040-SR, line 2a	7.	0
8.	Add lines 3, 5, 6, and 7	8.	124,000
9.	Enter the amount listed below for your filing status. • \$32,000 if you checked box A above. • \$25,000 if you checked box B above. • \$0 if you checked box C above	9.	32,000
10.	Subtract line 9 from line 8. If zero or less, enter -0- on this line	10.	92,000
11.	If line 10 is zero, stop here . None of your social security benefits are taxable. If line 10 is more than zero, enter the amount listed below for your filing status. • \$12,000 if you checked box A above. • \$9,000 if you checked box B above. • \$0 if you checked box C above	11.	12,000
12.	Subtract line 11 from line 10. If zero or less, enter -0-	12.	80,000
13.	Enter the smaller of line 10 or line 11	13.	12,000
14.	Enter one-half of line 13	14.	6,000
15.	Enter the smaller of line 5 or line 14	15.	6,000
16.	Multiply line 12 by 0.85. If line 12 is zero, enter -0-	16.	68,000
17.	Add lines 15 and 16	17.	74,000
18.	Multiply line 4 by 0.85	18.	10,200
19.	Taxable social security benefits. Enter the smaller of line 17 or line 18	19.	10,200

Appendix C. Line 1 Worksheet

Line 1 Supplemental Worksheet

1.	Enter your adjusted gross income (AGI) from Form 1040 or 1040-SR, line 11	1.	
2.	Enter any social security benefits included in AGI from Form 1040 or 1040-SR, line 6b	2.	
3.	Enter your IRA deduction amount from Schedule 1 (Form 1040), line 20	3.	
4.	Enter your student loan interest deduction from Schedule 1 (Form 1040), line 21	4.	
5.	Enter the amount of savings bond interest reported on Form 8815, line 14	5.	
6.	Add the amounts on lines 2 through 6	6.	
7.	Subtract the amount on line 6 from line 1	7.	
8.	Enter this amount on line 1 of Worksheets 1 and 3	8.	

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To help us develop a more useful index, please let us know if you have ideas for index entries. See “Comments and Suggestions” in the “Introduction” for the ways you can reach us.

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