

Publication 915

Social Security and Equivalent Railroad Retirement Benefits

For use in preparing
2023 Returns

Volume 2 of 2



Get forms and other information faster and easier at:

- [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)



Publication 915 (Rev 2023) Catalog Number 39310Z
Department of the Treasury **Internal Revenue Service** www.irs.gov

Visit the Accessibility
Page on [IRS.gov](https://www.irs.gov)

This page is intentionally left blank

FORM SSA-1042S – SOCIAL
SECURITY BENEFIT STATEMENT

2023		• THIS FORM IS FOR USE IN FILING A UNITED STATES FEDERAL INCOME TAX RETURN. • DO NOT RETURN IT TO SOCIAL SECURITY. • READ THE INFORMATION ON THE REVERSE.	
Box 1. Name		Box 2. Beneficiary's Social Security Number	
Box 3. Benefits Paid in 2023	Box 4. Benefits Repaid to SSA in 2023	Box 5. Net Benefits for 2023 (<i>Box 3 minus Box 4</i>)	
DESCRIPTION OF AMOUNT IN BOX 3		DESCRIPTION OF AMOUNT IN BOX 4	
		<p style="text-align: center; font-size: 2em; opacity: 0.3;">SAMPLE</p>	
Box 6. Rate of Tax		Box 10. Address	
Box 7. Amount of Tax Withheld			
Box 8. Amount of Tax Refunded			
Box 9. Net Tax Withheld During 2023 (<i>Box 7 minus Box 8</i>)		Box 11. Claim Number (<i>Use this number if you need to contact SSA.</i>)	

Form RRB-1099, Payments by the Railroad Retirement Board 2023

This section explains the items shown on Form RRB-1099. Form RRB-1099 is issued to

citizens and residents of the United States. If you received, repaid, or had tax withheld from the SSEB portion of tier 1 railroad retirement benefits or special guaranty benefits during 2023, you will receive Form RRB-1099.

If you received, repaid, or had tax withheld from any NSSEB portion of tier 1 benefits, tier 2 benefits, vested dual benefits, or supplemental annuity benefits during 2023, you will receive Form RRB-1099-R, Annuities or Pensions by the Railroad Retirement Board. For more information concerning Form RRB-1099-R, see Pub. 575.



Each beneficiary will receive their own Form RRB-1099. If you receive benefits on more than one railroad retirement record, you may get more than one Form RRB-1099. To help ensure that you get your form timely, make sure the RRB always has your current mailing address.

Box 1—Claim Number and Payee Code

Your RRB claim number is a 6- or 9-digit number preceded by an alphabetical prefix and is the number under which the SSEB portion of tier 1 benefits or special guaranty benefits was paid. Your payee code is the number following your claim number and is used by the RRB to identify you under your claim number. In all your contacts with the RRB, be sure to use the claim number and payee code shown in this box.

Box 2—Recipient's Identification Number

This is the U.S. social security number (SSN), individual taxpayer identification number (ITIN), or employer identification number (EIN), if known, for the person or estate listed as the recipient.

Box 3—Gross Social Security Equivalent Benefit Portion of Tier 1 Paid in 2023

The figure shown in this box is the gross SSEB portion of tier 1 benefits or special

guaranty benefits paid to you in 2023. It is the amount before any deductions were made for:

- Federal income tax withholding;
- Medicare premiums;
- Legal Process Garnishment payments;
- Overall minimum assignment payments;
- Recovery of an overpayment, including recovery of Railroad Unemployment Insurance Act benefits received while awaiting payment of your railroad retirement annuity; and
- Workers' compensation offset (explained in the description of box 6, later).

The figure in box 3 is the amount after any deductions were made for:

- Social security benefits,
- Age reduction,

- Public service pensions or public disability benefits,
- Dual railroad retirement entitlement under another RRB claim number,
- Work deductions,
- Actuarial adjustment,
- Annuity waiver, and
- Legal Process Partition payments.



Social security benefits paid through the RRB aren't reported on Form RRB-1099 or RRB-1042S. They are reported on Form SSA-1099 or SSA-1042S issued by the SSA.

Example 1. For the period January through March 2023, you received \$300 ($\100×3 months) Railroad Unemployment Insurance. You were eligible for the SSEB portion of tier 1 benefits of \$509 a month beginning January 1, 2023, but you didn't receive your first payment until April 2023. The payment you

received in April was for the first 3 months of 2023. However, because you received unemployment benefits during the same period, \$300 was deducted from your initial benefit payment. Instead of receiving \$1,527 ($\509×3 months), you received \$1,227 ($\$1,527 - \300). For the months of April through November, you were paid your regular monthly SSEB portion of tier 1 benefits of \$509. Box 3 of your Form RRB-1099 will show \$5,599 ($\509×11 months) as the gross SSEB portion of tier 1 benefits paid to you in 2023, even though you didn't actually receive that amount. This is because box 3 shows the gross amount of your benefits before any reductions were made for the unemployment benefits paid to you.

UNFOLD TO SEE ALL TAX STATEMENT FORMS - SEE REVERSE SIDE FOR GENERAL INFORMATION

PAYER'S NAME, STREET ADDRESS, CITY, STATE, AND ZIP CODE UNITED STATES RAILROAD RETIREMENT BOARD 844 N RUSH ST CHICAGO IL 60611-1275		2023		PAYMENTS BY THE RAILROAD RETIREMENT BOARD	
PAYER'S FEDERAL IDENTIFYING NO.		3. Gross Social Security Equivalent Benefit Portion of Tier 1 Paid in 2023			
1. Claim Number and Payee Code		4. Social Security Equivalent Benefit Portion of Tier 1 Repaid to RRB in 2023			
2. Recipient's Identification Number		5. Net Social Security Equivalent Benefit Portion of Tier 1 Paid in 2023			
Recipient's Name, Street Address, City, State, and Zip Code		6. Workers' Compensation Offset in 2023			
		7. Social Security Equivalent Benefit Portion of Tier 1 Paid for 2022			
		8. Social Security Equivalent Benefit Portion of Tier 1 Paid for 2021			
		9. Social Security Equivalent Benefit Portion of Tier 1 Paid for Years Prior to 2021			
		10. Federal Income Tax Withheld		11. Medicare Premium Total	

COPY C -
FOR RECIPIENT'S RECORDS.

THIS INFORMATION IS BEING FURNISHED TO THE INTERNAL REVENUE SERVICE.

This page intentionally left blank

Example 2. You received tier 1 benefits of \$600 a month for the months of January through June 2023. Your \$600 monthly tier 1 benefits consist of an SSEB portion of \$250 and an NSSEB portion of \$350. Beginning in July 2023, you became entitled to Medicare, and \$164.90 a month was deducted from your benefit checks for Medicare premiums. Therefore, the tier 1 payments you received for the rest of the year were \$435.10 ($\$600 - \164.90) a month. Box 3 of your Form RRB-1099 will show the gross SSEB portion of tier 1 benefits of \$3,000 ($\250×12 months), because it's the gross SSEB amount before deductions for your Medicare premiums. Box 11 of your Form RRB-1099 will show your Medicare premiums of \$989.40 ($\164.90×6 months) deducted from July through December 2023. The remainder of your tier 1 payments, the NSSEB portion of \$4,200 ($\350×12 months), will be shown on the Form RRB-1099-R that you will receive along with your Form RRB-1099. The \$4,200 is the

gross NSSEB amount before deductions for your Medicare premiums. (The Medicare Premium Total box shown on your Form RRB-1099-R will be blank because the Medicare total will be shown in box 11 of your Form RRB-1099.) For more information on Form RRB-1099-R, see Pub. 575.

Benefits paid for earlier years. The figure in box 3 includes any lump-sum benefit payment you received in 2023 that is for an earlier year after 1983. If you received a payment for an earlier year, it will be shown in box 7, 8, or 9 (described later). See *Lump-Sum Election*, earlier, for information on how to treat the payment.

Box 4—Social Security Equivalent Benefit Portion of Tier 1 Repaid to RRB in 2023

The figure shown in this box is the total SSEB portion of tier 1 benefits you repaid to the RRB in 2023. You may have repaid a benefit

by returning a payment, making a cash refund, or having an amount withheld from your payments. In addition, an amount may have been withheld from your benefits to recover the SSEB overpayment incurred by someone else who is also receiving benefits under your claim number. Also, an amount may have been withheld from another benefit, such as a social security benefit, to recover an SSEB overpayment you received.

The amount in box 4 also includes any SSEB benefits you repaid in 2023 that were for 2023 or for 1 or more years before 2023. All tier 1 repayments for years before 1986 are treated entirely as SSEB benefits.

Example 1. You returned to work for your last railroad employer for the months of June through August 2023. The SSEB portion of your tier 1 benefits was \$450 for each of those months. Because you aren't allowed to receive benefits for any month you returned to railroad service, you have to make a

repayment to the RRB. You returned the benefit payment for June through August 2023. Box 4 of your Form RRB-1099 will show \$1,350 ($\450×3 months) as the SSEB portion of tier 1 benefits you repaid to the RRB.

Example 2. From January through April 2023, you were overpaid \$800 in the SSEB portion of tier 1 benefits. From May through August 2023, \$200 a month was withheld from your benefit payment to fully recover the \$800 overpayment. Box 4 of your Form RRB-1099 will show \$800 ($\200×4 months) as the SSEB portion of tier 1 benefits you repaid to the RRB.

Example 3. As a retired railroad employee, you have been receiving a railroad retirement annuity, including an SSEB portion of tier 1 benefits, since 2022. You also became entitled to, and received from the SSA, a social security benefit of \$300 a month beginning May 1, 2023. The SSA later

authorized the RRB to pay that benefit. In August 2023, the RRB began paying your social security benefit to you and reduced the SSEB portion of your monthly tier 1 benefit by \$300. Social security benefits of \$900 ($\300×3 months) covering the period May through July 2023 were kept by the RRB to offset your \$900 SSEB overpayment for that same period. Box 4 of your Form RRB-1099 will show \$900 as the SSEB portion of tier 1 benefits you repaid to the RRB.

Note. The SSA will send you Form SSA-1099, which will include the \$900 in benefits paid by them for the months of May through July 2023.

Box 5—Net Social Security Equivalent Benefit Portion of Tier 1 Paid in 2023

The figure shown in this box is the net amount of the SSEB portion of tier 1 benefits paid to you in 2023. It is the result of subtracting the amount in box 4 from the

amount in box 3. If you received more than one Form RRB-1099 for 2023, you should add the amounts in box 5 of all Forms RRB-1099 to determine your net amount of SSEB payments for 2023. Use this amount to determine if any of your benefits are taxable. See *Are Any of Your Benefits Taxable*, earlier.

If parentheses are around the figure in box 5, it means that the figure in box 4 is larger than the figure in box 3. This is a negative figure and means you repaid more money than you received in 2023. For more information, see *Repayments More Than Gross Benefits*, earlier.

Box 6—Workers' Compensation Offset in 2023

The figure shown in this box is the amount you received in workers' compensation benefits during the year that was used to offset the full amount of your tier 1 payments. The SSEB portions of your tier 1

benefits shown in boxes 3 and 5 include amounts by which your SSEB payments were reduced for workers' compensation benefits. Your workers' compensation amount is shown in this box separately only for your information. If you didn't receive workers' compensation benefits, box 6 is blank.

Example. For 2023, your tier 1 benefit of \$450 a month is reduced to \$400 because of a \$50-a-month workers' compensation offset. Boxes 3 and 5 of your Form RRB-1099 will show \$5,400 ($\450×12 months) as the SSEB portion of tier 1 benefits paid to you by the RRB. The \$5,400 is the amount before any deductions were made for the workers' compensation offset. Box 4 will show zero because you didn't make any repayments during the year. Box 6 of your form will show \$600 ($\50 workers' compensation $\times 12$ months). In figuring if any of your benefits are taxable, you must use \$5,400 (box 5) as

the amount of the SSEB portion of tier 1 benefits paid to you.

Boxes 7 and 8—Social Security Equivalent Benefit Portion of Tier 1 Paid for 2022 or 2021

The figure shown in each applicable box is the amount of SSEB benefits paid to you in 2023 that was for 2022 or 2021. This amount is included in the amount shown in box 3.

Box 9—Social Security Equivalent Benefit Portion of Tier 1 Paid for Years Prior to 2021

The figure shown in this box is the amount of SSEB benefits paid to you in 2023 that was for 2020 and earlier years after 1983. This amount is included in the amount shown in box 3. Any tier 1 benefit paid for a period before 1986 is treated as SSEB.

Box 10—Federal Income Tax Withheld

The figure shown in this box is the total amount of U.S. federal income tax withheld on your 2023 tier 1 SSEB or special guaranty benefit payments. This total is based on the amount of SSEB tax withholding requested on IRS Form W-4V. Include this amount on your income tax return as tax withheld.

Box 11—Medicare Premium Total

This is the total amount of Part B, Part C, and/or Part D Medicare premiums deducted from your railroad retirement annuity payments shown on your Form RRB-1099.

Form RRB-1042S, Payments by the Railroad Retirement Board 2023 (Nonresident Aliens)

This form is for nonresident aliens.

Note. If your country of legal residence changed or your tax withholding rate changed

during the year, you may receive more than one Form RRB-1042S. To determine your total amounts for the year, you should add the amounts shown on all Forms RRB-1042S you received for that year.

Box 1—Income Code

The figure shown in this box indicates the amounts are either SSEB payments or pension payments.

Box 5—Employee Contributions

This is the amount of taxes withheld from your railroad employment earnings that exceeds the amount of taxes that would have been withheld had the earnings been covered under the social security system. The amount shown is your total employee contribution amount attributable to a railroad account number and must be shared by all annuitants eligible to use it. It is the latest amount reported for 2023 and may have increased or decreased from a previous Form RRB-1042S.

Payer's Name, Street Address, City, State, and ZIP Code United States Railroad Retirement Board 844 N Rush St Chicago IL 60611-1275 Payer's Federal Identifying No.			2023 Statement for Nonresident Alien Recipients of Payments by the Railroad Retirement Board	Copy B - For Recipient's Records This information is being furnished to the Internal Revenue Service
Unique Form Identifier		Amendment Number	6. Claim Number and Payee Code	7. Recipient's U.S. Taxpayer Identification Number
Recipient's Name, Street Address, City, State, and ZIP code			8. Recipient's Chapter 3 Status Code	9. Recipient's Date of Birth
			10. Gross Benefit Paid in 2023	11. Benefit Repaid to RRB in 2023
			12. Net Benefit Paid in 2023	13. Federal Tax Withheld
			14. Country	15. Tax Rate
1. Income Code	2. Chapter Indicator	3. Chapter 3 Status Code		
4. Chapter 4 Status Code	5. Employee Contributions		16. Exemption Code	17. Medicare Premium Total
FORM RRB-1042S (01-24)				

This page intentionally left blank

A change in the amount may affect the nontaxable portion of your contributory amounts paid. You may need to refigure the nontaxable amount and/or file an original or amended income tax return(s) using the amount reported on this form. If this box is blank, it means that your contributory amount paid and total gross paid are fully taxable. For more information, see Pub. 575; and Pub. 939, General Rule for Pensions and Annuities.

Box 6—Claim Number and Payee Code

Your RRB claim number is a 6- or 9-digit number preceded by an alphabetical prefix and is the number under which the SSEB portion of tier 1 benefits or special guaranty benefits was paid. Your payee code is the number following your claim number and is used by the RRB to identify you under your claim number. In all your contacts with the

RRB, be sure to use the claim number and payee code shown in this box.

Box 7—Recipient's U.S. Taxpayer Identification Number (TIN)

This is the U.S. social security number (SSN), individual taxpayer identification number (ITIN), or employer identification number (EIN), if known, for the person or estate listed as the recipient.

Box 10—Gross Benefit Paid in 2023

The figure shown in this box is the total amount of benefits paid to you in 2023. It includes any benefits paid in 2023 that were for prior years. It is the amount before any deductions were made for:

- Federal income tax withholding;
- Medicare premiums;
- Legal Process Garnishment payments;
- Overall minimum assignment payments;

- Recovery of an overpayment, including recovery of Railroad Unemployment Insurance Act benefits received while awaiting payment of your railroad retirement annuity; and
- Workers' compensation offset.

The figure in box 10 is the amount after any deductions were made for:

- Social security benefits,
- Age reduction,
- Public service pensions or public disability benefits,
- Dual railroad retirement entitlement under another RRB claim number,
- Work deductions,
- Actuarial adjustment,
- Annuity waiver, and
- Legal Process Partition payments.



Social security benefits paid through the RRB aren't reported on Form RRB-1099 or RRB-1042S. They are reported on Form SSA-1099 or SSA-1042S issued by the SSA.

Example 1. For the period January through March 2023, you received \$300 ($\100×3 months) Railroad Unemployment Insurance. You were eligible for the SSEB portion of tier 1 benefits of \$509 a month beginning January 1, 2023, but you didn't receive your first payment until April 2023. The payment you received in April was for the first 3 months of 2023. However, because you received unemployment benefits during the same period, \$300 was deducted from your initial benefit payment. Instead of receiving \$1,527 ($\509×3 months), you received \$1,227 ($\$1,527 - \300). For the months of April through November, you were paid your regular monthly SSEB portion of tier 1 benefits of \$509. Box 10 of your Form RRB-

1042S will show \$5,599 ($\509×11 months) as the gross SSEB portion of tier 1 benefits paid to you in 2023, even though you didn't actually receive that amount. This is because box 10 shows the gross amount of your benefits before any reductions were made for the unemployment benefits paid to you.

Example 2. You received tier 1 benefits of \$600 a month for the months of January through June 2023. Your \$600 monthly tier 1 benefits consist of an SSEB portion of \$250 and an NSSEB portion of \$350. Beginning in July 2023, you became entitled to Medicare, and \$164.90 a month was deducted from your benefit checks for Medicare premiums. Therefore, the tier 1 payments you received for the rest of the year were \$435.10 ($\$600 - \164.90) a month. Box 10 of your Form RRB-1042S will show the gross SSEB portion of tier 1 benefits of \$3,000 ($\250×12 months), because it's the gross SSEB amount before deductions for your Medicare premiums. Box

17 of your Form RRB-1042S will show your Medicare premiums of \$989.40 ($\164.90×6 months) deducted from July through December 2023. The remainder of your tier 1 payments, the NSSEB portion of \$4,200 ($\350×12 months), will be shown on the Form RRB-1099-R that you will receive along with your Form RRB-1042S. The \$4,200 is the gross NSSEB amount before deductions for your Medicare premiums. (The Medicare Premium Total box shown on your Form RRB-1099-R will be blank because the Medicare total will be shown in box 17 of your Form RRB-1042S.) For more information on Form RRB-1042S, see Pub. 575.

Benefits paid for earlier years. The figure in box 10 includes any lump-sum benefit payment you received in 2023 that is for an earlier year after 1983. See *Lump-Sum Election*, earlier, for information on how to treat the payment.

Box 11—Benefit Repaid to RRB in 2023

The figure shown in this box is the total amount of benefits you repaid to the RRB in 2023, including any benefits you repaid in 2023 for prior years. You may have repaid a benefit by returning a payment, by making a cash refund, or by having an amount withheld from your annuity for overpayment recovery purposes. In addition, an amount may have been withheld from your benefits to recover an overpayment incurred by someone else who is also receiving benefits under your claim number.

The amount in box 11 also includes any SSEB benefits you repaid in 2023 that were for 2023 or for 1 or more years before 2023. All tier 1 repayments for years before 1986 are treated entirely as SSEB benefits.

Example 1. You returned to work for your last railroad employer for the months of June through August 2023. The SSEB portion of your tier 1 benefits was \$450 for each of those months. Because you aren't allowed to receive benefits for any month you returned to railroad service, you have to make a repayment to the RRB. You returned the benefit payment for June through August 2023. Box 11 of your Form RRB-1042S will show \$1,350 ($\450×3 months) as the SSEB portion of tier 1 benefits you repaid to the RRB.

Example 2. From January through April 2023, you were overpaid \$800 in the SSEB portion of tier 1 benefits. From May through August 2023, \$200 a month was withheld from your benefit payment to fully recover the \$800 overpayment. Box 11 of your Form RRB-1042S will show \$800 ($\200×4 months) as the SSEB portion of tier 1 benefits you repaid to the RRB.

Example 3. As a retired railroad employee, you have been receiving a railroad retirement annuity, including an SSEB portion of tier 1 benefits, since 2022. You also became entitled to, and received from the SSA, a social security benefit of \$300 a month beginning May 1, 2023. The SSA later authorized the RRB to pay that benefit. In August 2023, the RRB began paying your social security benefit to you and reduced the SSEB portion of your monthly tier 1 benefit by \$300. Social security benefits of \$900 ($\300×3 months) covering the period May through July 2023 were kept by the RRB to offset your \$900 SSEB overpayment for that same period. Box 11 of your Form RRB-1042S will show \$900 as the SSEB portion of tier 1 benefits you repaid to the RRB.

Note. The SSA will send you Form SSA-1099, which will include the \$900 in benefits paid by them for the months of May through July 2023.

Box 12—Net Benefit Paid in 2023

The figure shown in this box is the net amount of benefits paid to you in 2023. It is the result of subtracting the amount in box 11 from the amount in box 10. If you received more than one Form RRB-1042S for 2023, you should add the amounts in box 12 of all Forms RRB-1042S to determine your net amount of payments for 2023. Use this amount to determine if any of your benefits are taxable. See *Are Any of Your Benefits Taxable*, earlier.

If parentheses are around the figure in box 12, it means that the figure in box 11 is larger than the figure in box 10. This is a negative figure and means you repaid more money than you received in 2023. For more information, see *Repayments More Than Gross Benefits*, earlier.

Box 13—Federal Tax Withheld

The figure shown in this box is the total amount of U.S. federal income tax withheld from your benefits in 2023 while you were a known or assumed resident for tax purposes of the country shown in box 14. If no taxes were withheld, -0- will be shown in this box. If you received more than one Form RRB-1042S for 2023, add the amounts in box 13 of all Forms RRB-1042S to determine your total amount of U.S. federal income tax withheld from SSEB payments for 2023. Tax is withheld for any month in which you were a nonresident alien (unless you claimed exemption under a tax treaty).

Box 14—Country

The country where you maintain your legal residence is shown in this box. If you maintained legal residence in more than one country during the year, you will receive a

separate Form RRB-1042S for each country of legal residence during the year.

Box 15—Tax Rate

The figure shown in this box is the rate at which U.S. federal income tax was withheld from the benefits shown on this Form RRB-1042S. If tax was withheld at more than one rate during the year, you will receive a separate Form RRB-1042S for each rate change during the year. The tax rate for most nonresident aliens is 30%. The figure “0%” or “15%” may appear in this box if you claimed a tax treaty exemption by filing Form RRB-1001 with the RRB. For more information, see *Nonresident aliens*, earlier, under *Are Any of Your Benefits Taxable*.

Box 16—Exemption Code

If a figure is shown in this box, it indicates a reduction in the applicable nonresident alien tax rate due to a treaty exemption.

Box 17—Medicare Premium Total

This is the total amount of Part B, Part C, and/or Part D Medicare premiums deducted from your railroad retirement annuity payments shown on your Form RRB-1042S.

See Pub. 519 for more information on nonresident aliens.



You should contact your nearest RRB field office (if you reside in the United States) or U.S. consulate/embassy (if you reside outside of the United States) for assistance with your RRB tax statement inquiries. If you are in the United States or Canada, you can call the RRB toll free at 877-772-5772. You can also go to the RRB website at RRB.gov. If you have any questions about how to figure your taxable payments or what amounts to show on your income tax return, contact the IRS.

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.

- **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) ([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.

- 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/W4App) ([IRS.gov/W4App](https://www.irs.gov/W4App)) 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/HomeBuyer) ([IRS.gov/HomeBuyer](https://www.irs.gov/HomeBuyer)) tool

provides information on your repayments and account balance.

- The [Sales Tax Deduction Calculator](#) ([IRS.gov/SalesTax](#)) 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](#): A variety of tools to help you get answers to some of the most common tax questions.
- [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](#): 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.

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).

Watching IRS videos. The IRS Video portal ([IRSVideos.gov](https://www.irs.gov/irs-videos)) contains video and audio presentations for individuals, small businesses, and tax professionals.

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).

Note. 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.

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 online account. 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/](https://www.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](#) are **not** accepted. Go to [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](#): 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](https://www.irs.gov/Payments) for more information about your options.

- Apply for an [online payment agreement \(IRS.gov/ OPA\)](https://www.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](https://www.irs.gov/OIC) 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](https://www.irs.gov/OIC).

Filing an amended return. Go to [IRS.gov/Form1040X](https://www.irs.gov/Form1040X) for information and updates.

Checking the status of your amended return. Go to [IRS.gov/WMAR](https://www.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](https://www.irs.gov/Notices) to find additional information about responding to an IRS notice or letter.

Responding to an IRS notice or letter.

You can now upload responses to all notices and letters using the Document Upload Tool. For notices that require additional action, taxpayers will be redirected appropriately on IRS.gov to take further action. To learn more about the tool, go to [IRS.gov/Upload](https://www.irs.gov/Upload).

Note. 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.”

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

TAS is an ***independent*** organization within the IRS that helps taxpayers and protects taxpayer rights. TAS strives to ensure that every taxpayer is treated fairly and that you know and understand your rights under the [Taxpayer Bill of Rights](#).

How Can You Learn About Your Taxpayer Rights?

The Taxpayer Bill of Rights describes 10 basic rights that all taxpayers have when dealing with the IRS. Go to [TaxpayerAdvocate.IRS.gov](#) to help you understand what these rights mean to you

and how they apply. These are ***your*** rights. Know them. Use them.

What Can TAS Do for You?

TAS can help you resolve problems that you can't resolve with the IRS. And their service is free. If you qualify for their assistance, you will be assigned to one advocate who will work with you throughout the process and will do everything possible to resolve your issue.

TAS can help you if:

- Your problem is causing financial difficulty for you, your family, or your business;
- You face (or your business is facing) an immediate threat of adverse action; or
- You've tried repeatedly to contact the IRS but no one has responded, or the IRS hasn't responded by the date promised.

How Can You Reach TAS?

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

- Go to [TaxpayerAdvocate.IRS.gov/Contact-Us](https://taxpayeradvocate.irs.gov/Contact-Us);
- Download Pub. 1546, The Taxpayer Advocate Service Is Your Voice at the IRS, available at [IRS.gov/pub/irspdf/p1546.pdf](https://irs.gov/pub/irspdf/p1546.pdf);
- Call the IRS toll free at 800-TAX-FORM (800-829-3676) to order a copy of Pub. 1546;
- Check your local directory; or
- Call TAS toll free at 877-777-4778.

How Else Does TAS Help Taxpayers?

TAS works to resolve large-scale problems that affect many taxpayers. If you know of one of these broad issues, report it to TAS at

[IRS.gov/SAMS](https://www.irs.gov/SAMS). Be sure to not include any personal taxpayer information.

Low Income Taxpayer Clinics (LITCs)

LITCs are independent from the IRS and TAS. LITCs represent individuals whose income is below a certain level and who need to resolve tax problems with the IRS. LITCs can represent taxpayers in audits, appeals, and tax collection disputes before the IRS and in court. In addition, LITCs can provide information about taxpayer rights and responsibilities in different languages for individuals who speak English as a second language. Services are offered for free or a small fee. For more information or to find an

LITC near you, go to the LITC page at [TaxpayerAdvocate.IRS.gov/LITC](https://taxpayeradvocate.irs.gov/LITC) or see IRS Pub. 4134, [Low Income Taxpayer Clinic List](https://www.irs.gov/pub/irs-pdf/l4134.pdf), at [IRS.gov/pub/irs-pdf/l4134.pdf](https://www.irs.gov/pub/irs-pdf/l4134.pdf).

Index

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.

A

Assistance (See Tax help)

B

Base amount 3

C

Canadian social security benefits 6

Children's benefits 3

D

Deductions related to benefits 15

\$3,000.01 or more 15

Disability benefits repaid 15

E

Estimated tax 5

F

Form 1040 or 1040-SR 6

Form RRB-1042S 26

Form RRB-1099 11, 24

Form SSA-1042S 22

Form SSA-1099 11, 20

Form W-4V 5

Future Developments:

Product Page 1

G

German social security benefits 6

J

Joint returns 15

L

Lump-sum election 11

Example 11

Worksheet 1:

Filled-in 12

Worksheet 2:

Blank 17

Filled-in 13

Worksheet 3, blank 18

Worksheet 4:

Blank 19

Filled-in 14

M

Missing children, photographs of 2
***my Social Security* account 2**

N

Nonresident aliens 5

Form RRB-1042S 26

Form SSA-1042S 22

Nontaxable benefits 6

P

Permanent resident aliens 5

Publications (See Tax help)

R

Railroad retirement benefits 2

Repayments:

Benefits received in earlier year 5, 15

Disability benefits 15

Gross benefits 5, 15

Reporting requirements 6

Lump-sum payment 11

S

Social Security benefits 2

T

Tax help 29

Taxable benefits:

Determination of 3, 6

Maximum taxable part 6

Person receiving benefits determines 5

Worksheets:

Examples 6, 15

Quick calculation, sample 4

Which to use 6

Total income, figuring 3

U

U.S. citizens residing abroad 5

U.S. residents:

Canadian or German social security benefits
paid to 6

W

Withholding 5

Exemption from 6

Form W-4V 5

Voluntary 5

Worksheets

Lump-sum election:

Blank Worksheet 4 19

Filled-in Worksheet 4 14

Lump-sum payment:

Blank Worksheet 2 17

Blank Worksheet 3 18

Filled-in Worksheet 1 12

Filled-in Worksheet 2 13

Taxable benefits:

Blank Worksheet 1 15

Filled-in Worksheet 1 7-10