

# Notice 703

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Department of the Treasury  
Internal Revenue Service

## Read This To See if Your Social Security Benefits May Be Taxable



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Department of the Treasury **Internal Revenue Service** [www.irs.gov](http://www.irs.gov)



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## **Read This To See if Your Social Security Benefits May Be Taxable**

If your social security and/or SSI (supplemental security income) benefits were your only source of income for 2025, you probably will not have to file a federal income tax return. See IRS Pub. 501, Dependents, Standard Deduction, and Filing Information, or your tax return instructions to find out if you have to file a return.

We developed this worksheet for you to see if your benefits may be taxable for 2025. Fill in lines A through E.

**Do not** use the worksheet below if **any** of the following apply to you; instead, go directly to IRS Pub. 915, Social Security and Equivalent Railroad Retirement Benefits.

- You received Form RRB-1099, Form SSA-1042S, or Form RRB-1042S.
- You exclude income from sources outside the United States or foreign housing, income earned by bona fide residents of American Samoa or Puerto Rico, interest income from series EE or I U.S. savings bonds issued after 1989, or employer-provided adoption benefits.

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**Note:** If you plan to file a joint income tax return, include your spouse’s amounts, if any, on lines A, C, and D.

A.

Enter the total amount from **box 5** of **ALL** your **2025 Forms SSA-1099**. Include the full amount of any lump-sum benefit payments received in 2025, for 2025 and earlier years.....

B.

Multiply line A by 50% (0.50).....

C.

Enter your **total income** that is taxable (excluding line A), such as pensions, wages, interest, ordinary dividends, and capital gain distributions. **Do not** reduce your income by any deductions, exclusions, or exemptions.....

D.

Enter any tax-exempt interest, such as interest on municipal bonds.....

E.

Add lines B, C, and D, and enter the total here. **Then, read the information below..**

A.

B.

C.

D.

E.

- Part of your social security benefits may be taxable if, for 2025, item 1, 2, or 3 below applies to you.
1. You were single, a head of household, or a qualifying surviving spouse and line E above is more than \$25,000.
  2. You were married, would file jointly, and line E above is more than \$32,000.
  3. You were married, would file separately, and line E above is more than zero (more than \$25,000 if you lived apart from your spouse for all of 2025).

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If your figures show that part of your benefits may be taxable, see IRS Pub. 915 and *Social Security Benefits* in your 2025 federal income tax return instructions.

If **none** of your benefits are taxable, but you must otherwise file a tax return, do the following.

- Enter the total amount fromline A above on Form 1040 or 1040-SR, line 6a, **and** enter -0- on Form 1040 or 1040-SR, line 6b.
- If you were married, file separately, and lived apart from your spouse for all of 2025, check the box on Form 1040 or 1040-SR, line 6d.

**Note:** If your figures show that part of your benefits may be taxable and you received benefits in 2025 that were for a prior year, see IRS Pub. 915, Social Security and Equivalent Railroad Retirement Benefits, for rules on a lump-sum election you can make that may reduce the amount of your taxable benefits.

### **Get More Information From the IRS**

If you still have questions about whether your social security benefits are taxable, see IRS Pub. 915 or your 2025 federal income tax return instructions.

Go to *IRS.gov/Forms* to view, download, or print all of the forms, instructions, and publications you may need.

**Do not return this notice to the SSA or the IRS. Keep it with your records.**

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