

Notice 703

(Rev. September 2009)



Department of the Treasury
Internal Revenue Service

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 2009, you probably

will not have to file a federal income tax return.

Fill in lines A through E below to see if any of your benefits may be taxable for 2009.

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

A Enter the total amount from **box 5** of all your Forms SSA-1099 **A** _____

B Enter one-half of the amount on line A **B** _____

C Enter your **total income** that is taxable, such as pensions, wages, interest, ordinary dividends, and capital gain distributions. Do not reduce your income by any items such as student loan interest deduction, the standard deduction (or itemized deductions), or exemptions **C** _____

D Enter any tax-exempt interest such as interest on municipal bonds **D** _____

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

Part of your social security benefits may be taxable if, for 2009, you were:

1. Single, and line E above is more than \$25,000.
2. Married, and
 - a. You would file jointly, and line E above is more than \$32,000; or
 - b. You 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 2009).

If your figures show that part of your benefits may be taxable, see *Social Security Benefits* in

your federal income tax return instructions. If they do not, none of your benefits are taxable this year unless you exclude income from sources outside the United States, interest income from series EE or I U.S. savings bonds issued after 1989, or employer-provided adoption benefits. For more details, see IRS Pub. 915 or contact the IRS as explained below.

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

- Enter the total amount from line A above on Form 1040, line 20a, or Form 1040A, line 14a,

and enter -0- on Form 1040, line 20b, or Form 1040A, line 14b.

- If you file separately and you lived apart from your spouse for all of 2009, enter "D" to the right of the word "benefits" on Form 1040, line 20a, or Form 1040A, line 14a.

Note. If your figures show that part of your benefits may be taxable and you received benefits in 2009 that were for a prior year, see Pub. 915 for rules on a special 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 the 2009 federal income tax return instructions for ways to get help

from the IRS. If you do not have the instructions, you can get your questions answered by:

- Calling the IRS at 1-800-829-1040.

- Sending written tax questions to the IRS. To get the address, call 1-800-829-1040.
- Using TTY/TDD equipment. Call 1-800-829-4059.

Do Not Return This Notice to the SSA or the IRS

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