

**Before you begin:**

- If you are married filing separately and you **lived apart** from your spouse for all of 2018, enter "D" to the right of the word "benefits" on Form 1040, line 5a.
- Don't use this worksheet if you repaid benefits in 2018 and your total repayments (box 4 of Forms SSA-1099 and RRB-1099) were more than your gross benefits for 2018 (box 3 of Forms SSA-1099 and RRB-1099). None of your benefits are taxable for 2018. For more information, see *Repayments More Than Gross Benefits*.
- If you are filing Form 8815, Exclusion of Interest From Series EE and I U.S. Savings Bonds Issued After 1989, don't include the amount from line 2b of Form 1040 on line 3 of this worksheet. Instead, include the amount from Schedule B (Form 1040), line 2.

1. Enter the total amount from **box 5** of **ALL** your **Forms SSA-1099** and **RRB-1099**.  
Also enter this amount on Form 1040, line 5a . . . . . **1.** \_\_\_\_\_

2. Multiply line 1 by 50% (0.50) . . . . . **2.** \_\_\_\_\_

3. Combine the amounts from:  
Form 1040, lines 1, 2b, 3b, 4b, and Schedule 1 (Form 1040), line 22 . . . . . **3.** \_\_\_\_\_

4. Enter the amount, if any, from Form 1040, line 2a . . . . . **4.** \_\_\_\_\_

5. Enter the total of any exclusions/adjustments for:  

- Adoption benefits (Form 8839, line 28),
- Foreign earned income or housing (Form 2555, lines 45 and 50; or Form 2555-EZ, line 18), and
- Certain income of bona fide residents of American Samoa (Form 4563, line 15) or Puerto Rico . . . . . **5.** \_\_\_\_\_

6. Combine lines 2, 3, 4, and 5 . . . . . **6.** \_\_\_\_\_

7. Enter the amounts from Schedule 1 (Form 1040), lines 23 through 32, and any write-in adjustments you entered on the dotted line next to Schedule 1 (Form 1040), line 36 other than any amount identified as "DPAD" . . . . **7.** \_\_\_\_\_

8. Is the amount on line 7 less than the amount on line 6?  
**No. STOP** None of your social security benefits are taxable. Enter -0- on Form 1040, line 5b.  
  
**Yes.** Subtract line 7 from line 6 . . . . . **8.** \_\_\_\_\_

9. If you are:  

- Married filing jointly, enter \$32,000
- Single, head of household, qualifying widow(er), or married filing separately and you **lived apart** from your spouse for all of 2018, enter \$25,000 . . . . . **9.** \_\_\_\_\_

**Note.** If you are married filing separately and you lived with your spouse at any time in 2018, skip lines 9 through 16; multiply line 8 by 85% (0.85) and enter the result on line 17. Then go to line 18.

10. Is the amount on line 9 less than the amount on line 8?  
**No. STOP** None of your benefits are taxable. Enter -0- on Form 1040, line 5b.  
 If you are married filing separately and you **lived apart** from your spouse for all of 2018, be sure you entered "D" to the right of the word "benefits" on Form 1040, line 5a.  
**Yes.** Subtract line 9 from line 8 . . . . . **10.** \_\_\_\_\_

11. Enter \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying widow(er), or married filing separately and you **lived apart** from your spouse for all of 2018 . . . . . **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. Multiply line 13 by 50% (0.50). . . . . **14.** \_\_\_\_\_

15. Enter the **smaller** of line 2 or line 14 . . . . . **15.** \_\_\_\_\_

16. Multiply line 12 by 85% (0.85). If line 12 is zero, enter -0- . . . . . **16.** \_\_\_\_\_

17. Add lines 15 and 16 . . . . . **17.** \_\_\_\_\_

18. Multiply line 1 by 85% (0.85). . . . . **18.** \_\_\_\_\_

19. **Taxable benefits.** Enter the **smaller** of line 17 or line 18. Also enter this amount on Form 1040, line 5b . . . . . **19.** \_\_\_\_\_

**TIP** *If you received a lump-sum payment in 2018 that was for an earlier year, also complete Worksheet 2 or 3 and Worksheet 4 to see if you can report a lower taxable benefit.*