

IRA Deduction Worksheet - Schedule 1, Line 20

Form 1040

(Keep for your records)

2021

Name(s) as shown on return

Tax ID Number

Before you begin:

- Be sure you have read the 10-item list in the instructions for this line. You may not be able to use this worksheet.
- Figure any write-in adjustments to be entered on Schedule 1, line 24z (see the instructions for Schedule 1, line 24z).
- If you are married filing separately and you lived apart from your spouse for all of 2021, enter "D" on the dotted line next to Schedule 1, line 20. If you don't, you may get a math error notice from the IRS.

Your IRA

Spouse's IRA

- 1a.** Were you covered by a retirement plan (see *Were You Covered by a Retirement Plan?*)? **1a.** **Yes** **No**
- b.** If married filing jointly, was your spouse covered by a retirement plan? **1b.** **Yes** **No**

Next. If you checked "No" on line 1a (and "No" on line 1b if married filing jointly), skip lines 2 through 6, enter the applicable amount below on line 7a (and line 7b, if applicable), and go to line 8.

- \$6,000, if under age 50 at the end of 2021.
- \$7,000, if age 50 or older at the end of 2021.

Otherwise, go to line 2.

- 2.** Enter the amount shown below that applies to you.
- Single, head of household, or married filing separately and you **lived apart** from your spouse for all of 2021, enter \$76,000.
 - Qualifying widow(er), enter \$125,000.
 - Married filing jointly, enter \$125,000 in both columns. But if you checked "No" on either line 1a or 1b, enter \$208,000 for the person who wasn't covered by a plan.
 - Married filing separately and you lived with your spouse at any time in 2021, enter \$10,000.

2a. _____ **2b.** _____

3. Enter the amount from Form 1040 or 1040-SR, line 9 **3.** _____

4. Enter the total of the amounts from Schedule 1, lines 10 through 19a, plus 23 and 25 **4.** _____

5. Subtract line 4 from line 3. If married filing jointly, enter the result in both columns. **5a.** _____ **5b.** _____

6. Is the amount on line 5 less than the amount on line 2?
 No. **STOP!** None of your IRA contributions are deductible. For details on nondeductible IRA contributions, see Form 8606.

Yes. Subtract line 5 from line 2 in each column. Follow the instruction below that applies to you.

- If single, head of household, or married filing separately, and the result is \$10,000 or more, enter the applicable amount below on line 7 for that column and go to line 8.
 - i. \$6,000, if under age 50 at the end of 2021.
 - ii. \$7,000, if age 50 or older at the end of 2021.
 If the result is less than \$10,000, go to line 7.
- If married filing jointly or qualifying widow(er), and the result is \$20,000 or more (\$10,000 or more in the column for the IRA of a person who wasn't covered by a retirement plan), enter the applicable amount below on line 7 for that column and go to line 8.
 - i. \$6,000, if under age 50 at the end of 2021.
 - ii. \$7,000 if age 50 or older at the end of 2021.
 Otherwise, go to line 7.

6a. _____ **6b.** _____