

Before you begin:

- If you are married filing separately and you **lived apart** from your spouse for all of 2021, enter "D" to the right of the word "benefits" on Form 1040 or 1040-SR, line 6a.
- Don't use this worksheet if you repaid benefits in 2021 and your total repayments (box 4 of Forms SSA-1099 and RRB-1099) were more than your gross benefits for 2021 (box 3 of Forms SSA-1099 and RRB-1099). None of your benefits are taxable for 2021. 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 or 1040-SR on line 3 of this worksheet. Instead, include the amount from Schedule B (Form 1040 or 1040-SR), line 2.

<p>1. Enter the total amount from box 5 of ALL your Forms SSA-1099 and RRB-1099. Also, enter this amount on Form 1040 or 1040-SR, line 6a</p> <p>2. Multiply line 1 by 50% (0.50)</p> <p>3. Combine the amounts from Form 1040 or 1040-SR, lines 1, 2b, 3b, 4b, 5b, 7, and 8</p> <p>4. Enter the amount, if any, from Form 1040 or 1040-SR, line 2a</p> <p>5. Enter the total of any exclusions/adjustments for:</p> <ul style="list-style-type: none"> • Adoption benefits (Form 8839, line 28), • Foreign earned income or housing (Form 2555, lines 45 and 50), and • Certain income of bona fide residents of American Samoa (Form 4563, line 15) or Puerto Rico <p>6. Combine lines 2, 3, 4, and 5</p> <p>7. Enter the amounts from Form 1040 or 1040-SR, Schedule 1, lines 11 through 20, and 23 and 25</p> <p>8. Is the amount on line 7 less than the amount on line 6?</p> <p style="padding-left: 20px;">No. STOP None of your social security benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b.</p> <p style="padding-left: 20px;">Yes. Subtract line 7 from line 6</p> <p>9. If you are:</p> <ul style="list-style-type: none"> • 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 2021, enter \$25,000 <p>Note. If you are married filing separately and you lived with your spouse at any time in 2021, skip lines 9 through 16; multiply line 8 by 85% (0.85) and enter the result on line 17. Then, go to line 18.</p> <p>10. Is the amount on line 9 less than the amount on line 8?</p> <p style="padding-left: 20px;">No. STOP None of your benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b. If you are married filing separately and you lived apart from your spouse for all of 2021, be sure you entered "D" to the right of the word "benefits" on line 6a.</p> <p style="padding-left: 20px;">Yes. Subtract line 9 from line 8</p> <p>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 2021</p> <p>12. Subtract line 11 from line 10. If zero or less, enter -0-</p> <p>13. Enter the smaller of line 10 or line 11</p> <p>14. Multiply line 13 by 50% (0.50)</p> <p>15. Enter the smaller of line 2 or line 14</p> <p>16. Multiply line 12 by 85% (0.85). If line 12 is zero, enter -0-</p> <p>17. Add lines 15 and 16</p> <p>18. Multiply line 1 by 85% (0.85)</p> <p>19. Taxable benefits. Enter the smaller of line 17 or line 18. Also enter this amount on Form 1040 or 1040-SR, line 6b</p>	<p>1. _____</p> <p>2. _____</p> <p>3. _____</p> <p>4. _____</p> <p>5. _____</p> <p>6. _____</p> <p>7. _____</p> <p>8. _____</p> <p>9. _____</p> <p>10. _____</p> <p>11. _____</p> <p>12. _____</p> <p>13. _____</p> <p>14. _____</p> <p>15. _____</p> <p>16. _____</p> <p>17. _____</p> <p>18. _____</p> <p>19. _____</p>
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TIP *If you received a lump-sum payment in 2021 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.*