

Social Security Benefits Worksheet—Lines 14a and 14b

Keep for Your Records



- Before you begin:**
- ✓ Complete Form 1040A, lines 16 and 17, if they apply to you.
 - ✓ If you are married filing separately and you **lived apart** from your spouse for all of 2005, enter “D” to the right of the word “benefits” on line 14a.
 - ✓ Be sure you have read the **Exception** on page 28 to see if you can use this worksheet instead of a publication to find out if any of your benefits are taxable.

1. Enter the total amount from box 5 of all your Forms SSA-1099 and Forms RRB-1099	1.			
2. Enter one-half of line 1	2.			
3. Enter the total of the amounts from Form 1040A, lines 7, 8a, 9a, 10, 11b, 12b, and 13	3.			
4. Enter the amount, if any, from Form 1040A, line 8b	4.			
5. Add lines 2, 3, and 4	5.			
6. Enter the total of the amounts from Form 1040A, lines 16 and 17	6.			
7. Is the amount on line 6 less than the amount on line 5?				
<input type="checkbox"/> No. None of your social security benefits are taxable.				
<input type="checkbox"/> Yes. Subtract line 6 from line 5	7.			
8. 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 2005, enter \$25,000.				
• Married filing separately and you lived with your spouse at any time in 2005, skip lines 8 through 15; multiply line 7 by 85% (.85) and enter the result on line 16. Then go to line 17.	8.			
9. Is the amount on line 8 less than the amount on line 7?				
<input type="checkbox"/> No. None of your social security benefits are taxable. You do not have to enter any amount on line 14a or 14b of Form 1040A. But if you are married filing separately and you lived apart from your spouse for all of 2005, enter -0- on line 14b. Be sure you entered “D” to the right of the word “benefits” on line 14a.				
<input type="checkbox"/> Yes. Subtract line 8 from line 7	9.			
10. 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 2005	10.			
11. Subtract line 10 from line 9. If zero or less, enter -0-	11.			
12. Enter the smaller of line 9 or line 10	12.			
13. Enter one-half of line 12	13.			
14. Enter the smaller of line 2 or line 13	14.			
15. Multiply line 11 by 85% (.85). If line 11 is zero, enter -0-	15.			
16. Add lines 14 and 15	16.			
17. Multiply line 1 by 85% (.85)	17.			
18. Taxable social security benefits. Enter the smaller of line 16 or line 17	18.			
• Enter the amount from line 1 above on Form 1040A, line 14a.				
• Enter the amount from line 18 above on Form 1040A, line 14b.				



If any of your benefits are taxable for 2005 and they include a lump-sum benefit payment that was for an earlier year, you may be able to reduce the taxable amount. See Pub. 915 for details.