

**WORKSHEET TO DETERMINE  
TAXABILITY OF SOCIAL SECURITY  
BENEFITS**

The following worksheet can help determine the taxable portion of Social Security benefits:

1. Enter adjusted gross income (AGI) \_\_\_\_\_
2. Enter tax-exempt interest income \_\_\_\_\_
3. Enter one-half of Social Security benefits \_\_\_\_\_
4. Add lines 1, 2 and 3 \_\_\_\_\_
5. Enter \$25,000 (32,000 if married filing jointly;  
\$0 if married filing separately and living with  
spouse). \_\_\_\_\_
6. Subtract line 5 from line 4 (if \$0 or less, no  
benefits are taxable). \_\_\_\_\_
7. Enter one-half of the amount in line 6 \_\_\_\_\_
8. Enter the smaller of line 3 and line 7 \_\_\_\_\_
9. Enter \$34,000 (\$44,000 if married filing jointly,  
\$0 if married filing separately and living with  
spouse). \_\_\_\_\_
10. Subtract line 9 from line 4 (If \$0 or less, line 8  
is the taxable portion of the taxpayer's Social  
Security benefit. If greater than \$0, continue  
with this worksheet). \_\_\_\_\_
11. Multiply line 10 by .85 \_\_\_\_\_
12. Enter the smaller of (a) line 8 or b) \$4,500 (6,000  
if married filing jointly, \$0 if married filing  
separately and living with spouse). \_\_\_\_\_
13. Add line 11 and line 12 \_\_\_\_\_
14. Multiply Social Security benefit by .85 \_\_\_\_\_
15. Enter the smaller of line 13 or line 14 (This is the  
taxable portion of Social Security benefits). \_\_\_\_\_