

Worksheet 1. Figuring Your Taxable Benefits

Keep for Your Records:

Before you begin:

- If you are married filing separately and you **lived apart** from your spouse for all of 2025, check the box on Form 1040 or 1040-SR, line 6d.
- Don't use this worksheet if you repaid benefits in 2025 and your total repayments (box 4 of Forms SSA-1099 and RRB-1099) were more than your gross benefits for 2025 (box 3 of Forms SSA-1099 and RRB-1099). None of your benefits are taxable for 2025. 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), 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 or 1040-SR, line 6a	1.	_____
2. Multiply line 1 by 50% (0.50)	2.	_____
3. Combine the amounts from Form 1040 or 1040-SR, lines 1z, 2b, 3b, 4b, 5b, 7a, and 8	3.	_____
4. Enter the amount, if any, from Form 1040 or 1040-SR, line 2a	4.	_____
5. Enter the total of any exclusions/adjustments for: • Adoption benefits (Form 8839, line 30), • 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	5.	_____
6. Combine lines 2, 3, 4, and 5 above	6.	_____
7. Enter the total of the amounts from Schedule 1 (Form 1040), lines 11 through 20, and 23 and 25	7.	_____
8. Is the amount on line 7 less than the amount on line 6? No.  None of your social security benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b. Yes. Subtract line 7 from line 6	8.	_____
9. If you are: • Married filing jointly, enter \$32,000; or • Single, head of household, qualifying surviving spouse, or married filing separately and you lived apart from your spouse for all of 2025, enter \$25,000 Note: If you are married filing separately and you lived with your spouse at any time in 2025, skip lines 9 through 16, multiply line 8 by 85% (0.85), and enter the result on line 17. Then, go to line 18.	9.	_____
10. Is the amount on line 9 less than the amount on line 8? No.  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 2025, check the box on Form 1040 or 1040-SR, line 6d. Yes. Subtract line 9 from line 8	10.	_____
11. Enter \$12,000 if married filing jointly; or \$9,000 if single, head of household, qualifying surviving spouse, or married filing separately and you lived apart from your spouse for all of 2025	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 or 1040-SR, line 6b	19.	=====

Tip: If you received a lump-sum payment in 2025 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.

Worksheet 2. Figure Your Additional Taxable Benefits (From a Lump-Sum Payment for a Year After 1993)

Keep for Your Records:

Enter earlier year _____

1. Enter the total amount from box 5 of ALL your Forms SSA-1099 and RRB-1099 for the earlier year, plus the lump-sum payment for the earlier year received after that year	1. _____
Note: If line 1 is zero or less, skip lines 2 through 20 and enter -0- on line 21. Otherwise, go to line 2.	
2. Multiply line 1 by 50% (0.50)	2. _____
3. Enter your adjusted gross income for the earlier year	3. _____
4. Enter the total of any exclusions/adjustments you claimed in the earlier year for:	
• Adoption benefits (Form 8839),	
• Qualified U.S. savings bond interest (Form 8815),	
• Student loan interest (for 2020, 2019, and 2018, Schedule 1 (Form 1040); for years before 2018, Form 1040 or Form 1040A, page 1),	
• Tuition and fees (for 2020, 2019, and 2018, Schedule 1 (Form 1040); for years before 2018, Form 1040 or Form 1040A, page 1),	
• Domestic production activities (for 2005 through 2017) (Form 1040, page 1),	
• Foreign earned income or housing (Form 2555 or 2555-EZ), and	
• Certain income of bona fide residents of American Samoa (Form 4563) or Puerto Rico	4. _____
5. Enter any tax-exempt interest received in the earlier year	5. _____
6. Add lines 2 through 5	6. _____
7. Enter your taxable benefits for the earlier year that you previously reported	7. _____
8. Subtract line 7 from line 6	8. _____
9. If, for the earlier year, you were:	
• Married filing jointly, enter \$32,000; or	
• Single, head of household, qualifying surviving spouse, married filing separately and you lived apart from your spouse for all of the earlier year, enter \$25,000	9. _____
Note: If you were married filing separately and you lived with your spouse at any time during the earlier year, 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 8 more than the amount on line 9?	
No. Skip lines 10 through 20 and enter -0- on line 21.	
Yes. Subtract line 9 from line 8	10. _____
11. Enter \$12,000 if married filing jointly for the earlier year; or \$9,000 if single, head of household, qualifying surviving spouse, or married filing separately and you lived apart from your spouse for all of the earlier year	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. Refigured taxable benefits. Enter the smaller of line 17 or line 18	19. _____
20. Enter your taxable benefits for the earlier year (or as refigured due to a previous lump-sum payment for the year)	20. _____
21. Additional taxable benefits. Subtract line 20 from line 19. Also enter this amount on Worksheet 4, line 20	21. _____

Caution: *Don't file an amended return for this earlier year. Complete a separate Worksheet 2 or Worksheet 3 for each earlier year for which you received a lump-sum payment in 2025.*

Worksheet 3. Figure Your Additional Taxable Benefits (From a Lump-Sum Payment for a Year Before 1994)

Keep for Your Records:

Enter earlier year _____

1.	Enter the total amount from box 5 of ALL your Forms SSA-1099 and RRB-1099 for the earlier year, plus the lump-sum payment for the earlier year received after that year	1.	_____
Note: If line 1 is zero or less, skip lines 2 through 13 and enter -0- on line 14. Otherwise, go to line 2.			
2.	Multiply line 1 by 50% (0.50)	2.	_____
3.	Enter your adjusted gross income for the earlier year	3.	_____
4.	Enter the total of any exclusions/adjustments you claimed in the earlier year for: • Qualified U.S. savings bond interest (Form 8815), • Foreign earned income or housing (Form 2555 or 2555-EZ), and • Certain income of bona fide residents of American Samoa (Form 4563) or Puerto Rico	4.	_____
5.	Enter any tax-exempt interest received in the earlier year	5.	_____
6.	Add lines 2 through 5	6.	_____
7.	Enter your taxable benefits for the earlier year that you previously reported	7.	_____
8.	Subtract line 7 from line 6	8.	_____
9.	Enter \$25,000 (\$32,000 if married filing jointly for the earlier year; or -0- if married filing separately for the earlier year and you lived with your spouse at any time during the earlier year)	9.	_____
10.	Is the amount on line 8 more than the amount on line 9? No. Skip lines 10 through 13 and enter -0- on line 14. Yes. Subtract line 9 from line 8	10.	_____
11.	Multiply line 10 by 50% (0.50)	11.	_____
12.	Refigured taxable benefits. Enter the smaller of line 2 or line 11	12.	_____
13.	Enter your taxable benefits for the earlier year (or as refigured due to a previous lump-sum payment for the year)	13.	_____
14.	Additional taxable benefits. Subtract line 13 from line 12. Also enter this amount on Worksheet 4, line 20	14.	_____
Caution: Don't file an amended return for this earlier year. Complete a separate Worksheet 2 or Worksheet 3 for each earlier year for which you received a lump-sum payment in 2025.			

Worksheet 4. Figure Your Taxable Benefits Under the Lump-Sum Election Method (Use With Worksheet 2 or 3)

Keep for Your Records:

Complete Worksheet 1 and Worksheets 2 and 3 as appropriate before completing this worksheet.

1. Enter the total amount from **box 5** of **ALL** your **Forms SSA-1099** and **RRB-1099** for 2025, minus the lump-sum payment for years before 2025 **1.** _____
Note: If line 1 is zero or less, skip lines 2 through 18, enter -0- on line 19, and go to line 20. Otherwise, go to line 2.
 2. Multiply line 1 by 50% (0.50) **2.** _____
 3. Enter the amount from Worksheet 1, line 3 **3.** _____
 4. Enter the amount from Worksheet 1, line 4 **4.** _____
 5. Enter the amount from Worksheet 1, line 5 **5.** _____
 6. Combine lines 2, 3, 4, and 5 **6.** _____
 7. Enter the amount from Worksheet 1, line 7 **7.** _____
 8. Subtract line 7 from line 6 **8.** _____
 9. Enter the amount from Worksheet 1, line 9. But if you are married filing separately and lived with your spouse at any time during 2025, skip lines 9 through 16, multiply line 8 by 85% (0.85), and enter the result on line 17. Then, go to line 18 **9.** _____
 10. Is the amount on line 8 more than the amount on line 9?
No. Skip lines 10 through 18, enter -0- on line 19, and go to line 20.
Yes. Subtract line 9 from line 8 **10.** _____
 11. Enter the amount from Worksheet 1, line 11 **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. Enter the **smaller** of line 17 or line 18 **19.** _____
 20. Enter the total of the amounts from Worksheet 2, line 21, and Worksheet 3, line 14, for all earlier years for which the lump-sum payment was received **20.** _____
 21. **Taxable benefits under lump-sum election method.** Add lines 19 and 20 **21.** _____
- Next.** Is line 21 above smaller than Worksheet 1, line 19?
- No.** Don't use this method to figure your taxable benefits. Follow the instructions on Worksheet 1 to report your benefits.
- Yes.** You can elect to report your taxable benefits under this method. **To elect this method, do the following.**
1. Check the box on Form 1040 or 1040-SR, line 6c.
 2. If line 21 above is zero, follow the instructions on line 10 for "No" on Worksheet 1. Otherwise:
 - a. Enter the amount from Worksheet 1, line 1, on Form 1040 or 1040-SR, line 6a;
 - b. Enter the amount from line 21 above on Form 1040 or 1040-SR, line 6b; and
 - c. If you are married filing separately and you **lived apart** from your spouse for all of 2025, check the box on Form 1040 or 1040-SR, line 6d.