

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 2023, 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 2023 and your total repayments (box 4 of Forms SSA-1099 and RRB-1099) were more than your gross benefits for 2023 (box 3 of Forms SSA-1099 and RRB-1099). None of your benefits are taxable for 2023. 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. <u>1,023.</u>
2. Multiply line 1 by 50% (0.50)	2. <u>512.</u>
3. Combine the amounts from Form 1040 or 1040-SR, lines 1z, 2b, 3b, 4b, 5b, 7, and 8	3. <u>156,344.</u>
4. Enter the amount, if any, from Form 1040 or 1040-SR, line 2a	4. <u> </u>
5. Enter the total of any exclusions/adjustments for: <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 	5. <u> </u>
6. Combine lines 2, 3, 4, and 5 above	6. <u>156,856.</u>
7. Enter the total of the amounts from Schedule 1 (Form 1040), lines 11 through 20, and 23 and 25	7. <u> </u>
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.	
X Yes. Subtract line 7 from line 6	8. <u>156,856.</u>
9. If you are: <ul style="list-style-type: none"> • 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 2023, enter \$25,000 	9. <u>32,000.</u>
Note. If you are married filing separately and you lived with your spouse at any time in 2023, 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.	
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 2023, be sure you entered "D" to the right of the word "benefits" on Form 1040 or 1040-SR, line 6a.	
X Yes. Subtract line 9 from line 8	10. <u>124,856.</u>
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 2023	11. <u>12,000.</u>
12. Subtract line 11 from line 10. If zero or less, enter -0-	12. <u>112,856.</u>
13. Enter the smaller of line 10 or line 11	13. <u>12,000.</u>
14. Multiply line 13 by 50% (0.50)	14. <u>6,000.</u>
15. Enter the smaller of line 2 or line 14	15. <u>512.</u>
16. Multiply line 12 by 85% (0.85). If line 12 is zero, enter -0-	16. <u>95,928.</u>
17. Add lines 15 and 16	17. <u>96,440.</u>
18. Multiply line 1 by 85% (0.85)	18. <u>870.</u>
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. <u>870.</u>



If you received a lump-sum payment in 2023 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.

Form 8880 Credit Limit Worksheet
Credit Limit Worksheet

Complete this worksheet to figure the amount to enter on line 11.

1. Enter the amount from Form 1040, 1040-SR, or
1040-NR, line 18

1. 18,778
2. Enter the total of your credits from Schedule 3,
lines 1 through 3, 6d, and 6l

2. _____
3. Subtract line 2 from line 1. Also enter this amount
on Form 8880, line 11. But if zero or less, **stop**;
you can't take the credit—don't file this form .

3. 18,778

Energy Efficient Home Improvement Credit Limit Worksheet—Line 31

1. Enter the amount from Form 1040,
1040-SR, or 1040-NR, line 18 . . . 1. 18,778.
2. Enter the total of the following
credit(s)/adjustment(s) if you are
taking the credit(s)/adjustment(s) on
your 2023 income tax return:
+ Negative Form 8978 Adjustment,
Schedule 3 (Form 1040),
line 6l _____
+ Foreign Tax Credit, Schedule 3
(Form 1040), line 1 _____
Credit for Child or Dependent Care
Expenses, Schedule 3 (Form 1040),
line 2 _____
+ Credit for the Elderly or the
Disabled, Schedule R (Form 1040),
line 22 _____
+ Nonrefundable Education Credits,
Schedule 3 (Form 1040), line 3 . . . _____
+ Retirement Savings Contributions
Credit, Schedule 3 (Form 1040),
line 4 _____
Note. Enter the total of the
preceding credit(s)/adjustment(s),
only if allowed and taken on your
2023 income tax return. Not all
credits/adjustments are available for
all years nor for all filers. See the
instructions for your 2023 income
tax return. 2. _____
3. Subtract line 2 from line 1. Also
enter this amount on Form 5695,
line 31. If zero or less, enter -0- on
Form 5695, lines 31 and 32 3. 18,778.

Note. Enter the total of the preceding credit(s)/adjustment(s), only if allowed and taken on your 2023 income tax return. Not all credits/adjustments are available for all years nor for all filers. See the instructions for your 2023 income tax return.

Note. Enter the total of the preceding credit(s)/adjustment(s), only if allowed and taken on your 2023 income tax return. Not all credits/adjustments are available for all years nor for all filers. See the instructions for your 2023 income tax return.

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