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# Publication 915 worksheet 2023

Publication details for tax returns related to social security and equivalent railroad retirement benefits have been updated. Filing status has undergone changes, with qualifying widow(er) now referred to as qualifying surviving spouse. Taxpayers can find the latest information on Pub. 915 at IRS.gov/Pub915. Changes to forms include the addition of lines 1a through 1z on Forms 1040 and 1040-SR, as well as schedule 1 for reporting scholarships, pension, and annuity details. Taxpayers must now report wages earned while incarcerated on Schedule 1, line 8u. A checkbox has been added to Form 1040 and 1040-SR for the lump-sum election method. Given article text here looking forward to the upcoming meeting where we'll discuss our strategies with everyone and outline our plans for the future under the social security system. If you received benefits in 2023, you should have received a form showing the amount of your compensation. We welcome any feedback or suggestions for improvement. You can provide this through the IRS website or by writing to them. Although we can't respond individually, we appreciate your input and will consider it when revising our tax forms. For more information on related topics, check out other publications such as Publication 501 or Form (and Instructions) 1040-ES. Your Tier 1 railroad retirement benefits are generally non-taxable, but if you have other income, you might need to file a return. See Pub. 501 or your tax return instructions for details. If there's an error in your benefit amount, like the example where your 2022 benefits were actually \$2,500 instead of \$3,000, and you repay the excess, it can affect your taxable income. Nonresident aliens are taxed differently, with 85% of their benefits subject to a 30% rate unless exempt by treaty. Certain countries have treaties that exempt residents from U.S. tax on their benefits. If part of your benefits are taxable, you'll use Form 1040 or 1040-SR and report the taxable amount based on your total income. You might need to include lump-sum payments in your income, but there's an election method available to reduce the taxable amount. You can use the lump-sum election method if it reduces your taxable benefits. This approach involves recalculating the taxable portion of all your benefits for the earlier year (including the lump-sum payment) using that year's income. Then, subtract any previously reported taxable benefits and add the remainder to the taxable part of your 2023 benefits. For instance, Jane Jackson received a \$6,000 lump-sum payment in 2023, with \$2,000 attributed to 2022 and \$4,000 to 2023. She also received \$5,000 in social security benefits that year, making her total benefits \$11,000. To see if the lump-sum election method results in lower taxable benefits, Jane uses Worksheets 1, 2, and 4 from this publication. She starts by completing Worksheet 1 to find the amount of her taxable benefits for 2023 under the regular method. Then, she completes Worksheet 2 to determine the taxable portion of the lump-sum payment for 2022 using the lump-sum election method. Finally, she uses Worksheet 4 to decide if the lump-sum election method will lower her taxable benefits. After completing the worksheets, Jane compares the amounts on Worksheet 4, line 21, and Worksheet 1, line 19. Since the amount on Worksheet 4 is smaller, she chooses to use the lump-sum election method. To do this, she writes "LSE" beside Form 1040 or 1040-SR, line 6a, and then enters \$11,000 on line 6a and \$2,500 on line 6b. Jane's filled-in worksheets (1, 2, and 4) are provided below. You may be eligible to deduct certain amounts related to the benefits you receive. In some cases, your Form SSA-1099 or RRB-1099 will show that the total benefits you repaid (box 4) exceed the gross benefits (box 3) you received. If this occurs, your net benefits in box 5 will be a negative figure (in parentheses), and none of your benefits will be taxable. Don't use Worksheet 1 if you have a negative figure in box 5. Instead, subtract any positive figures from other forms to arrive at the correct taxable amount. If you have questions about this negative figure, contact your local SSA or RRB office for assistance. This section provides worksheets 1 through 4 and explains the items listed on Forms SSA-1099 and RRB-1099. Additionally, it covers Forms SSA-1042S and RRB-1042S, which are used for nonresident aliens and include a few extra items. The illustrated version of these forms in this appendix are provided as they appeared when this publication went to print. Compare the form you received with the one shown here to note any differences. The Form SSA-1099, Social Security Benefit Statement 2023, is sent to every person who receives social security benefits. If you receive benefits on multiple records, you may get more than one Form SSA-1099. IRS Notice 703 will be enclosed with this form and includes a worksheet to help you determine if any of your benefits are taxable. The name in box 1 refers to the person for whom the social security benefits were paid. Box 2 shows their U.S. social security number, if known. Use the claim numbers shown in box 8 in all correspondence with the SSA. Box 3 lists the total benefits paid in 2023 to you, which may not agree with the amounts received due to adjustments made before receipt. An asterisk (\*) indicates that it includes benefits received in 2023 for earlier years. Box 4 shows the total amount of benefits repaid to the SSA in 2023. The description in this section lists the benefit checks returned and adjustments for other repayment types, including all repayments made in 2023. If no repayments were made, "none" will be shown. Box 5 displays the net benefits paid to you for the year, calculated by subtracting box 4 from box 3. If the number in box 5 appears, it indicates that the number in box 4 is greater than the number in box 3, signifying a negative figure and indicating repayment of more money than received in 2023. This negative figure may raise questions; contact your local SSA office for clarification. For further information, refer to Repayments More Than Gross Benefits earlier. This section shows the total federal income tax withheld from benefits. Include this amount on your income tax return as tax withheld. Form SSA-1042S is for nonresident aliens, containing four additional items not found on Form SSA-1099. The rate at which tax was withheld from 85% of benefits is shown; if taxes were withheld at different rates during the year, the percentage displayed will be that in December 2023. Most nonresident aliens are taxed at a 30% rate; residents of Switzerland are taxed at 15%. If no tax was applied or you were exempt under a treaty, "0" appears in this box. Benefits received by residents of Canada, Egypt, Germany, Ireland, Israel, Italy, Japan, Romania, and the United Kingdom are exempt from U.S. tax. Under India's tax treaty, benefits paid to Indian nationals who performed services for the United States or its authorities are exempt. For more information on nonresident aliens, refer to Pub. 519. This section displays the amount of tax taken out of social security checks; taxes withheld if you were a nonresident alien (unless exempt) in any month. An amount in this box shows any tax refunded by the SSA. When the SSA mistakenly withholds tax and cannot return it before year-end, you must file a federal income tax return to receive the refund. This section explains Form RRB-1099 Payments by the Railroad Retirement Board, which is issued to U.S. citizens and residents. You may receive multiple Form RRB-1099s if you receive benefits from more than one railroad retirement record. To ensure timely delivery, keep your mailing address up to date with the Railroad Retirement Board (RRB). Your claim number is a unique identifier consisting of a 6- or 9-digit number and an alphabetical prefix, while your payee code follows your claim number. When interacting with the RRB, use your claim number and payee code as shown on this form. This information also includes your U.S. social security number (SSN), individual taxpayer identification number (ITIN), or employer identification number (EIN) if applicable. Box 3 of Form RRB-1099 shows the gross Social Security Equivalent Benefits (SSEB) portion of tier 1 benefits paid to you in 2023, before deductions for federal income tax withholding, Medicare premiums, and other adjustments. Box 6 explains these deductions. Note that social security benefits paid through the RRB are not reported on Form RRB-1099 or RRB-1042S, but rather on Form SSA-1099 or SSA-1042S issued by the Social Security Administration (SSA). Example 1: For January to March 2023, you received \$300 in Railroad Unemployment Insurance. You were eligible for tier 1 benefits of \$509 per month starting January 1, 2023, but didn't receive your first payment until April 2023. The payment in April was for the first three months of 2023. However, due to unemployment benefits received during this period, \$300 was deducted from your initial benefit payment. Instead of receiving \$1,527 (\$509 × 3 months), you received \$1,227 (\$1,527 - \$300). For the months of April to November, you were paid your regular monthly tier 1 benefits of \$509. Box 3 of Form RRB-1099 will show \$5,599 (\$509 × 11 months) as the gross tier 1 benefits paid to you in 2023, even though you didn't receive that amount due to unemployment benefits. Example 2: You received tier 1 benefits of \$600 per month from January to [insert month], and your Form RRB-1099 will reflect this. Box 3 shows tier 1 benefits totaling \$600 per month, consisting of \$250 in SSEB and \$350 in NSSEB. With Medicare coverage starting July 2023, a monthly deduction of \$164.90 was made for premiums, leaving you with \$435.10 per month. Your Form RRB-1099 will display the gross SSEB portion as \$3,000 (\$250 × 12) and the Medicare premium deductions of \$98.40 (\$164.90 × 6 months). The NSSEB portion of \$4,200 (\$350 × 12 months) will appear on your Form RRB-1099-R. Box 3 of Form RRB-1099 shows the gross SSEB amount before Medicare premiums, while Box 11 displays Medicare premium deductions for July to December 2023. The Medicare Premium Total box on Form RRB-1099-R will be blank since Medicare totals are shown in Box 11 of Form RRB-1099. The figure in Box 4 represents the total SSEB portion of Tier 1 benefits repaid to the Railroad Retirement Board (RRB) in 2023. Repayments may have been made through returned payments, cash refunds, or deductions from future payments. Additionally, amounts may have been withheld to recover SSEB overpayments incurred by others or to recover SSEB overpayments you received. The amount in Box 4 includes repayments for benefits received in 2023 or earlier years. Repayments for years before 1986 are treated entirely as SSEB benefits. You will receive \$300 per month from May 1, 2023, as a social security benefit. The Railroad Retirement Board (RRB) has been authorized to pay this benefit by the Social Security Administration (SSA). In August 2023, the RRB started paying your social security benefits directly to you and reduced your monthly tier 1 benefit by \$300 due to the special earnings benefit (SSEB). They kept \$900 (\$300 × 3 months) of social security benefits for May through July 2023 to offset the \$900 SSEB overpayment during that period. Your Form RRB-1099 will show \$900 in box 4 as the amount you repaid towards your tier 1 benefit. The SSA will send you a separate form, SSA-1099, which includes the \$900 they paid for May through July 2023. To determine if any of your benefits are taxable, add up all amounts in box 5 from multiple Forms RRB-1099 you received for 2023. If there's a negative figure in parentheses around the amount in box 5, it means you repaid more than you received. Box 6 shows workers' compensation benefits used to offset your tier 1 payments. The SSEB portions of your tier 1 benefits listed in boxes 3 and 5 include the reductions for workers' compensation benefits. If you didn't receive any workers' compensation, box 6 will be blank. For example, if you received \$450 per month as a tier 1 benefit but had a \$50 monthly workers' compensation offset, your Form RRB-1099 would show \$5,400 as the SSEB portion of tier 1 benefits paid to you before any deductions. As a recipient of tier 1 Special Guaranty Benefit (SSEB) or special guaranty benefit payments, this box displays the total U.S. federal income tax withheld on these payments for 2023. This amount should be reported as tax withheld on your income tax return. The figure also shows the total amount of Part B, C, and D Medicare premiums deducted from railroad retirement annuity payments shown on Form RRB-1099. The total amount of benefits repaid to the Railroad Retirement Board (RRB) in 2023 includes deductions for various types of income, such as social security benefits, age reduction, and public service pensions. This figure also accounts for repayments made through annuity waiver, legal process partition payments, and overpayment recovery purposes. The total amount is calculated by subtracting the amount repaid (Box 11) from the initial benefit amount (Box 10). If the figure in Box 12 is negative, it means that more money was repaid than received in 2023. Additionally, this box shows the total U.S. federal income tax withheld from benefits while the recipient was a known or assumed resident of the country listed in Box 14. The rate at which tax was withheld can be found in Box 15, and separate forms will be issued for each country where legal residence was maintained during the year. Tax implications for nonresident aliens can vary each year. Typically, the tax rate for nonresidents is 30%. However, certain individuals may qualify for a reduced rate due to a tax treaty exemption, as indicated by a "0%" or "15%" figure on their RRB-1042S form. If you're unsure about your specific situation, consult with your local RRB field office (US residents) or US consulate/embassy (non-US residents). You can also contact the IRS for assistance with your tax statement inquiries. Additionally, check the RRB website at RRB.gov or call their toll-free number 877-772-5772. For guidance on calculating taxable payments and reporting on your income tax return, refer to Form 1040 or 1040-SR, as well as Form RRB-1042S. You can also use the IRS's Tax Help resources or contact them directly for assistance with figuring total income and determining taxable benefits.

Irs publication 915 for 2023 worksheet 1. What is irs publication 915.