

AGI and MAGI Worksheet

Which income number applies | Reviewed October 2026

Start with AGI

AGI from my tax return (Form 1040 line 11): \$ _____

Tax-exempt interest: \$ _____

Nontaxable Social Security: \$ _____

Which number each rule uses

Rule	Income number	My number
Traditional IRA deduction	AGI without IRA deduction and certain items	
Roth IRA contribution	Modified AGI (see Publication 590-A)	
Medicare IRMAA	AGI + tax-exempt interest, two years back	
Marketplace premium credit	AGI + foreign exclusions, tax-exempt interest, nontaxable SS	
Taxable Social Security	Half of benefits + other income + tax-exempt interest	

Notes for my tax preparer

Sources: General education only. Figures from IRS, Social Security and Medicare sources, reviewed October 2026. Sources: IRS Form 1040 instructions, Publication 590-A, Publication 915, SSA IRMAA page, Form 8962 instructions.