

Worksheet 1-2. Figuring Your Reduced IRA Deduction for 2020

Keep for Your Records 

(Use only if you or your spouse is covered by an employer plan and your modified AGI falls between the two amounts shown below for your coverage situation and filing status.)

Note. If you were married and both you and your spouse contributed to IRAs, figure your deduction and your spouse's deduction separately.

IF you...	AND your filing status is...	AND your modified AGI is over...	THEN enter on line 1 below...
are covered by an employer plan	single or head of household	\$65,000	\$75,000
	married filing jointly or qualifying widow(er)	\$104,000	\$124,000
	married filing separately	\$0	\$10,000
aren't covered by an employer plan, but your spouse is covered	married filing jointly	\$196,000	\$206,000
	married filing separately	\$0	\$10,000

1. Enter applicable amount from table above 1. _____

2. Enter your **modified AGI** (that of both spouses, if married filing jointly) 2. _____

Note. If line 2 is equal to or more than the amount on line 1, **stop here.**
Your IRA contributions aren't deductible. See [Nondeductible Contributions](#), earlier.

3. Subtract line 2 from line 1. **If line 3 is \$10,000 or more (\$20,000 or more if married filing jointly or qualifying widow(er) and you are covered by an employer plan), stop here.** You can take a full IRA deduction for contributions of up to \$6,000 (\$7,000 if you are age 50 or older) or 100% of your (and if married filing jointly, your spouse's) compensation, whichever is less 3. _____

4. Multiply line 3 by the percentage below that applies to you. If the result isn't a multiple of \$10, round it to the next highest multiple of \$10. (For example, \$611.40 is rounded to \$620.) However, if the result is less than \$200, enter \$200.

- Married filing jointly or qualifying widow(er) **and** you are covered by an employer plan, multiply line 3 by 30% (0.30) (by 35% (0.35) if you are age 50 or older). 4. _____
- All others, multiply line 3 by 60% (0.60) (by 70% (0.70) if you are age 50 or older).

5. Enter your compensation minus any deductions on Schedule 1 (Form 1040), line 14 (deductible part of self-employment tax), and Schedule 1 (Form 1040), line 15 (self-employed SEP, SIMPLE, and qualified plans). If you are filing a joint return and your compensation is less than your spouse's, include your spouse's compensation reduced by his or her traditional IRA and Roth IRA contributions for this year. If you file Form 1040, 1040-SR, or 1040-NR, don't reduce your compensation by any losses from self-employment 5. _____

6. Enter contributions made, or to be made, to your IRA for 2020, but **don't** enter more than \$6,000 (\$7,000 if you are age 50 or older). If contributions are more than \$6,000 (\$7,000 if you are age 50 or older), see [Excess Contributions](#), later 6. _____

7. **IRA deduction.** Compare lines 4, 5, and 6. Enter the smallest amount (or a smaller amount if you choose) here and on your Schedule 1 (Form 1040), line 19. If line 6 is more than line 7 and you want to make a nondeductible contribution, go to line 8 7. _____

8. **Nondeductible contribution.** Subtract line 7 from line 5 or 6, whichever is smaller. Enter the result here and on line 1 of your Form 8606 8. _____