# “Senior Deduction”: Information and How-To

## Introduction

For tax years 2025-2028, a new deduction for taxpayers who are at least age 65 will provide an “enhanced deduction”. Schedule 1-A refers to this as the “enhanced deduction for seniors” to distinguish it from the increased standard deductions that seniors receive if they take the standard deduction. Qualified taxpayers can receive a deduction of **up to $6,000 per eligible individual**. This means that married taxpayers who file jointly could qualify for as much as a $12,000 deduction, subject to certain conditions and limitations.

Although many outlets have reported this as the “no tax on Social Security” benefit, social security is still partially taxable, and the calculation of that taxable amount has not changed at all.

## Eligibility to Claim the Enhanced Senior Deduction

- The taxpayer must have reached age 65 on or before the last day of the tax year.
- The additional deduction is available whether the taxpayer itemizes or takes the (increased senior) standard deduction.
- The taxpayer must have a Social Security Number (SSN). If Married Filing Jointly, the deduction is extended only to spouse(s) who meet the age criteria and have an SSN.
- The taxpayer’s filing status cannot be Married Filing Separately.
- The deduction phases out for taxpayers with modified adjusted gross incomes (MAGI) over $75,000 ($150,000 for joint filers).

## How To Assist the Taxpayer

TaxSlayer will determine the taxpayer’s eligibility for the deduction based on information already entered in the tax return (Social Security number, date of birth, income, filing status, etc.). The deduction will appear on **Schedule 1-A**.

**Part V** **Enhanced Deduction for Seniors**

**Caution:** You and/or your spouse must have a valid social security number. If married, you must file jointly to claim this deduction. See instructions.

| | | | |
|---|---|---|---|
| 31 | Enter the amount from line 3 | 31 | |
| 32 | Enter $75,000 ($150,000 if married filing jointly) | 32 | |
| 33 | Subtract line 32 from line 31. If zero or less, enter $6,000 on line 35 | 33 | |
| 34 | Multiply line 33 by 6% (0.06) | 34 | |
| 35 | Subtract line 34 from $6,000. If zero or less, enter -0- | 35 | |
| 36a | If you have a valid social security number (see instructions) and were born before January 2, 1961, enter the amount from line 35 | 36a | |
| b | If you are married filing jointly, your spouse has a valid social security number (see instructions), and your spouse was born before January 2, 1961, enter the amount from line 35 | 36b | |
| 37 | **Enhanced deduction for seniors.** Add lines 36a and 36b | 37 | |