Instructions:

1. Read the section below entitled: How To Determine The Amount of Earnings You Should Report. If you have questions, please telephone 1-888-767-6738 Monday through Friday between 7:40 AM and 5:00 PM, Eastern Time. Hearing impaired users should utilize the Federal Relay Service by dialing 711 or their local communications provider to reach a Communications Assistant.
2. Provide clear and legible information. Do not detach any portion of this form.
3. Fill in, sign, and submit the form through DocuSign.
4. Retain copies of evidence supporting your claimed earnings in the event you are required to furnish documentation of earnings.
5. ***Do Not*** include your annuity payments from OPM ***or any ATC earnings as described in the next section***. Include, as earnings, all income from wages and self-employment that you actually received plus ***deferred*** income you actually earned during 2025.

How To Determine The Amount of Earnings You Should Report

Include as earnings:

- All gross wages from employment covered by Social Security.
- All cash pay for agricultural work, domestic work in a private home, service not in the course of your employer's trade or business.
- All pay, cash or non-cash, for work as a home worker for a non-profit organization, no matter the amount. *(The Social Security $100.00 tax test does not apply.)*
- All pay for work not covered by Social Security, if the work is done in the United States, including pay for:
  * Family employment,
  * Work as a student, student nurse, intern, newspaper and magazine vendor,
  * Work for States or foreign governments or instrumentalities, and
  * Work covered by the Railroad Retirement Act.

Regardless of what income is called or who receives it, if it is actually wages for services you performed or net earnings from self-employment you secured, it must be included in applying the earnings test.

Do not include as earnings:

- Post retirement earnings of a retired air traffic controller who is employed as an air traffic control instructor, or supervisor thereof, or as an air traffic controller under contract with the Federal Aviation Administration, including an instructor or supervisor working at an on-site facility *(such as an airport)*. See 5 U.S.C. §8421a(c).
- Any income paid as retirement income, including your FERS benefit or any benefits received as a survivor.
- Monies which you earned before entitlement for annuity supplement and/or received for annual leave upon retirement. This includes separation incentives.
- Unemployment compensation.
- Gifts, insurance proceeds, inheritances, scholarships, alimony, capital gains, net business losses, prize winnings.
- Payments-in-kind for domestic service in the employer's private home, for agricultural labor, for work not in the course of the employer's trade or business, or the value of meals and lodging.
- Rentals from real estate which cannot be counted in earnings from self-employment because, for instance, you were not a real estate dealer.
- Interest and dividends not resulting from trade or business.
- Pay for Veteran's training and for jury duty.
- Payments by an employer which are reimbursement specifically for your travel expenses and which are so identified by the employer at the time of payment and/or reimbursement or allowance for moving expenses, if they are not counted as wages for Social Security purposes.