

IMPORTANT NUMBERS FOR 2026

Numbers are Subject to Change

Federal Income Tax Brackets

Rates apply to taxable income (i.e. income after deductions).

TAX RATE	MFJ	SINGLE
10%	\$0 - \$24,800	\$0 - \$12,400
12%	\$24,801 - \$100,800	\$12,401 - \$50,400
22%	\$100,801 - \$211,400	\$50,401 - \$105,700
24%	\$211,401 - \$403,550	\$105,701 - \$201,775
32%	\$403,551 - \$512,450	\$201,776 - \$256,225
35%	\$512,451 - \$768,700	\$256,226 - \$640,600
37%	\$768,701 and above	\$640,601 and above

Standard Deduction

Filing Status	MFJ	SINGLE
	\$31,500	\$15,750

Retirement Plans

Elective Deferrals (401(K), 403(B), 457)

Contribution Limit	\$24,500
Catch Up (Age 50+)	\$8,000
Catch Up (Ages 60-63)	\$11,500

Defined Contribution Plan

Limit per Participant	\$72,000
Limit per Participant (age 50+)	\$80,000
Limit per Participant (age 60-63)	\$83,500

Simple IRA

Contribution Limit	\$17,000
Catch Up (Age 50+)	\$4,000
Catch Up (Ages 60-63)	\$5,000

\$18,500 for employers with <26 employees.

SEP IRA

Maximum % of Compensation	25%
Contribution Limit	\$72,000
Minimum Compensation	\$750

No Catch Up contributions allowed.

Health Savings Accounts (HSAs)

Coverage	Contribution Limit	Health Plan Min. Annual Deductible	Health Plan Max. Out-of-Pocket
Individual	\$4,400	\$1,700	\$8,500
Family	\$8,750	\$3,400	\$17,000
Age 55+ Catch Up	\$1,000		

Flexible Spending Account (Medical)

Filing Status	Contribution Limit	Rollover Limit
N/A	\$3,400	\$680

Flexible Spending Account (Dependent Care)

Filing Status	Contribution Limit	Rollover Limit
Single and MFJ	\$7,500	Not allowed
Married Filing Separately	\$3,750	Not allowed