1) Tax Brackets

	Taxable Income		
Tax Rate	(Single/MF Separately)	(Married Filing Jointly)	(Head of Household)
	10% \$0 to \$11,000	\$0 to \$22,000	\$0 to \$15,700
	12% \$11,000 to \$44,725	\$22,000 to \$89,450	\$15,700 to \$59,850
	22% \$44,725 to \$95,375	\$89,450 to \$190,750	\$59,850 to \$95,350
	24% \$95,375 to \$182,100	\$190,750 to \$364,200	\$95,350to \$182,100
	32% \$182,100 to \$231,250	\$364,200 to \$462,500	\$182,100 to \$231,250
	35% \$231,250 to \$578,125	\$462,500 to \$693,750	\$231,250 to \$578,100
	37% \$578,125 or more	\$693,750 or more	\$578,100 or more

Capital Gain and Qualified Dividend Rate

	(Single/MF Separately)	(Married Filing Jointly)	(Head of Household)	Estate or Trust
0%	\$0-\$44,625	\$0-\$89,250	\$0-\$59,750	\$0-\$3,000
15%	\$44,626-\$492,300	\$89,251-\$553,850	\$59,751-\$523,050	\$3,000-\$14,650
20%	>\$492,301	>\$553,850	>\$523,050	>\$14,650

Taxable Income of Social Security Benefits

Filing Status	Tax Base	% of Benefits Taxed
Single or HOH	\$25,000-\$34,000/above	50%/85%
Married Filing Jointly	\$32,000-\$44,000/above	50%/85%

Foreign Earned Income Exclusion \$120,000

2) 2023 Deduction

2) 2023 Deduction		
Intera Filing Status	Standard Deduction 2023	2022
Single	\$13,850	\$12,950
Married Filing Jointly	\$27,700	\$25,900
Head of Household	\$20,800	\$19,400

Itemized Deduction		
State and Local Tax	Limited to \$10,000	Limited to \$10,000
Mortgage Interest Deduction 01/01/2018 or in		
contract after 12/15/2017	Up to 750,000	Same
Medical Expense	>7.5% of AGI	>10% of AGI
Charitable Contribution	Up to 100% of AGI	(cash) Yr.2020 Up to 60% of AGI (cash)

Alter	native Minimum Exemption	
Unmarried Individuals	\$	81,300
Married Filing Jointly	\$	126,500
AMT income in Excess of Exemption		

First \$220,700 26% Above \$220,700 28%

Alimony Income/Deduction

Not allowed if executed after 12/31/2018

Sale of Principal Residence 2/5 years		
Filing Status	Exemption	
Single or HOH		\$250,000
Married Filing Jointly		\$500,000

3) Credit

Earned Income ((Investment income must be \$11,0		No Children	One Child	Two Children	Three or More Children
	Income at Max Credit	\$7,840	\$11,750	\$16,510	\$16,510
Single or Head of Household	Maximum Credit	\$600	\$3,995	\$6,604	\$7,430
	Phaseout income range	\$9,800-\$17640	\$21,560-\$46,560	\$21,560-\$52,918	\$21,560-\$56,838
	Income at Max Credit	\$7,840	\$11,750	\$16,510	\$16,510
Married Filing Jointly	Maximum Credit	\$600	\$3,995	\$6,604	\$7,430
	Phaseout income range	\$16,370-\$24,210	\$28,120-\$53,120	\$28,120-\$59,478	\$28,120-\$63,398

Child Tax Credit (Qualify dependent children under age 17)	
Credit Maximum Refundable Maximum	
\$2,000	\$1,600

Qualified other dependent credit \$500 non-refundable

Phaseout MAGI

2022 Alternative Minimum Tax Exemption
Phaseout Thresholds

578,150

1,156,300

Unmarried Individuals

Married Filing Jointly

Education deduction or credit		Single	Married Filling Jointly
Student Loan Interest	\$2,500 Maximum	\$70,000-\$85,000	\$145,000-\$175,000
American Opportunity Credit	\$2,500 Credit or \$1,000 Refund Ma	\$80,000-\$90,000	\$160,000-\$180,000
Lifetime Learning Credit	\$2,000 credit	\$80,000-\$90,000	\$160,000-\$180,000

Retirement

401(K) 403(b) 457 Plan	2023
50 and under	\$22,500
>50 years old	\$30,000

	IRA and Roth IRA Contributed by 04/15/2024
50 and under	\$6,500
>50 years old	\$7,500

Saver's Credit % of Contribution	Married Filling Jointly	Head of Household	All other Filiers
50% of your contribution	AIG <=\$43,500	AIG <=\$32,625	AIG <=\$21,750
20% of your contribution	\$43,501-\$47,500	\$32,625-\$35,625	\$21,751-\$23,750
10% of your contribution	\$47,501-\$73,000	\$35,626-\$54,750	\$23,751-\$36,500

HSA Health Saving Accounts Contributed by 04/15/2023			
Qualification	Single	Family	
Minimum Deductible	\$1,500	\$3,000	
Maximum out of Pocket	\$7,500	\$15,000	
Maximum Contribution <55	\$3,850	\$7,750	
Maximum Contribution55 and Older	\$3,950	\$8,750	

2023 Contribution	Health Care FSA (per person)	Dependent Care FSA
Married filling Separately	\$3,050	\$2,500
Single/MFJ	\$3,050	\$5,000

Gift Tax exemption

\$17,000 per donee

Social Security Credit				
	Per Quarter Annual			
2022	\$1,510	\$6,040		
2023	\$1,640	\$6,560		

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While the author is a CPA and attempting to provide accurate information based on IRS publications, but due to laws and regulation change frequently, all the information above is for your reference only with no legal blinding.

1) 税率表

	收入范围			
税率	单身/夫妻分报	夫妻合报	户主	
	10% \$0 to \$11,000	\$0 to \$22,000	\$0 to \$15,700	
	12% \$11,000 to \$44,725	\$22,000 to \$89,450	\$15,700 to \$59,850	
	22% \$44,725 to \$95,375	\$89,450 to \$190,750	\$59,850 to \$95,350	
	24% \$95,375 to \$182,100	\$190,750 to \$364,200	\$95,350to \$182,100	
	32% \$182,100 to \$231,250	\$364,200 to \$462,500	\$182,100 to \$231,250	
	35% \$231,250 to \$578,125	\$462,500 to \$693,750	\$231,250 to \$578,100	
	37% \$578,125 or more	\$693,750 or more	\$578,100 or more	

长期投资收入税率

	单身/夫妻分报	夫妻合报	户主	信托
0%	\$0-\$44,625	\$0-\$89,250	\$0-\$59,750	\$0-\$3,000
15%	\$44,626-\$492,300	\$89,251-\$553,850	\$59,751-\$523,050	\$3,000-\$14,650
20%	超过以上范围			

	社安福利收入缴税			
Filing Status	Tax Base	% of Benefits Taxed		
单身/户主	\$25,000-\$34,000/above	50%/85%		
夫妻合报	\$32,000-\$44,000/above	50%/85%		

海外收入报税豁免额 \$120,000

2) 扣除额

标准扣除额	单身/夫妻分报	夫妻合报	户主
2023	\$13,850	\$27,700	\$20,800
2022	\$12,950	\$25,900	\$19,400

列举扣除额			
洲,地方税和地税 房贷利息 医疗支出 慈善捐款	最高抵税额1万美元,和2019年一致 最高\$75万贷款 超过调整后年收入总值7.5% 最多调整后年收入总值100% (现金)	超过调整后年收入总值10% 最多调整后年收入总值60%	

替代!	生最低税豁免金额	Į.
单身/户主	\$	81,300
夫妻合报	\$	126,500

AMT income in Excess of Exemption

First \$220,700 26% Above \$220,700 28%

12/31/2018 后达成离婚协议的赡养费不再纳入收入

自住屋出售免税额 2/5年			
Filing Status	Exemption		
单身/户主	\$250,000		
夫妻合报	\$500,000		

3) 退税补贴

中低收入退税补贴(投资收入少于1.1万美元)		无小孩	一个小孩	两个小孩	三个以上小孩
	最大补贴工资额	\$7,840	\$11,750	\$16,510	\$16,510
单身/户主	最大补贴金额	\$600	\$3,995	\$6,604	\$7,430
	收入范围	\$9,800-\$17640	\$21,560-\$46,560	\$21,560-\$52,918	\$21,560-\$56,838
	最大补贴工资额	\$7,840	\$11,750	\$16,510	\$16,510
夫妻合报	最大补贴金额	\$600	\$3,995	\$6,604	\$7,430
	收入范围	\$16,370-\$24,210	\$28,120-\$53,120	\$28,120-\$59,478	\$28,120-\$63,398

抚养子女抵税(17岁以下)		
最高抵税额	最高退税额	
\$2,000	\$1,600	

其他抚养人:\$500 最高抵税额

学生贷款利息抵税额		
学生贷款 最高\$2,500抵税额		
	最高\$2,500抵税额,	
美国机会抵税	\$1000退税额	
终身学习抵税:	最高\$2,000抵税额	

退休计划

401(K) 403(b) 457 计划	2023
50 岁以下	\$22,500
50 岁以下 50岁以上	\$30,000

个人退休账户 04/15/2024 前 存入		
50 岁以下	\$6,500	
50岁以上	\$7,500	

开设退税账户抵税奖励收入 单身		夫妻合报	户主
存入金额的50%	调整后毛收入 <=\$43,500	调整后毛收入 <=\$32,625	调整后毛收入 <=\$21,750
存入金额的20%	\$43,501-\$47,500	\$32,625-\$35,625	\$21,751-\$23,750
存入金额的10%	\$47,501-\$73,000	\$35,626-\$54,750	\$23,751-\$36,500

健康储蓄账户 04/15/2024 前存入			
办理条件	个人	家庭	
最低自负额	\$1,500	\$3,000	
年度自高支付额	\$7,500	\$15,000	
最高存入限额 50 岁以下	\$3,850	\$7,750	
最高存入限额 50岁以上	\$3,950	\$8,750	

儿童和成人护理费账户	医疗灵活开支账户	儿童和成人护理费账户
夫妻分开报	\$3,050	\$2,500
单身/夫妻合报	\$3,050	\$5,000

赠与税豁免额一人\$17,000

社安金点数			
	季度收入	年度收入	
2022	\$1,510	\$6,040	
2023	\$1,640	\$6,560	

鑫盛会计 纽约注册会计师

36-50 Main Street 2nd Floor, Flushing NY 11354 即便作者是纽约注册会计师,材料来源于国税局当前公布的数据,但基于税法改动频繁,以上材料,仅供参考。