

2023

1) Tax Brackets

Tax Rate	Taxable Income		
	(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	\$95,350 to \$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

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)

Alternative Minimum Exemption	
Unmarried Individuals	\$ 81,300
Married Filing Jointly	\$ 126,500

2022 Alternative Minimum Tax Exemption Phaseout Thresholds	
Unmarried Individuals	\$ 578,150
Married Filing Jointly	\$ 1,156,300

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 Credit (Investment income must be \$11,000 or less for the year.)		No Children	One Child	Two Children	Three or More Children
Single or Head of Household	Income at Max Credit	\$7,840	\$11,750	\$16,510	\$16,510
	Maximum Credit	\$600	\$3,995	\$6,604	\$7,430
	Phaseout income range	\$9,800-\$17,640	\$21,560-\$46,560	\$21,560-\$52,918	\$21,560-\$56,838
Married Filing Jointly	Income at Max Credit	\$7,840	\$11,750	\$16,510	\$16,510
	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

Education deduction or credit		Phaseout MAGI	
		Single	Married Filing 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

1) 税率表

税率	单身/夫妻分报	收入范围 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	\$95,350 to \$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		
州、地方税和地税	最高抵税额1万美元, 和2019年一致	
房贷利息	最高\$75万贷款	
医疗支出	超过调整后年收入总值7.5%	超过调整后年收入总值10%
慈善捐款	最多调整后年收入总值100% (现金)	最多调整后年收入总值60%

替代性最低税豁免金额	
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
单身/户主	最大补贴工资额	\$7,840	\$11,750	\$16,510	\$16,510
	最大补贴金额	\$600	\$3,995	\$6,604	\$7,430
	收入范围	\$9,800-\$17,640	\$21,560-\$46,560	\$21,560-\$52,918	\$21,560-\$56,838
夫妻合报	最大补贴工资额	\$7,840	\$11,750	\$16,510	\$16,510
	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
美国机会抵税	最高\$2,500抵税额
终身学习抵税:	\$1000退税额
	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

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