

1) Tax Brackets

Tax Rate	Taxable Income		
	(Single/MF Separately)	(Married Filing Jointly)	(Head of Household)
10%	\$0 to \$11,600	\$0 to \$23,200	\$0 to \$16,550
12%	\$11,600 to \$47,150	\$23,200 to \$94,300	\$16,550 to \$63,100
22%	\$47,150 to \$100,525	\$94,300 to \$201,050	\$63,100 to \$100,500
24%	\$100,525 to \$191,950	\$201,050 to \$383,900	\$100,500 to \$191,950
32%	\$191,950 to \$243,725	\$383,900 to \$487,450	\$191,950 to \$243,700
35%	\$243,725 to \$609,350	\$487,450 to \$731,200	\$243,700 to \$609,350
37%	\$609,350 or more	\$647,850 or more	\$609,350 or more

Capital Gain and Qualified Dividend Rate

	(Single/MF Separately)	(Married Filing Jointly)	(Head of Household)	Estate or Trust
0%	\$0-\$47,025	\$0-\$94,050	\$0-\$63,000	\$0-\$3,150
15%	\$47,025-\$518,900	\$94,050 to \$583,750	\$63,000-\$551,350	\$3,150-\$15,450
20%	>\$518,900	>\$518,900	>\$551,350	>\$15,450

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 \$112,000

2) 2024 Deduction

Filing Status	Standard Deduction 2024	2023
Single	\$14,600	\$13,850
Married Filing Jointly	\$29,200	\$27,700
Head of Household	\$21,900	\$20,800

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 on	Up to 60% of AGI (cash)

Alternative Minimum Exemption		
Unmarried Individuals	\$	85,700
Married Filing Jointly	\$	133,300

2024 Alternative Minimum Tax Exemption Phaseout Thresholds		
Unmarried Individuals	\$	609,350
Married Filing Jointly	\$	1,218,700

AMT income in Excess of Exemption

First \$232,600	26%
Above \$232,600	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 \$11,600 or less for the year.)		No Children	One Child	Two Children	Three or More Children
Single or Head of Household	Income at Max Credit	\$8,260	\$12,390	\$17,400	\$17,400
	Maximum Credit	\$632	\$4,213	\$6,960	\$7,830
	Phaseout income range	\$10,330-\$18,591	\$22,720-\$49,084	\$22,720-\$55,768	\$22,720
Married Filing Jointly	Income at Max Credit	\$8,260	\$12,390	\$17,400	\$17,400
	Maximum Credit	\$632	\$4,213	\$6,960	\$7,830
	Phaseout income range	\$17,250-\$25,511	\$29,640-\$56,004	\$29,640-\$62,688	\$29,640-\$66,819

Child Tax Credit (Qualify dependent children under age 17)	
Credit Maximum	Refundable Maximum
\$2,000	\$1,700

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 Maximum	\$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	2024
50 and under	\$23,000
>50 years old	\$30,500

IRA and Roth IRA Contributed by 04/15/2025	
50 and under	\$7,000
>50 years old	\$8,000

Saver's Credit % of Contribution	Married Filing Jointly	Head of Household	All other Filiers
50% of your contribution	AIG <=\$46,000	AIG <=\$34,500	AIG <=\$23,000
20% of your contribution	\$46,001-\$50,000	\$34,501-\$37,500	\$23,001-\$25,000
10% of your contribution	\$50,001-\$76,500	\$37,501-\$57,375	\$25,001-\$38,250

HSA Health Saving Accounts Contributed by 04/15/2024		
Qualification	Single	Family
Minimum Deductible	\$1,600	\$3,200
Maximum out of Pocket	\$8,050	\$16,100
Maximum Contribution <55	\$4,150	\$8,300
Maximum Contribution 55 and Older	\$5,150	\$9,300

2024 Contribution	Health Care FSA (per person)	Dependent Care FSA
Married filling Separately	\$3,200	\$2,500
Single/MFJ	\$3,200/\$6,400	\$5,000

Gift Tax exemption \$18,000 per donee

Social Security Credit		
	Per Quarter	Annual
2023	\$1,640	\$6,560
2024	\$1,730	\$6,920

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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 binding.

1) 税率表

税率	收入范围		
	单身/夫妻分报	夫妻合报	户主
10%	\$0 to \$11,600	\$0 to \$23,200	\$0 to \$16,550
12%	\$11,600 to \$47,150	\$23,200 to \$94,300	\$16,550 to \$63,100
22%	\$47,150 to \$100,525	\$94,300 to \$201,050	\$63,100 to \$100,500
24%	\$100,525 to \$191,950	\$201,050 to \$383,900	\$100,500 to \$191,950
32%	\$191,950 to \$243,725	\$383,900 to \$487,450	\$191,950 to \$243,700
35%	\$243,725 to \$609,350	\$487,450 to \$731,200	\$243,700 to \$609,350
37%	\$609,350 or more	\$647,850 or more	\$609,350 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-\$41,675	\$0-\$83,350	\$0-\$55,800	\$0-\$2,800
15%	\$41,676-\$459,750	\$83,351-\$517,200	\$55,801-\$488,500	\$2,801-\$13,700
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 \$112,000

2) 扣除额

标准扣除额	单身/夫妻分报	夫妻合报	户主
2024	\$14,600	\$29,200	\$21,900
2023	\$13,850	\$27,700	\$20,800

列举扣除额		
州, 地方税和地稅	最高抵税额1万美元, 和2019年一致	
房贷利息	最高\$75万贷款	(2018年前的贷款最高100万房贷的利息可抵)
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	\$ 85,700
夫妻合报	\$ 133,300

AMT income in Excess of Exemption	
First \$232,600	26%
Above \$232,600	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1.16万美元)		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	\$8,260	\$12,390	\$17,400	\$17,400
	最大补贴金额	\$632	\$4,213	\$6,960	\$7,830
	收入范围	\$10,330-\$18,591	\$22,720-\$49,084	\$22,720-\$55,768	\$22,720
夫妻合报	最大补贴工资额	\$8,260	\$12,390	\$17,400	\$17,400
	最大补贴金额	\$632	\$4,213	\$6,960	\$7,830
	收入范围	\$17,250-\$25,511	\$29,640-\$56,004	\$29,640-\$62,688	\$29,640-\$66,819

抚养子女抵税 (17岁以下)	
最高抵税额	最高退税额
\$2,000	\$1,700

其他抚养人:\$500 最高抵税额

学生贷款利息抵税额		收入	
		单身	夫妻合报
学生贷款	最高\$2,500抵税额	\$70,000-\$85,000	\$145,000-\$175,000
	最高\$2,500抵税额		
美国机会抵税	\$1000退税额	\$80,000-\$90,000	\$160,000-\$180,000
终身学习抵税:	最高\$2,000抵税额	\$80,000-\$90,000	\$160,000-\$180,000

退休计划

401(K) 403(b) 457 计划	2024
50 岁以下	\$23,000
50岁以上	\$30,500

个人退休账户 04/15/2025 前存入	
50 岁以下	\$7,000
50岁以上	\$8,000

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 ≤ \$46,000	调整后毛收入 ≤ \$34,500	调整后毛收入 ≤ \$23,000
存入金额的20%	\$46,001-\$50,000	\$34,501-\$37,500	\$23,001-\$25,000
存入金额的10%	\$50,001-\$76,500	\$37,501-\$57,375	\$25,001-\$38,250

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	\$1,600	\$3,200
年度自高支付额	\$8,050	\$16,100
最高存入限额 50 岁以下	\$4,150	\$8,300
最高存入限额 50岁以上	\$5,150	\$9,300

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	\$3,200	\$2,500
单身/夫妻合报	\$3,200/\$6,400	\$5,000

赠与税豁免额一人\$18,000

社安金点数		
	季度收入	年度收入
2023	\$1,640	\$6,560
2024	\$1,730	\$6,920

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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。