

2026 Federal Tax Guide

Comprehensive baseline deductions and temporary individual tax breaks established under IRS guidelines.

Standard Deduction Amounts

Filing Status	2026 Standard Deduction
Single	\$16,100
Married Filing Jointly (MFJ)	\$32,200
Married Filing Separately (MFS)	\$16,100
Head of Household (HOH)	\$24,150
Qualifying Surviving Spouse	\$32,200

Additional Standard Deduction (Age 65+ or Blind)

Filing Status	Additional Amount (Per Qualifying Person)
Single / Head of Household (HOH)	\$2,050
MFJ / MFS / Qualifying Surviving Spouse	\$1,650

Combined Standard Deduction Table (Including 65+ / Blind Add-Ons)

Filing Status	Base Deduction	If One Person Qualifies	If Two Qualify
Single	\$16,100	\$18,150	N/A
Head of Household	\$24,150	\$26,200	N/A
Married Filing Jointly (MFJ)	\$32,200	\$33,850	\$35,500
Married Filing Separately (MFS)	\$16,100	\$17,750	N/A
Qualifying Surviving Spouse	\$32,200	\$33,850	N/A

Senior Bonus Deduction (2025–2028 under OBBBA)

Eligibility Criteria	Benefit Amount / Phaseout Structure
Per qualifying spouse age 65+	+\$6,000 added to standard deduction
Phaseout Thresholds	Reduced by 6% of AGI over \$150,000 (Joint returns) / \$75,000 (Single returns)

New Individual Tax Deductions (Schedule 1-A Framework)

Tax Provision	Max Annual Cap	Key Eligibility Rules & Phaseouts
Tax on Tips Exemption	\$25,000	Applies to documented tips in historically designated tip-earning positions. Phases out above \$150,000 MAGI (Single) / \$300,000 MAGI (Joint). SSTBs are excluded.
Qualified Overtime (OT)	\$12,500 / indiv	Deductions apply to premium parts of hourly overtime wages (FLSA half-time rules). Phaseout starts at \$150,000 MAGI (Single) / \$300,000 (Joint).
Passenger Vehicle Interest	\$10,000 / return	Deductible personal auto loan interest on vehicles assembled in the US with GVWR < 14,000 lbs. Phases out above \$100,000 MAGI (Single) / \$200,000 (Joint).