

Fun Facts and Charts

Income Brackets for 2025 Tax Rates

Tax Rate	Single	Married Filing Jointly/Widow	Head of Household	Married Filing Separately
10%	\$0 - \$11,925	\$0 - \$23,850	\$0 - \$17,000	\$0 - \$11,925
12%	\$11,926 - \$48,475	\$23,851 - \$96,950	\$17,001 - \$64,850	\$11,926 - \$48,475
22%	\$48,476 - \$103,350	\$96,951 - \$206,700	\$64,851 - \$103,350	\$48,476 - \$103,350
24%	\$103,351 - \$197,300	\$206,701 - \$394,600	\$103,351 - \$197,300	\$103,351 - \$197,300
32%	\$197,301 - \$250,525	\$394,601 - \$501,050	\$197,301 - \$250,500	\$197,301 - \$250,525
35%	\$250,526 - \$626,350	\$501,051 - \$751,600	\$250,501 - \$626,350	\$250,526 - \$375,800
37%	Over \$626,350	Over \$751,600	Over \$626,350	Over \$375,800

Income Brackets for 2026 Tax Rates

Tax Rate	Single	Married Filing Jointly/Widow	Head of Household	Married Filing Separately
10%	\$0 - \$12,400	\$0 - \$24,800	\$0 - \$17,700	\$0 - \$12,400
12%	\$12,401 - \$50,400	\$24,801 - \$100,800	\$17,701 - \$67,450	\$12,401 - \$50,400
22%	\$50,401 - \$105,700	\$100,801 - \$211,400	\$67,451 - \$105,700	\$50,401 - \$105,700
24%	\$105,701 - \$201,775	\$211,401 - \$403,550	\$105,701 - \$201,750	\$105,701 - \$201,775
32%	\$201,776 - \$256,225	\$403,551 - \$512,450	\$201,751 - 256,200	\$201,776 - \$256,225
35%	\$256,226 - \$640,600	\$512,451 - \$768,700	\$256,201 - 640,600	\$256,226 - \$384,350
37%	Over \$640,600	Over \$768,700	Over \$640,600	Over \$384,350

Standard Deductions

Filing Status	2025	2026
Single	\$15,750	\$16,100
Married Filing Joint/Widow	\$31,500	\$32,200
Head of Household	\$23,625	\$24,150
Married Filing Separately	\$15,750	\$16,100
Single or head of household: Blind or 65 or older	\$2,000	\$2,050
Single or head of household: Blind and 65 or older	\$4,000	\$4,100
Married filing jointly or separately: Blind or 65 or older	\$1,600 (per person who falls into one category)	\$1,650 (per person who falls into one category)
Married filing jointly or separately: Blind and 65 or older	\$3,200 (per person who falls into both categories)	\$3,300 (per person who falls into both categories)

Contribution Limits

Plan	2025	2026
Simple IRA	\$16,500 (+ \$3,500 for 50-59 or 64+ catch-up), (+ \$5,250 age 60-63 catch-up)	\$17,000 (+ \$4,000 for 50-59 or 64+ catch-up), (+ \$5,250 age 60-63 catch-up)
401(k)	\$23,500 (+ \$7,500 for 50-59 or 64+ catch-up), (+ \$11,250 age 60-63 catch-up)	\$24,500 (+ \$8,000 for 50-59 or 64+ catch-up), (+ \$11,250 age 60-63 catch-up)
Traditional IRA	\$7,000 (+ \$1,000 for 50 or over)	\$7,500 (+ \$1,100 for 50 or over)
Roth IRA	\$7,000 (+ \$1,000 for 50 or over)	\$7,500 (+ \$1,100 for 50 or over)
HSA - Individual	\$4,300 (+ \$1,000 for 55 or over)	\$4,400 (+ \$1,000 for 55 or over)
HSA - Family	\$8,550 (+ \$1,000 for 55 or over)	\$8,750 (+ \$1,000 for 55 or over)

Mileage Rates

Item	2025	2026
Business	70¢/mi	72.5¢/mi
Medical/Moving	21¢/mi	20.5¢/mi
Charitable	14¢/mi	14¢/mi

2025 Capital Gain Tax Rates

Tax Rate	Single	Married Filing Jointly	Head of Household	Married Filing Separately
0%	\$0 - \$48,350	\$0 - \$96,700	\$0 - \$64,750	\$0 - \$48,350
15%	\$48,351 - \$533,400	\$96,701 - \$600,050	\$64,751 - \$566,700	\$48,351 - \$300,000
20%	Over \$533,400	Over \$600,050	Over \$566,700	Over \$300,000
Short-term capital gains are taxed as ordinary income according to federal income tax brackets.				

2026 Capital Gain Tax Rates

Tax Rate	Single	Married Filing Jointly	Head of Household	Married Filing Separately
0%	\$0 - \$49,450	\$0 - \$98,900	\$0 - \$66,200	\$0 - \$49,450
15%	\$49,451 - \$545,500	\$98,901 - \$613,700	\$66,201 - \$579,600	\$49,451 - \$306,850
20%	Over \$545,500	Over \$613,700	Over \$579,600	Over \$306,850
Short-term capital gains are taxed as ordinary income according to federal income tax brackets.				