

2026 Tax Cheat Sheet

Every 2026 federal bracket, surtax threshold, contribution limit, and phaseout that matters for \$200K+ households. Sourced directly from the IRS, SSA, CMS, and the One Big Beautiful Bill Act.

FEDERAL INCOME TAX BRACKETS - SINGLE

RATE	TAXABLE INCOME
10%	\$0 - \$12,400
12%	\$12,401 - \$50,400
22%	\$50,401 - \$105,700
24%	\$105,701 - \$201,775
32%	\$201,776 - \$256,225
35%	\$256,226 - \$640,600
37%	Over \$640,600

STANDARD DEDUCTION & HEAD OF HOUSEHOLD

Single / MFS	\$16,100
Married Filing Jointly	\$32,200
Head of Household	\$24,150
Age 65+ or blind, single	+\$1,650
Age 65+ or blind, MFJ (per spouse)	+\$1,400

HoH 37% bracket starts at \$640,600. HoH 35% bracket: \$256,201 - \$640,600.

NIIT & ADDITIONAL MEDICARE TAX **NOT INDEXED**

3.8% NIIT - Single MAGI	over \$200,000
3.8% NIIT - MFJ MAGI	over \$250,000
0.9% Add'l Medicare - Single wages	over \$200,000
0.9% Add'l Medicare - MFJ wages	over \$250,000

Both surtaxes have been frozen at these thresholds since 2013. Bracket creep means more high earners cross them every year.

RETIREMENT PLAN CONTRIBUTION LIMITS

401(k) / 403(b) / TSP employee deferral	\$24,500
Catch-up, age 50+	+\$8,000
Super catch-up, age 60-63 (SECURE 2.0)	+\$11,250
Total 415(c) limit (employee + employer + after-tax)	\$72,000
Roth-only catch-up if 2025 FICA wages exceeded	\$150,000
Traditional / Roth IRA	\$7,500
IRA catch-up, age 50+	+\$1,100
SIMPLE IRA / SIMPLE 401(k)	\$17,000

FEDERAL INCOME TAX BRACKETS - MARRIED FILING JOINTLY

RATE	TAXABLE INCOME
10%	\$0 - \$24,800
12%	\$24,801 - \$100,800
22%	\$100,801 - \$211,400
24%	\$211,401 - \$403,550
32%	\$403,551 - \$512,450
35%	\$512,451 - \$768,700
37%	Over \$768,700

LONG-TERM CAPITAL GAINS & QUALIFIED DIVIDENDS

RATE	SINGLE	MFJ
0%	≤ \$49,450	≤ \$98,900
15%	to \$583,400	to \$613,700
20%	over \$583,400	over \$613,700

HoH: 0% ≤ \$66,200 / 15% to \$551,700 / 20% above. Add 3.8% NIIT for top effective rate of 23.8%.

FICA & SOCIAL SECURITY WAGE BASE

Social Security wage base	\$184,500
Employee OASDI rate (each side)	6.2%
Maximum employee OASDI tax	\$11,439.00
Medicare base rate (each side)	1.45%
Self-employed combined OASDI rate	12.4%

HSA & HDHP LIMITS

HSA contribution, self-only HDHP	\$4,400
HSA contribution, family HDHP	\$8,750
HSA catch-up, age 55+	+\$1,000
HDHP minimum deductible (self / family)	\$1,700 / \$3,400
HDHP max out-of-pocket (self / family)	\$8,500 / \$17,000

MAJOR PHASEOUTS & CLIFFS ABOVE \$150K MAGI

PROVISION	SINGLE / HOH	MFJ	NOTES
Roth IRA contribution phaseout	\$153,000 - \$168,000	\$242,000 - \$252,000	Backdoor Roth has no income limit.
Education credits (AOTC, LLC)	\$80,000 - \$90,000	\$160,000 - \$180,000	Not indexed for inflation.
Student loan interest deduction	\$85,000 - \$100,000	\$175,000 - \$205,000	Up to \$2,500 deductible.
QBI 199A phaseout begins	\$203,000	\$406,000	Service businesses phase over \$75K / \$150K.
Child Tax Credit phaseout begins	\$200,000	\$400,000	\$50 reduction per \$1,000 over threshold.
SALT cap phasedown range (OBBBA)	\$505,000 - \$606,000 MAGI	\$505,000 - \$606,000 MAGI	Cap drops from \$40,400 toward \$10,000 floor.
AMT exemption phaseout begins	\$500,000	\$1,000,000	Exemption: \$90,100 / \$140,200.
IRMAA Tier 1 (Medicare Part B surcharge)	over \$109,000	over \$218,000	2-year MAGI lookback; +\$81.20/mo Part B.
IRMAA highest tier	over \$500,000	over \$750,000	\$689.90/mo Part B per beneficiary.

ESTATE, GIFT & AMT

Estate / lifetime gift exemption (per person)	\$15,000,000
Annual gift exclusion (per recipient)	\$19,000
529 superfunding, 5-year election (couple)	\$190,000
AMT exemption - single	\$90,100
AMT exemption - MFJ	\$140,200
AMT 28% rate begins above exemption	\$248,300

TOP FEDERAL EFFECTIVE RATES, 2026

Earned income (37% + 0.9% Add'l Medicare)	37.9%
Long-term gains / qualified dividends (20% + 3.8% NIIT)	23.8%
Short-term gains, interest, non-qualified div (37% + 3.8% NIIT)	40.8%
Collectibles (max + NIIT)	31.8%
Section 1250 unrecaptured gain (max + NIIT)	28.8%
Add state income tax to compare your true marginal rate. CA tops out at 13.3%; TX, FL, WA, NV, TN, SD, WY have no state income tax.	

MAGI REDUCTION LEVERS (REDUCE AGI DOLLAR-FOR-DOLLAR)

Traditional 401(k), 403(b), TSP	up to \$24,500
HSA (family HDHP)	up to \$8,750
Traditional IRA (if deductible)	up to \$7,500
Tax-loss harvesting against gains	unlimited offset
Tax-loss harvesting against ordinary income	\$3,000 / year
Self-employed SEP IRA / Solo 401(k)	up to \$72,000

Roth contributions, mega backdoor Roth, and itemized deductions do not reduce MAGI but still cut taxable income or build tax-free wealth.

STEALTH TAX ZONES: WHERE STACKED RATES SPIKE

INCOME BAND (2026)	WHAT STACKS HERE	HIDDEN MARGINAL COST
\$200K single / \$250K MFJ MAGI	NIIT 3.8% on investment income kicks in; Add'l Medicare 0.9% on wages	+4.7% on first \$50K above
\$505K to \$606K MFJ MAGI	SALT cap phases from \$40,400 to \$10,000 over a \$101K income band	~30% effective add-on
\$640,600 single / \$768,700 MFJ taxable	37% top bracket plus existing NIIT and Add'l Medicare	40.8% on investment income
IRMAA cliff thresholds (Medicare)	\$1 over a tier triggers a full year's surcharge, two years later	\$972 to \$5,856 / year

Manage MAGI actively in these bands. The dollar before a cliff is worth far more than the dollar after it.

Sources: IRS Rev. Proc. 2025-32 (brackets, standard deduction, capital gains, AMT, estate, gift) · IRS Notice 2025-67 (401(k), IRA, Roth phaseouts, SECURE 2.0 super catch-up, Roth catch-up wage threshold) · IRS Rev. Proc. 2025-19 (HSA & HDHP) · SSA Office of the Chief Actuary (2026 OASDI wage base \$184,500) · CMS / SSA POMS HI 01101.020 (2026 IRMAA Part B sliding scale) · One Big Beautiful Bill Act, H.R. 1, 119th Congress (estate exemption, SALT cap phasedown) · IRC §§ 1, 1411, 3101(b) (2), 415(c), 408A. This sheet is for educational use and is not tax advice.