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2026–2027

Federal Tax Calendar

2026 estimated tax

Installment	Due date
1st	Apr. 15, 2026
2nd	Jun. 15, 2026
3rd	Sep. 15, 2026
4th	Jan. 15, 2027

2027 estimated tax

Installment	Due date
1st	Apr. 15, 2027
2nd	Jun. 15, 2027
3rd	Sep. 15, 2027
4th	Jan. 18, 2028

Filing and year-end dates

Calendar date	Deadline / tax year
Apr. 15, 2027	File or request an extension · Payment also due · Tax year 2026
Oct. 15, 2027	Extended return due · Tax year 2026
Dec. 31, 2027	Year-end deadlines · Tax year 2027
Apr. 18, 2028	Expected filing deadline · Tax year 2027
Oct. 16, 2028	Expected extended deadline · Tax year 2027

Income Tax

Single · 2027

Taxable income up to	Base tax	Plus rate	On income over
$12,800	$0.00	10%	$0
$52,025	$1,280.00	12%	$12,800
$109,125	$5,987.00	22%	$52,025
$208,325	$18,549.00	24%	$109,125
$264,550	$42,357.00	32%	$208,325
$661,375	$60,349.00	35%	$264,550
No ceiling	$199,237.75	37%	$661,375

Single · 2026

Taxable income up to	Base tax	Plus rate	On income over
$12,400	$0.00	10%	$0
$50,400	$1,240.00	12%	$12,400
$105,700	$5,800.00	22%	$50,400
$201,775	$17,966.00	24%	$105,700
$256,225	$41,024.00	32%	$201,775
$640,600	$58,448.00	35%	$256,225
No ceiling	$192,979.25	37%	$640,600

Joint / surviving spouse · 2027

Taxable income up to	Base tax	Plus rate	On income over
$25,600	$0.00	10%	$0
$104,050	$2,560.00	12%	$25,600
$218,250	$11,974.00	22%	$104,050
$416,650	$37,098.00	24%	$218,250
$529,100	$84,714.00	32%	$416,650
$793,650	$120,698.00	35%	$529,100
No ceiling	$213,290.50	37%	$793,650

Income Tax

Joint / surviving spouse · 2026

Taxable income up to	Base tax	Plus rate	On income over
$24,800	$0.00	10%	$0
$100,800	$2,480.00	12%	$24,800
$211,400	$11,600.00	22%	$100,800
$403,550	$35,932.00	24%	$211,400
$512,450	$82,048.00	32%	$403,550
$768,700	$116,896.00	35%	$512,450
No ceiling	$206,583.50	37%	$768,700

Head of household · 2027

Taxable income up to	Base tax	Plus rate	On income over
$18,250	$0.00	10%	$0
$69,650	$1,825.00	12%	$18,250
$109,100	$7,993.00	22%	$69,650
$208,300	$16,672.00	24%	$109,100
$264,550	$40,480.00	32%	$208,300
$661,350	$58,480.00	35%	$264,550
No ceiling	$197,360.00	37%	$661,350

Head of household · 2026

Taxable income up to	Base tax	Plus rate	On income over
$17,700	$0.00	10%	$0
$67,450	$1,770.00	12%	$17,700
$105,700	$7,740.00	22%	$67,450
$201,750	$16,155.00	24%	$105,700
$256,200	$39,207.00	32%	$201,750
$640,600	$56,631.00	35%	$256,200
No ceiling	$191,171.00	37%	$640,600

Married separately · 2027

Taxable income up to	Base tax	Plus rate	On income over
$12,800	$0.00	10%	$0
$52,025	$1,280.00	12%	$12,800
$109,125	$5,987.00	22%	$52,025
$208,325	$18,549.00	24%	$109,125
$264,550	$42,357.00	32%	$208,325
$396,825	$60,349.00	35%	$264,550
No ceiling	$106,645.25	37%	$396,825

Married separately · 2026

Taxable income up to	Base tax	Plus rate	On income over
$12,400	$0.00	10%	$0
$50,400	$1,240.00	12%	$12,400
$105,700	$5,800.00	22%	$50,400
$201,775	$17,966.00	24%	$105,700
$256,225	$41,024.00	32%	$201,775
$384,350	$58,448.00	35%	$256,225
No ceiling	$103,291.75	37%	$384,350

Estates and trusts · 2027

Taxable income up to	Base tax	Plus rate	On income over
$3,400	$0.00	10%	$0
$12,100	$340.00	24%	$3,400
$16,500	$2,428.00	35%	$12,100
No ceiling	$3,968.00	37%	$16,500

Income Tax

Estates and trusts · 2026

Taxable income up to	Base tax	Plus rate	On income over
$3,300	$0.00	10%	$0
$11,700	$330.00	24%	$3,300
$16,000	$2,346.00	35%	$11,700
No ceiling	$3,851.00	37%	$16,000

Standard Deduction

Standard deduction	2026	2027
Single / married separately	$16,100	$16,600
Joint / surviving spouse	$32,200	$33,200
Head of household	$24,150	$24,925
Additional age or blindness amount, generally	$1,650 per qualifying condition	$1,700 per qualifying condition
Additional age or blindness amount, unmarried and not surviving spouse	$2,050 per qualifying condition	$2,100 per qualifying condition
Dependent standard deduction formula	Greater of $1,350 or earned income + $450, capped at regular standard deduction	Greater of $1,400 or earned income + $500, capped at regular standard deduction

Long-term capital gains and qualified dividends

Filing status	0% ceiling	15% ceiling
Single	$51,050	$563,200
Joint / surviving spouse	$102,100	$633,600
Head of household	$68,350	$598,400
Married separately	$51,050	$316,800
Estates and trusts	$3,400	$16,750

Alternative minimum tax

Filing status	Exemption	Phaseout begins	Fully phased out at
Unmarried	$93,000	$515,950	$701,950
Joint / surviving spouse	$144,700	$1,031,900	$1,321,300
Married separately	$72,350	$515,950	$660,650
Estates and trusts	$32,500	$108,200	$173,200

Enhanced senior deduction

Enhanced senior deduction	2026	2027
Maximum per eligible person age 65 or older	$6,000	$6,000
Maximum on joint return if both spouses qualify	$12,000	$12,000
MAGI phaseout begins, eligible non-joint filers / joint	$75,000 / $150,000	$75,000 / $150,000

Income Tax

Net investment income tax

Net investment income tax	2026	2027
NIIT rate	3.8%	3.8%
MAGI threshold, joint / qualifying surviving spouse	$250,000	$250,000
MAGI threshold, married separately	$125,000	$125,000
MAGI threshold, single / head of household	$200,000	$200,000

Other federal thresholds

Other federal thresholds	2027 amount
Taxable excess above which 28% AMT applies, married separately	$126,250
Taxable excess above which 28% AMT applies, all others	$252,500
Kiddie tax statutory base amount	$1,400
Qualifying relative gross-income ceiling (income must be below this amount)	$5,500
Educator expense deduction	$350
Foreign earned income exclusion	$137,300

Retirement

401(k), IRA and catch-up limits

Limit or threshold	2026	2027
401(k), 403(b), governmental 457(b) and TSP employee deferral	$24,500	$25,500
Traditional and Roth IRA contributions, combined	$7,500	$7,500
Workplace plan catch-up, age 50+ generally	$8,000	$8,500
Workplace plan catch-up, ages 60–63	$11,250	$11,750
IRA catch-up, age 50+	$1,100	$1,100

IRA income phaseouts

IRA income phaseouts	2026	2027
Roth IRA, single / head of household	$153,000–$168,000	$158,000–$173,000
Roth IRA, joint	$242,000–$252,000	$250,000–$260,000
Roth IRA, married separately and lived with spouse during year	$0–$10,000	$0–$10,000
Traditional IRA deduction, single / head of household with workplace coverage	$81,000–$91,000	$83,000–$93,000
Traditional IRA deduction, joint and contributor covered at work	$129,000–$149,000	$133,000–$153,000
Traditional IRA deduction, joint and only spouse covered at work	$242,000–$252,000	$250,000–$260,000
Traditional IRA deduction, married separately with applicable workplace coverage	$0–$10,000	$0–$10,000

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Retirement

SIMPLE and SEP plans

Limit or threshold	2026	2027
SIMPLE employee deferral, generally	$17,000	$17,500
Certain eligible SIMPLE plans, higher deferral	$18,100	$19,100
SIMPLE catch-up, age 50+ generally	$4,000	$4,000
Certain eligible SIMPLE plans, age 50+ catch-up	$3,850	$3,850
SIMPLE catch-up, ages 60–63	$5,250	$5,250
SEP minimum compensation for eligibility	$800	$800

Employer-plan limits and thresholds

Limit or threshold	2026	2027
Defined contribution annual additions, before catch-up	$72,000	$75,000
Defined benefit annual benefit	$290,000	$300,000
Qualified plan compensation cap	$360,000	$375,000
Highly compensated employee threshold	$160,000	$170,000
Top-heavy key employee officer threshold	$235,000	$245,000
Prior-year employer wages above which workplace catch-up must be Roth	$150,000	$155,000

Health & Workplace Benefits

Health account limits

Health account limits	2026	2027
HSA contribution, self-only	$4,400	$4,500
HSA contribution, family	$8,750	$9,000
HSA-compatible HDHP minimum deductible, self-only / family	$1,700 / $3,400	$1,750 / $3,500
HSA-compatible HDHP out-of-pocket maximum, self-only / family	$8,500 / $17,000	$8,700 / $17,400
Direct primary care monthly fee ceiling, one person / multiple	$150 / $300	$150 / $300
Excepted benefit HRA	$2,200	$2,250
Health FSA employee salary reduction	$3,400	$3,500
Health FSA carryover, where plan allows	$680	$700
QSEHRA reimbursement, self-only / family	$6,450 / $13,100	$6,700 / $13,550
Archer MSA deductible range, self-only	$2,900–$4,400	$3,000–$4,550
Archer MSA deductible range, family	$5,850–$8,750	$6,050–$9,050
Archer MSA out-of-pocket ceiling, self-only / family	$5,850 / $10,800	$6,050 / $11,050

Workplace and insurance limits

Workplace and insurance limits	2027 amount
Qualified transit and vanpool, combined monthly	$350
Qualified parking, monthly	$350
Employer educational assistance exclusion	$5,400
Employer adoption assistance exclusion	$18,250
ACA general out-of-pocket ceiling, self-only / other coverage	$12,000 / $24,000

Eligible long-term care premiums by age

Eligible long-term care premiums by age	2027 amount
40 or younger	$500
41–50	$945
51–60	$1,890
61–70	$5,030
Over 70	$6,290

Tax Credits & Education

Family and education amounts

Family and education amounts	2027 amount
Child Tax Credit maximum per qualifying child under 17 at year-end	$2,300
Child Tax Credit MAGI phaseout begins, joint / other filers	$400,000 / $200,000
Maximum refundable portion of Child Tax Credit	$1,800
Adoption credit maximum	$18,250
Maximum refundable portion of adoption credit	$5,280
Adoption credit and employer assistance MAGI phaseout	$273,680–$313,680
Student loan interest deduction maximum	$2,500
Student loan interest MAGI phaseout, eligible non-joint filers	$90,000–$105,000
Student loan interest MAGI phaseout, joint	$180,000–$210,000
Savings bond education exclusion MAGI phaseout, eligible non-joint filers	$105,100–$120,100
Savings bond education exclusion MAGI phaseout, joint	$157,600–$187,600
ABLE base annual contribution limit	$20,000
Saver's Credit AGI ceiling for qualifying ABLE contributions, single / married separately	$41,500
Saver's Credit AGI ceiling for qualifying ABLE contributions, head of household	$62,250
Saver's Credit AGI ceiling for qualifying ABLE contributions, joint	$83,000

Tax Credits & Education

Earned Income Tax Credit

Qualifying children	Max credit	Joint phaseout	Other eligible filers
0	$685	$18,730–$27,684	$11,210–$20,164
1	$4,573	$32,170–$60,787	$24,660–$53,277
2	$7,552	$32,170–$68,029	$24,660–$60,519
3 or more	$8,496	$32,170–$72,512	$24,660–$65,002

Education credits and savings accounts

Education credits and savings accounts	2027 amount
American Opportunity Tax Credit maximum, per eligible student	$2,500
Lifetime Learning Credit maximum, per return	$2,000
AOTC and LLC MAGI phaseouts, eligible non-joint / joint	$80,000–$90,000 / $160,000–$180,000
Coverdell ESA annual contribution maximum, per beneficiary	$2,000
Coverdell ESA contributor MAGI phaseout, non-joint / joint	$95,000–$110,000 / $190,000–$220,000
529 qualifying K–12 withdrawals, annual aggregate per beneficiary	$20,000
529 qualified higher education withdrawals	Generally limited to adjusted qualified expenses for tax-free treatment
Education savings bond interest exclusion	May be reduced if redemption proceeds exceed adjusted qualified expenses

Social Security & Medicare

Social Security and SSI

Social Security and SSI	2026	2027
Cost-of-living adjustment	2.8%	3.6%
Social Security taxable wage maximum	$184,500	$192,300
Earnings needed for one Social Security credit	$1,890	$1,970
Earnings test, below full retirement age all year	$24,480 annually	$25,560 annually
Earnings test, year reaching full retirement age, prior months only	$65,160 annually	$67,920 annually
Maximum retirement benefit at full retirement age	$4,152 monthly	$4,188 monthly
Disability substantial gainful activity, nonblind / blind	$1,690 / $2,830 monthly	$1,770 / $2,950 monthly
Disability trial work period threshold	$1,210 monthly	$1,270 monthly
SSI federal payment standard, individual / couple	$994 / $1,491 monthly	$1,029 / $1,544 monthly
SSI resource limit, individual / couple	$2,000 / $3,000	$2,000 / $3,000
SSI student earned income exclusion, monthly / annual	$2,410 / $9,730	$2,500 / $10,080

Social Security & Medicare

Medicare Part D

Medicare Part D	2026	2027
Defined standard deductible	$615	$700
Annual out-of-pocket threshold for covered Part D drugs	$2,100	$2,400

Medicare Parts A & B and IRMAA

Item	2027 release status
Medicare Part A premiums and deductibles	Unverified
Medicare Part B premiums and deductible	Unverified
Medicare income-related surcharges (IRMAA)	Unverified

Gift & Estate

Transfer tax limits

Transfer tax limits	2027 amount
Annual gift exclusion, per donor per recipient	$20,000
Annual exclusion for qualifying gifts to non-U.S.-citizen spouse	$201,000
Federal estate and lifetime gift basic exclusion, per individual	$15,480,000
Generation-skipping transfer exemption, per transferor	$15,480,000
Top federal estate and gift tax rates; maximum GST rate	40%
Special-use valuation maximum reduction for qualifying real property	$1,500,000

Small Business

Business tax thresholds

Business tax thresholds	2027 amount
Section 179 maximum deduction	$2,640,000
Section 179 investment phaseout begins	$4,230,000
Section 179 cap for qualifying SUVs	$33,100
Cash-method gross receipts test	$33,000,000
Excess business loss threshold, non-joint / joint	$264,000 / $528,000
QBI threshold and phase-in endpoint, joint	$416,600–$566,600
QBI threshold and phase-in endpoint, married separately	$208,325–$283,325
QBI threshold and phase-in endpoint, other returns	$208,300–$283,300
QBI minimum deduction for qualifying active income	$415
Active QBI threshold for minimum deduction	$1,030
Employer child care credit maximum, standard / eligible small business	$515,943.67 / $619,132.40
Qualified small business stock indexed gain exclusion dollar limit	$15,480,000
Qualified small business stock indexed issuer gross-assets threshold	$77,390,000

IRS mileage rates

Item	2027 release status
Standard mileage rates	Unverified