

Saver's Tax Credit Limits

IRA owners may be eligible for this nonrefundable tax credit, also known as the Retirement Savings Contributions Credit, for their Traditional or Roth IRA contributions.

To be eligible, the IRA owner must be age 18 or older, and cannot be a dependent or full-time student. The owner must also have adjusted gross income (AGI) within the limits provided below to be eligible for a percentage of the credit.

The maximum annual tax credit is \$1,000, and if eligible, the credit reduces the owner's federal income tax owed dollar for dollar.

Tax Year 2026 Saver's Tax Credit AGI Limits			
Credit Percentage	Married (Filing Jointly)	Single (Head of Household)	All Other Filing Statuses
50%	\$0 - \$48,500	\$0 - \$36,375	\$0 - \$24,250
20%	\$48,500 - \$52,500	\$36,375 - \$39,375	\$24,250 - \$26,250
10%	\$52,500 - \$80,500	\$39,375 - \$60,375	\$26,250 - \$40,250
0%	Above \$80,500	Above <u>\$60,375</u>	Above \$40,250

Tax Year 2025 Saver's Tax Credit AGI Limits			
Credit Percentage	Married (Filing Jointly)	Single (Head of Household)	All Other Filing Statuses
50%	\$0 - \$47,500	\$0 - \$35,625	\$0 - \$23,750
20%	\$47,500 - \$51,000	\$35,625 - \$38,250	\$23,750 - \$25,500
10%	\$51,000 - \$79,000	\$38,250 - \$59,250	\$25,500 - \$39,500
0%	Above \$79,000	Above \$59,250	Above \$39,500