

2024 IRS Tax Updates Pocket Guide

The Internal Revenue Service has announced annual inflation adjustments for tax year 2024, meaning new tax-rate schedules and tax tables and cost-of-living adjustments for various tax breaks. Most numbers are up more than in recent years because of higher inflation.

2024 STANDARD TAX DEDUCTION – [learn more](#)

Single filer/Married Separate	Married Filing Jointly	Head of Household
\$14,600	\$29,200	\$21,900

2024 RETIREMENT PLAN CONTRIBUTION LIMITS – [learn more](#) - [learn more](#) - [learn more](#) - [learn more](#)

Plan Type	Employee Limit	Employer Limit	Catch-up Contribution
401(k), 403(b)	\$23,000	\$69,000	\$7,500
Most 457 plans	\$23,000	N/A	\$7,500
SIMPLE IRA	\$16,000	3% Match/2% Elective on \$345,000	\$3,500
SEP-IRA/ Solo 401(k)	N/A	25% of Compensation or \$69,000	N/A
Trad/Roth IRA	\$7,000	N/A	\$1,000

2024 ROTH IRA INCOME ELIGIBILITY PHASE-OUTS – [learn more](#)

	Single Filer	Married Filing Separate	Married Filing Jointly	Head of Household
ROTH IRA INCOME LIMITS	\$146,000 - \$161,000	\$0 - \$10,000	\$230,000 - \$240,000	\$146,000 - \$161,000

2024 LONG TERM CAPITAL GAINS TAX RATES – [learn more](#)

Tax Rate	Single filer	Married Filing Separate	Married Filing Jointly	Head of Household
0%	<\$47,025	<\$47,025	<\$94,050	<\$63,000
15%	Over \$47,025	Over \$47,025	Over \$94,050	Over \$63,000
20%	Over \$518,950	Over \$291,850	Over \$583,750	Over \$551,350

(continued onto next page)

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Jin-Ying Zhang



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