2026 · CAN I CONTRIBUTE TO MY ROTH IRA?

RETIRE RIGHT FINANCIAL PLANNING

START HERE

Do you or your spouse have earned income?

- Yes → Did you make a contribution to a traditional IRA for the tax year?
- No → Sorry, you are not eligible for a Roth IRA contribution unless you have earned income.

Did you make a contribution to a traditional IRA for the tax year?

- Yes → Sorry, you are not eligible for a full Roth IRA contribution since you have already made a contribution to your traditional IRA but you may be able to make a partial contribution to your Roth IRA.
- No → What is your tax-filing status?

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- Married Filing Jointly → What is your MAGI?
- Single → What is your MAGI?

What is your MAGI?

- $252,000 or more → Sorry, you cannot contribute to a Roth IRA.
- $242,000 or more, but less than $252,000 → You can make a partial contribution to a Roth IRA, not to exceed earned income for the year.
- Less than $242,000 → You can make a full contribution to a Roth IRA of up to $7,500 ($8,600 if age 50 or over), not to exceed earned income for the year.

What is your MAGI?

- $168,000 or more → Sorry, you cannot contribute to a Roth IRA.
- $153,000 or more, but less than $168,000 → You can make a partial contribution to a Roth IRA, not to exceed earned income for the year.
- Less than $153,000 → You can make a full contribution to a Roth IRA of up to $7,500 ($8,600 if age 50 or over), not to exceed earned income for the year.

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