

● Client Resource

2026 Tax Brackets & Deductions Guide

The seven federal income tax rates stay at 10%–37% for 2026, with brackets adjusted for inflation. Here's what changed and what to watch for. Source: IRS.

Income Tax Brackets and Rates

The top marginal rate of 37% applies above \$640,600 for single filers and \$768,700 for married couples filing jointly.

Rate	Single, Over	Married Filing Jointly, Over	Head of Household, Over
10%	\$0	\$0	\$0
12%	\$12,400	\$24,800	\$17,700
22%	\$50,400	\$100,800	\$67,450
24%	\$105,700	\$211,400	\$105,700
32%	\$201,775	\$403,550	\$201,775
35%	\$256,225	\$512,450	\$256,200
37%	\$640,600	\$768,700	\$640,600

Standard Deduction & Personal Exemption

Seniors 65+ can claim an additional \$2,050 (single) or \$1,650 (joint) standard deduction. The personal exemption remains \$0.

Filing Status	Deduction Amount
Single	\$16,100
Married Filing Jointly	\$32,200
Head of Household	\$24,150

Alternative Minimum Tax

The AMT requires high-income taxpayers to calculate their bill twice, under the ordinary system and the AMT, and pay the higher amount. The rate stays at 28% for 2026, applying to excess AMTI above \$244,500 (\$122,250 if married filing separately). Exemptions phase out at 50¢ per dollar once AMTI reaches \$626,350 (single) or \$1,252,700 (joint).

Filing Status	Exemption Amount
Unmarried Individuals	\$90,100
Married Filing Jointly	\$140,200

Earned Income Tax Credit

Maximum EITC ranges from \$664 (no children) to \$8,231 (three or more children).

Single / HoH	No Children	One Child	Two Children	Three+
Max Credit	\$664	\$4,427	\$7,316	\$8,231
Phaseout Begins	\$10,860	\$23,890	\$23,890	\$23,890
Phaseout Ends	\$19,540	\$51,593	\$58,629	\$62,974

Married Filing Jointly	No Children	One Child	Two Children	Three+
Max Credit	\$664	\$4,427	\$7,316	\$8,231
Phaseout Begins	\$18,140	\$31,160	\$31,160	\$31,160
Phaseout Ends	\$26,820	\$58,863	\$65,899	\$70,224

Qualified Business Income Deduction

Pass-through businesses can claim a 20% deduction below these thresholds.

Filing Status	Threshold	Fully Phased In At
Unmarried Individuals	\$201,775	\$276,775
Married Filing Jointly	\$403,500	\$553,500

Child Tax Credit & Gift Exclusion

The maximum Child Tax Credit is \$2,200 per qualifying child; up to \$1,700 of that is refundable.

The annual gift tax exclusion is \$19,000 per recipient, and \$194,000 for gifts to a non-citizen spouse.

Long-Term Capital Gains Rates

Rate	Single, Income Over	Married Filing Jointly, Over	Head of Household, Over
0%	\$0	\$0	\$0
15%	\$49,450	\$98,900	\$66,200
20%	\$545,500	\$613,700	\$579,600

Questions About How These Numbers Apply to You?

Book a consultation — one conversation, in English or Spanish.

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