

U.S. INCOME TAX BRACKET

Tax Rates: 10% • 12% • 22% • 24% • 32% • 35% • 37%

Progressive Tax System: Income taxed in brackets

Single Filers

10%	\$0 – \$11,600
12%	\$11,601 – \$47,150
22%	\$47,151 – \$100,525
24%	\$100,526 – \$191,950
32%	\$191,951 – \$243,725
35%	\$243,726 – \$609,350
37%	Over \$609,350

Married Filing Jointly

10%	\$0 – \$23,200
12%	\$23,201 – \$94,300
22%	\$94,301 – \$201,050
24%	\$201,051 – \$383,900
32%	\$383,901 – \$487,450
35%	\$487,451 – \$731,200
37%	Over \$731,200

Head of Household

10%	\$0 – \$16,550
12%	\$16,551 – \$63,100
22%	\$63,101 – \$100,500
24%	\$100,501 – \$191,950
32%	\$191,951 – \$243,700
35%	\$243,701 – \$609,350
37%	Over \$609,350

Standard Deduction 2026

Single **\$15,750**

Married Filing Jointly **\$31,500**

Head of Household **\$23,625**

Key 2026 Tax Changes



Child Tax Credit
up to **\$2,200** per child



Earned Income Tax Credit
up to **\$8,046** (3+ children)



Qualified Tips Deduction
up to **\$25,000**



Qualified Overtime Deduction
up to **\$12,500** (single) / **\$25,000** (MFJ)



Qualified Car Loan Interest
available for qualifying vehicle loans



Enhanced Senior Deduction
up to **\$6,000** per eligible senior

Important Notes

- ✓ These are federal income-tax rates and deductions for tax year 2026.
- ✓ State income taxes are separate.
- ✓ The IRS says 2026 tax-year amounts generally apply to returns filed in 2027.
- ✓ Your actual tax may vary based on your filing status, income, and other factors.

LOWER INCOME TAXES, SMARTER PLANNING