

2025 Tax & Social Security

Wealth Efficiency Cheat Sheet

Federal Tax Brackets

Marginal Tax Rate	Single	Married Filing Jointly
37%	\$626,351+	\$751,601+
35%	\$250,526+	\$501,051+
32%	\$197,301+	\$394,601+
24%	\$103,351+	\$206,701+
22%	\$48,476+	\$96,951+
12%	\$11,926+	\$23,851+
10%	\$11,925 or less	\$23,850 or less

Standard Deduction

Single	Married Filing Jointly
\$15,000	\$30,000
+\$2,000 if 65+ or blind	+\$1,600 per spouse if 65+ or blind

Taxation of Social Security Benefits by Income

Single, HOH, QW	Married Filing Jointly	Taxable Portion of SS Benefits
\$0 - \$25,000	\$0 - \$32,000	0%
\$25,000 - \$34,000	\$32,000 - \$44,000	Up to 50%
\$34,000+	\$44,000+	Up to 85%

To calculate income: Adjusted Gross Income + Tax Exempt Interest + 50% of SS Benefits

Contribution and other Limits

IRA: \$7,000 (+\$1,000 if 50+) - same as TY 2024

Roth IRA contributions begin phasing out when income exceeds \$150k (Single) or \$236k (Married), and not allowed above \$165k (Single) or \$246k (Married)

401k/403b/457/TSP: \$23,500 (+\$7,500 if age 50+ or even greater if age 60-63)

HSA: \$4,300 (Ind.), \$8,550 (Family), +\$1,000 if 55+



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