

2025 US Federal Income Tax Brackets Cheat Sheet

Know Your Marginal Rate in Seconds

For educational purposes only.

2025 Standard Deductions

<p>■ Single or Married Filing Separately: \$15,750 This is an increase from \$14,600 in 2024, reducing the amount of your income subject to federal tax.</p>	<p>■ Married Filing Jointly: \$31,500 The 2025 deduction for joint filers is exactly double the single filer amount to help prevent the "marriage penalty."</p>	<p>■ Head of Household: \$23,625 This status is for unmarried individuals paying more than half the cost of keeping up a home for a qualifying dependent.</p>
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2025 Federal Income Tax Brackets

Tax Rate	Single Filers (Taxable Income)	Married Filing Jointly (Taxable Income)	Married Filing Separately (Taxable Income)	Head of Household (Taxable Income)
10%	\$0 – \$11,925	\$0 – \$23,850	\$0 – \$11,925	\$0 – \$17,000
12%	\$11,926 – \$48,475	\$23,851 – \$96,950	\$11,926 – \$48,475	\$17,001 – \$64,850
22%	\$48,476 – \$103,350	\$96,951 – \$206,700	\$48,476 – \$103,350	\$64,851 – \$103,350
24%	\$103,351 – \$197,300	\$206,701 – \$394,600	\$103,351 – \$197,300	\$103,351 – \$197,300
32%	\$197,301 – \$250,525	\$394,601 – \$501,050	\$197,301 – \$250,525	\$197,301 – \$250,500
35%	\$250,526 – \$626,350	\$501,051 – \$751,600	\$250,526 – \$375,800	\$250,501 – \$626,350
37%	\$626,351 or more	\$751,601 or more	\$375,801 or more	\$626,351 or more

Tax Planning Strategy

<p>■ Maximize Retirement Contributions Contributions to Traditional 401(k)s or IRAs lower your taxable income, potentially dropping you into a lower bracket.</p>	<p>■ Harvest Tax Losses Realize investment losses before December 31st to offset capital gains and up to \$3,000 of ordinary income.</p>	<p>■ Taxable Income ≠ Salary Your bracket is based on Adjusted Gross Income (AGI) after subtracting "above-the-line" deductions like student loan interest or HSA contributions.</p>
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<p>■ Key Insight: The Progressive Tax System You don't pay your marginal rate on all income. The U.S. uses a progressive system where income is taxed in layers. Example: If you're single with \$60,000 taxable income, you pay 10% on the first \$11,925, 12% on \$11,926–\$48,475, and 22% only on \$48,476–\$60,000. Your effective rate is ~13.5%, not 22%.</p>

■ **Download & Save This Cheat Sheet • Keep this reference for year-round tax planning and estimated payment calculations.**