

Key Federal Tax Figures

Updated 3.12.2026

Exempt-Organization Tax Items

	In 2025 and Returns for 2025	In 2026 and Returns for 2026	
Expenses Reimbursement/ Deductions	Standard per diem: lowest rates in continental USA	Lodging: \$110.00 Meals & Incidentals: \$68.00	Lodging: \$110.00 Meals & Incidentals: \$68.00
	IRS high/low substitute per diem system (effective October 1, 2023)	High: \$319.00 Low: \$225.00	High: \$319.00 Low: \$225.00
	Maximum automobile value for using cents-per-mile rate to value company-provided automobile	\$61,200	\$61,700
	Business mileage rate	70.0 cents per mile	72.5 cents per mile
	Moving and medical mileage rate ¹	Medical: 21.0 cents per mile Moving: 0.0 cents per mile	Medical: 20.5 cents per mile Moving: 0.0 cents per mile
	Charitable mileage rate	14.0 cents per mile	14.0 cents per mile
	Dollar amount of business expenses (other than lodging) for which reimbursement is permitted without a receipt	Less than \$75.00	Less than \$75.00
Filing Thresholds	Threshold for required filing of Form 990-T	\$1,000 gross UBI	\$1,000 gross UBI
	Threshold for required filing of Form 1099-NEC (payment for most personal services)	\$600.00	\$2,000.00
	Threshold for required filing of Form 1099-MISC (payment for other than personal services)	\$600.00	\$2,000.00
Charitable Giving	Maximum value of de minimis benefit	2% of gift, but max. \$136.00	2% of gift, but max. \$139.00
	Minimum contribution and maximum cost of token	Minimum contribution: \$68.00 Maximum cost: \$13.60	Minimum contribution: \$69.50 Maximum cost: \$13.90
	Maximum qualified charitable distribution (QCD) amount (Secure Act 2.0 adjusted for inflation)	\$108,000	\$111,000
	Maximum QCD amount that can be contributed to purchase a charitable gift annuity (CGA) or fund a charitable remainder trust (CRT)	\$54,000	\$55,000
Unrelated Business Taxable Income (UBTI)	Corporate tax rate	21%	21%
	Trust tax rate	Graduated; max rate of 37% applies to taxable income in excess of \$15,650	Graduated; max rate of 37% applies to taxable income in excess of \$16,000
	Section 179 deduction limit	\$1,250,000	\$2,500,000
	Bonus depreciation limit	40%	100% (placed in service after Jan. 19, 2025)
	Reporting exception for certain exempt organizations with nondeductible lobbying expenditures ²	\$2,000	\$2,000

Individual Tax Items

	In 2025 and Returns for 2025	In 2026 and Returns for 2026	
Personal Tax	Standard Deduction:		
	Joint returns and surviving spouses	\$30,000	\$32,200
	Heads of households	\$22,500	\$24,150
	Single	\$15,000	\$16,100
	Married filing separately (MFS)	\$15,000	\$16,100
	Additional standard deduction for dependents	Greater of \$1,350 and \$450 plus earned income	Greater of \$1,350 and \$450 plus earned income
	Additional standard deduction for the aged or blind:		
	Married filing jointly (MFJ), head of household, or surviving spouse	\$1,600	\$1,650
	Single individual who is not a surviving spouse	\$2,000	\$2,050
	Personal and dependent exemption amount	\$0	\$0
SECA (OASDI & Medicare) rate	15.30% ³	15.30% ³	
Employer FICA (OASDI & Medicare) rate	7.65%	7.65%	
Employee FICA (OASDI & Medicare) rate	7.65% ³	7.65% ³	
OASDI maximum wage base	\$176,100	\$184,500	
Annual gift tax exclusion	\$19,000	\$19,000	

1 A member of the Armed Forces of the U.S. on active duty who moves pursuant to a military order and incident to a permanent change of station is permitted a mileage rate of 20.5 cents per mile.

2 Organizations whose lobbying and political expenditures consist solely of in-house expenditures for nondeductible lobbying and whose total expenditures do not exceed this amount are not subject to the reporting and notice requirements of IRS Section 6033(e)(1).

3 Does not include additional Medicare tax on higher compensation.

		In 2025 and Returns for 2025	In 2026 and Returns for 2026
Personal Tax	Foreign earned income exclusion	\$130,000	\$132,900
	Qualified transportation fringe (including parking)	\$325.00	\$340.00
	Certain expenses of elementary and secondary school teachers	\$300.00	\$350.00
	Refundable Child Tax Credit	\$1,700	\$1,700
	Adoption credit/adoption assistance program exclusion amount	child with special needs: \$17,280 all other children: \$17,280	child with special needs: \$17,670 all other children: \$17,670
	Adoption credit modified adjusted gross income (MAGI) phaseout limit	Lower bound: \$292,150 Upper bound: \$299,190	Lower bound: \$265,080 Upper bound: \$305,080
	Deduction for interest on education loans	\$2,500	\$2,500
	Education loan phaseout limit	Lower bound: \$85,000 (\$170,000 MFJ) Upper bound: \$100,000 (\$200,000 MFJ)	Lower bound: \$85,000 (\$175,000 MFJ) Upper bound: \$100,000 (\$205,000 MFJ)
Employee Benefits	Maximum elective deferral amount to a health flexible spending account	\$3,300 ⁴	\$3,400 ⁴
	Maximum elective deferral amount to a dependent care flexible spending account	Per household: \$5,000 MFS: \$2,500	Per household: \$7,500 MFS: \$3,750
	Limits on employer contributions to Qualified Small Employer HRA	Individual: \$6,350 Family: \$12,800	Individual: \$6,450 Family: \$13,100
	Limits on employer contributions to Individual Coverage HRA (ICHRA) and Excepted Benefit HRA (EBHRA)	ICHRA: Unlimited EBHRA: \$2,150	ICHRA: Unlimited EBHRA: \$2,200
	Health Savings Account (HSA)/High-Deductible Health Plan (HDHP) limits Self-only Coverage: Annual deductible	\$1,650 ≤ deductible ≤ \$4,300	\$1,700 ≤ deductible ≤ \$4,400
	Out-of-pocket expenses for covered benefits not to exceed	\$8,300	\$8,500
Family Coverage: Annual deductible	\$3,300 ≤ deductible ≤ \$8,550	\$3,400 ≤ deductible ≤ \$8,750	
Out-of-pocket expenses for covered benefits not to exceed	\$16,600	\$17,000	
Retirement	Maximum annual contribution to defined contribution plan	\$70,000	\$72,000
	Maximum salary deduction for 401(k)/403(b)	\$23,500	\$24,500
	401(k) & 403(b) over 50 "catch-up" limit	\$7,500	\$8,000
	401(k) & 403(b) over 50 "catch-up" limit for persons age 60, 61, 62, 63	\$11,250	\$11,250
	Maximum income exclusion for NQ plans in 501(c)(3) organizations (IRC § 457)	\$23,500	\$24,500
	IRA contribution limit	\$7,000	\$7,500
	IRA over 50 "catch-up" limit	\$1,000	\$1,100
	Highly compensated employee limit	\$160,000	\$160,000
	Earnings ceiling for Social Security (applies to employment before full retirement age (FRA); special formula for year full retirement age attained)	Below FRA: \$23,400 Over FRA: \$62,160	Below FRA: \$24,480 Over FRA: \$65,160

4 If the cafeteria plan permits the carryover of unused amounts, the maximum carryover amount is \$680.

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