

PHASEOUTS

FOR THE 2025 TAX YEAR

Education Tax Benefits

	Single/HOH	Married Filing Joint	Married Filing Separate
American Opportunity Tax Credit	\$80,000 - \$90,000	\$160,000 - \$180,000	No Credit
Lifetime Learning Tax Credit	\$80,000 - \$90,000	\$160,000 - \$180,000	No Credit
Student Loan Interest Deductions	\$85,000 - \$100,000	\$170,000 - \$200,000	No Deduction
Education Savings Bond Program	\$99,500 - \$114,500	\$149,250 - \$179,250	Not Eligible
Coverdell ESA Contributions	\$95,000 - \$110,000	\$190,000 - \$220,000	Not Eligible

Child Tax Credit

Single/HOH	Married Filing Joint	Married Filing Separate
\$200,000	\$400,000	\$200,000

* Ending phaseout income limit varies as the credit is reduced by \$50 for each \$1,000 of income exceeding the threshold until it is eliminated; See IRS interactive tool [here](#) to calculate.

Alternative Minimum Tax Exemption

Single/HOH	Married Filing Joint	Married Filing Separate
\$626,350	\$1,252,700	\$626,350

* Ending phaseout income limit varies depending on income. The exemption is reduced by 25 cents for every dollar over the limits above.

IRA

	Single/HOH	Married Filing Joint	Married Filing Separate
Roth IRA	\$150,000 - \$165,000	\$236,000 - \$246,000	\$0 - \$10,000
Traditional IRA	\$79,000 - \$89,000	\$126,000 - \$146,000	\$0 - \$10,000

Retirement Savings Contributions Credit (Saver's Credit)

Credit Rate	Married Filing Jointly	Head of Household	All Other Filers**
50% of your contribution	AGI not more than \$47,500	AGI not more than \$35,625	AGI not more than \$23,750
20% of your contribution	\$47,501 - \$51,000	\$35,626 - \$38,250	\$23,751 - \$25,500
10% of your contribution	\$51,001 - \$79,000	\$38,251 - \$59,250	\$25,501 - \$39,500
0% of your contribution	more than \$79,000	more than \$59,250	more than \$39,500

** Single, married filing separately, or qualifying widow(er)