

2025 Tax Bracket Reference

Federal income tax brackets for tax year 2025. Keep at your desk.

SINGLE FILERS — STANDARD DEDUCTION \$15,000 (PERMANENT)

Rate	Taxable Income Range	Tax on This Bracket
10%	\$0 – \$11,925	Up to \$1,192
12%	\$11,926 – \$48,475	Up to \$4,386
22%	\$48,476 – \$103,350	Up to \$12,078
24%	\$103,351 – \$197,300	Up to \$22,548
32%	\$197,301 – \$250,525	...
35%	\$250,526 – \$626,350	...
37%	Over \$626,350	...

MARRIED FILING JOINTLY — STANDARD DEDUCTION \$30,000 (PERMANENT)

Rate	Taxable Income Range
10%	\$0 – \$23,850
12%	\$23,851 – \$96,950
22%	\$96,951 – \$206,700
24%	\$206,701 – \$394,600
32%	\$394,601 – \$501,050
35%+	Above \$501,050

STANDARD DEDUCTIONS — ALL FILING STATUSES 2025

Filing Status	Standard Deduction	If 65+ Add
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Single	\$15,000	+\$1,600 = \$16,600
Married Filing Jointly	\$30,000	+\$1,600 each
Head of Household	\$22,500	+\$1,600 = \$24,100
Married Filing Separately	\$15,000	+\$1,600 = \$16,600

2025 LAW UPDATE — NEW DEDUCTIONS (ONE BIG BEAUTIFUL BILL)

Senior Deduction	Clients 65+ get an EXTRA \$6,000 deduction on top of the standard deduction. Both spouses 65+ = \$12,000 extra. (2025-2028)
Tip Deduction	Qualified tip income may be fully deductible for workers in tipping occupations. (2025-2028)
Overtime Deduction	Qualified overtime pay may be deductible for eligible employees. Ask for pay stubs. (2025-2028)
Child Tax Credit	Raised from \$2,000 to \$2,200 per qualifying child under 17 for 2025 and 2026.