

MAGI Phase-Out Ranges for Roth IRA Contributions

The IRS provides income ranges for determining a taxpayer's eligibility to make a Roth IRA contribution.

If an IRA owner's modified adjusted gross income (MAGI) falls **below** the phase-out ranges provided based on the individual's filing status, the IRA owner may be eligible to make a **full** Roth IRA contribution.

If an IRA owner's MAGI falls **within** the phase-out ranges provided based on the individual's filing status, the IRA owner may be eligible to make a **partial** Roth IRA contribution.

Any IRA owner with a MAGI that **exceeds** the phase-out ranges provided based on the individual's filing status, the IRA owner **cannot** make a Roth IRA contribution.

Single (or Head of Household) Taxpayers	
Tax Year	Individual MAGI
2025	\$150,000 - \$165,000
2024	\$146,000 - \$161,000
2023	\$138,000 - \$153,000
2022	\$129,000 - \$144,000

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Married Couples (Filing Jointly)	
Tax Year	Joint MAGI
2025	\$236,000 - \$246,000
2024	\$230,000 - \$240,000
2023	\$218,000 - \$228,000
2022	\$204,000 - \$214,000

Married Individual (Filing Separately)	
Tax Year	Individual MAGI
2022 - 2025	\$0 - \$10,000