

# Changing Tax Rates - Impact of Waiting

How tax rates compare (now vs. 1/1/2026):

Married couples filing a joint return:

| Taxable Income      | 2024 Tax Rates | Projected Tax Rate | Difference  |
|---------------------|----------------|--------------------|-------------|
| \$0-23,000          | 10%            | 10%                | <b>0.0%</b> |
| \$23,201-\$94,300   | 12             | 15                 | <b>3.0</b>  |
| \$94,301-\$189,700  | 22             | 25                 | <b>3.0</b>  |
| \$189,701-\$201,050 | 22             | 28                 | <b>6.0</b>  |
| \$201,051-\$289,200 | 24             | 28                 | <b>4.0</b>  |
| \$289,201-\$383,900 | 24             | 33                 | <b>9.0</b>  |
| \$383,901-\$487,450 | 32             | 33                 | <b>1.0</b>  |
| \$487,451-\$516,450 | 35             | 33                 | <b>2.0</b>  |
| \$516,451-\$583,500 | 35             | 35                 | <b>0.0</b>  |
| \$583,501-\$731,200 | 35             | 39.6               | <b>4.6</b>  |
| Over \$731,200      | 37             | 39.6               | <b>2.6</b>  |

Single filers:

| Taxable Income      | 2024 Tax Rates | Projected Tax Rate | Difference  |
|---------------------|----------------|--------------------|-------------|
| \$0-11,600          | 10%            | 10%                | <b>0.0%</b> |
| \$11,601-\$47,150   | 12             | 15                 | <b>3.0</b>  |
| \$47,151-\$100,525  | 22             | 25                 | <b>3.0</b>  |
| \$100,526-\$113,830 | 24             | 25                 | <b>1.0</b>  |
| \$113,831-\$191,950 | 24             | 28                 | <b>4.0</b>  |
| \$191,951-\$237,570 | 32             | 28                 | <b>4.0</b>  |
| \$237,571-\$243,725 | 32             | 33                 | <b>1.0</b>  |
| \$243,726-\$516,460 | 35             | 33                 | <b>2.0</b>  |
| \$516,461-\$518,570 | 35             | 35                 | <b>0.0</b>  |
| \$518,571-\$609,350 | 35             | 39.6               | <b>4.6</b>  |
| Over \$609,350      | 37             | 39.6               | <b>2.6</b>  |

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