

# 2026 Contribution Limits Cheat Sheet

Every account, every limit, one page. Tape it to your fridge.

## Retirement Accounts (2025 → 2026)

Account	2025 Limit	2026 Limit	Change
401(k) / 403(b) / 457 (employee)	\$23,500	\$24,500	+\$1,000
401(k) catch-up (age 50+)	\$7,500	\$8,000	+\$500
401(k) super catch-up (age 60–63)	\$7,500	\$11,250	+\$3,750
Total 401(k) (employee + employer)	\$70,000	\$72,000	+\$2,000
IRA / Roth IRA	\$7,000	\$7,500	+\$500
IRA catch-up (age 50+)	\$1,000	\$1,100	+\$100
SEP-IRA / Solo 401(k) (self-employed)	\$70,000	\$72,000	+\$2,000
SIMPLE IRA	\$16,500	\$17,000	+\$500

## Health & Education Accounts

Account	2026 Limit	Notes
HSA – Individual coverage	\$4,400	Triple tax-advantaged. Best account most W-2 earners ignore.
HSA – Family coverage	\$8,750	Same triple advantage. Roll forward forever.
HSA catch-up (age 55+)	+\$1,000	Per spouse if both 55+ (separate accounts).
FSA – Healthcare	\$3,400 (est.)	Use-it-or-lose-it. Plan carefully.
529 Plan (per child, gift-tax-free)	\$19,000 / yr	Or \$95,000 5-yr super-funded.

## NEW for 2026 — OBBBA Deductions & Trump Accounts

Item	2026 Limit	Phase-out (MAGI)
Qualified Overtime Deduction (W-2)	\$12,500 / \$25,000 MFJ	\$150k / \$300k
Qualified Tips Deduction	\$25,000	\$150k / \$300k
Trump Account (employer contribution)	\$2,500 / yr	Funding window opens July 4, 2026

## Roth IRA Direct Contribution Phase-Outs (2026)

Filing Status	Full Contribution Below	Phase-Out Range
Single / Head of Household	\$150,000	\$150,000 – \$165,000
Married Filing Jointly	\$236,000	\$236,000 – \$246,000
Married Filing Separately	\$0	\$0 – \$10,000

## The Aedilis Account Funding Order (Maya's Hierarchy)

- 1. 401(k) up to employer match (free money — 100% return)
- 2. HSA to max if HDHP-eligible (only triple-tax-advantaged account)
- 3. Roth IRA / Backdoor Roth (max contribution)

- 4. 401(k) to annual employee max (\$24,500 / \$32,500 / \$35,750)
- 5. Mega Backdoor Roth (if 401(k) plan allows after-tax + in-service rollovers)
- 6. Taxable brokerage with tax-loss harvesting and qualified dividends

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