2026 · CAN I CONTRIBUTE TO MY ROTH IRA?

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START HERE

Do you or your spouse have earned income?

- **Yes**
- **No** → Sorry, you are not eligible for a Roth IRA contribution unless you have earned income.

Did you make a contribution to a traditional IRA for the tax year?

- **Yes** → Sorry, you are not eligible for a full Roth IRA contribution since you have already made a contribution to your traditional IRA but you may be able to make a partial contribution to your Roth IRA.
- **No**

What is your tax-filing status?

- **Married Filing Jointly**
- **Single**

What is your MAGI?

- **$252,000 or more** → Sorry, you cannot contribute to a Roth IRA.
- **$242,000 or more, but less than $252,000** → You can make a partial contribution to a Roth IRA, not to exceed earned income for the year.
- **Less than $242,000** → You can make a full contribution to a Roth IRA of up to $7,500 ($8,600 if age 50 or over), not to exceed earned income for the year.

What is your MAGI?

- **$168,000 or more** → Sorry, you cannot contribute to a Roth IRA.
- **$153,000 or more, but less than $168,000** → You can make a partial contribution to a Roth IRA, not to exceed earned income for the year.
- **Less than $153,000** → You can make a full contribution to a Roth IRA of up to $7,500 ($8,600 if age 50 or over), not to exceed earned income for the year.

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