

Maximum Roth IRA Contribution Worksheet

(Keep for your records)

2021

Name(s) as shown on return

Tax ID Number

Caution: If married filing jointly and the combined taxable compensation (defined below) for you and your spouse is less than \$12,000 (\$13,000 if one spouse is 50 or older at the end of 2021; \$14,000 if both spouses are 50 or older at the end of 2021), **don't** use this worksheet. Instead, see Pub. 590-A for special rules.

1. If married filing jointly, enter \$6,000 (\$7,000 if age 50 or older at the end of 2021). All others, enter the **smaller** of \$6,000 (\$7,000 if age 50 or older at the end of 2021) or your taxable compensation (see instructions) **1.** _____
2. Enter your total contributions to traditional IRAs for 2021 **2.** _____
3. Subtract line 2 from line 1 **3.** _____
4. Enter: \$208,000 if married filing jointly or qualifying widow(er); \$10,000 if married filing separately and you lived with your spouse at any time in 2021. All others, enter \$140,000 **4.** _____
5. Enter your modified AGI for Roth IRA purposes (see instructions) **5.** _____
6. Subtract line 5 from line 4. If zero or less, **stop here**; you may not contribute to a Roth IRA for 2021. See Recharacterizations later, if you made Roth IRA contributions for 2021 **6.** _____
7. If line 4 above is \$140,000, enter \$15,000; otherwise, enter \$10,000. If line 6 is more than or equal to line 7, skip lines 8 and 9 and enter the amount from line 3 on line 10 **7.** _____
8. Divide line 6 by line 7 and enter the result as a decimal (rounded to at least 3 places) **8.** _____
9. Multiply line 1 by line 8. If the result isn't a multiple of \$10, increase it to the next multiple of \$10 (for example, increase \$490.30 to \$500). Enter the result, but not less than \$200 **9.** _____
10. **Maximum 2021 Roth IRA Contribution.** Enter the **smaller** of line 3 or line 9. See Recharacterizations later, if you contributed more than this amount to Roth IRAs for 2021 **10.** _____