

Roth IRA Checklist

Can you contribute to a Roth IRA for 2026? Tax year 2026 | Reviewed October 2026

Go through these four steps with a pencil. Bring this page to your tax preparer or to our meeting.

Step 1: Your 2026 limit

- ☐ I will be under age 50 on December 31, 2026. My limit is **\$7,500**.
- ☐ I will be age 50 or older on December 31, 2026. My limit is **\$8,600**.

One limit covers all your IRAs. Money you put into a Traditional IRA and a Roth IRA both count toward the same \$7,500 or \$8,600.

Already put into any IRA for 2026: \$ _____

Step 2: Do you have earned income?

You can only contribute what you **earned from working** in 2026, up to your limit. If you file a joint return, your spouse's earnings can count for you too.

- ☐ I (or my spouse, if we file jointly) had **wages, salary, or self-employment income** in 2026.
- ☐ I understand that **pensions, interest, dividends, rental income and Social Security** are not on the IRS list of earned income.

My 2026 earned income: \$ _____

Step 3: Is your income under the limit?

Find your tax filing status. Your **modified adjusted gross income (MAGI)** decides your answer. Your tax preparer can give you this number.

My filing status	Full amount if MAGI is under	Reduced amount if MAGI is	No Roth contribution at
Single or head of household	\$153,000	\$153,000 to \$168,000	\$168,000 or more
Married filing jointly, or qualifying surviving spouse	\$242,000	\$242,000 to \$252,000	\$252,000 or more
Married filing separately, lived apart all year	\$153,000	\$153,000 to \$168,000	\$168,000 or more
Married filing separately, lived together at any time	\$0	Above \$0 to \$10,000	\$10,000 or more

My filing status: _____ My MAGI (estimate): \$ _____

- ☐ My MAGI is **under** the first number: I can contribute the full amount.
- ☐ My MAGI is **in the reduced range**: I will ask my tax preparer for the exact amount.
- ☐ My MAGI is **at or above** the top number: no direct Roth contribution this year.

Step 4: Before you put money in

- ☐ The **deadline** for 2026 contributions is **April 15, 2027** (not counting extensions).
- ☐ I will tell my account company **which tax year** the contribution is for.
- ☐ I will keep the contribution statement with my tax records.

Questions to ask my tax professional

Sources: IRS news release IR-2025-111 (Nov. 13, 2025), IRS Notice 2025-67, and IRS Publication 590-A. Covers regular direct contributions only, not conversions or rollovers.