

2022 MAXIMUM ROTH IRA CONTRIBUTION WORKSHEET

Keep for Your Records

Caution: If married filing jointly and the combined taxable compensation (defined in the instructions) for you and your spouse is less than \$12,000, (\$13,000 if one spouse is 50 or older at the end of 2022; \$14,000 if both spouses are 50 or older at the end of 2022), **do not** 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 2022). All others, enter the **smaller** of \$6,000 (\$7,000 if age 50 or older at the end of 2022) or your taxable compensation (defined in the instructions) 1. _____
2. Enter your total contributions to traditional IRAs for 2022. 2. _____
3. Subtract line 2 from line 1. 3. _____
4. Enter: \$214,000 if married filing jointly; or qualifying widow(er); \$10,000 if married filing separately and you lived with your spouse at any time in 2022. All others, enter \$144,000. 4. _____
5. Enter your modified AGI for Roth IRA purposes (see worksheet below) 5. _____
6. Subtract line 5 from line 4. If zero or less, **stop here**; you may not contribute to a Roth IRA for 2022. See **Recharacterizations** in the instructions if you made Roth IRA contributions for 2022 6. _____
7. If line 4 above is \$144,000, 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 is not a multiple of \$10, increase it to the next multiple of \$10 (for example, round \$490.30 to \$500). Enter the result, but not less than \$200 9. _____
10. **Maximum 2022 Roth IRA Contribution.** Enter the **smaller** of line 3 or line 9. See **Recharacterizations** in the instructions if you contributed more than this amount to Roth IRAs for 2022 10. _____

Modified AGI For Purposes of Roth IRAs

1. Enter your adjusted gross income 1. _____
2. Enter the taxable amount of Roth conversions 2. _____
3. Subtract line 2 from line 1. If less than zero, enter -0- 3. _____
- 4a. Traditional IRA deduction claimed 4a. _____
- b. Student loan interest deduction claimed 4b. _____
- c. Exclusion of qualified bond interest from Form 8815 4c. _____
- d. Exclusion of employer-provided adoption exp from Form 8839 . . 4d. _____
- e. Foreign earned income and/or housing exclusion from Fm 2555 4e. _____
5. Modified AGI for Roth IRA. Add lines 3, and 4a through 4e
Enter on line 5 above 5. _____