

Single Non-Homeowner Federal Withholding Needed										
Income	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000	\$275,000
Bi-weekly	\$163	\$356	\$568	\$797	\$1,028	\$1,259	\$1,542	\$1,850	\$2,182	\$2,518
401K (5%) ¹	(\$12)	(\$32)	(\$42)	(\$58)	(\$69)	(\$81)	(\$123)	(\$138)	(\$168)	(\$185)
S. Loans(Max) ²	(\$12)	(\$14)								
HSA(Max) ³	(\$17)	(\$31)	(\$31)	(\$34)	(\$34)	(\$34)	(\$45)	(\$45)	(\$49)	(\$49)
IRA(Max) ⁴	(\$28)	(\$51)	(\$51)	(\$55)	(\$55)	(\$55)	(\$74)	(\$74)	(\$81)	(\$81)
Tuition(Max) ⁵	(\$96)	(\$96)								
Bi-monthly	\$ 177	\$ 386	\$ 615	\$ 864	\$ 1,114	\$ 1,364	\$ 1,670	\$ 2,004	\$ 2,363	\$ 2,728
401K (5%) ¹	\$ (13)	\$ (34)	\$ (46)	\$ (63)	\$ (75)	\$ (88)	\$ (133)	\$ (150)	\$ (182)	\$ (201)
S. Loans(Max) ²	\$ (13)	\$ (15)								
HSA(Max) ³	\$ (18)	\$ (33)	\$ (33)	\$ (37)	\$ (37)	\$ (37)	\$ (49)	\$ (49)	\$ (53)	\$ (53)
IRA(Max) ⁴	\$ (30)	\$ (55)	\$ (55)	\$ (60)	\$ (60)	\$ (60)	\$ (80)	\$ (80)	\$ (88)	\$ (88)
Tuition(Max) ⁵	\$ (104)	\$ (104)								

Single Homeowner Federal Withholding Needed*										
Income	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000	\$275,000
Bi-weekly	\$ 142	\$ 297	\$ 487	\$ 686	\$ 917	\$ 1,148	\$ 1,394	\$ 1,710	\$ 2,037	\$ 2,382
401K (5%) ¹	\$ (12)	\$ (32)	\$ (42)	\$ (58)	\$ (69)	\$ (81)	\$ (108)	\$ (138)	\$ (164)	\$ (185)
S. Loans(Max) ²	(\$12)	(\$14)								
HSA(Max) ³	\$ (17)	\$ (31)	\$ (31)	\$ (34)	\$ (34)	\$ (34)	\$ (45)	\$ (45)	\$ (49)	\$ (49)
IRA(Max) ⁴	\$ (28)	\$ (51)	\$ (51)	\$ (55)	\$ (55)	\$ (55)	\$ (71)	\$ (74)	\$ (81)	\$ (81)
Tuition(Max) ⁵	\$ (96)	\$ (96)								
Bi-monthly	\$ 154	\$ 322	\$ 528	\$ 743	\$ 993	\$ 1,243	\$ 1,510	\$ 1,852	\$ 2,206	\$ 2,580
401K (5%) ¹	\$ (13)	\$ (34)	\$ (46)	\$ (63)	\$ (75)	\$ (88)	\$ (117)	\$ (150)	\$ (178)	\$ (201)
S. Loans(Max) ²	\$ (13)	\$ (15)								
HSA(Max) ³	\$ (18)	\$ (33)	\$ (33)	\$ (37)	\$ (37)	\$ (37)	\$ (49)	\$ (49)	\$ (53)	\$ (53)
IRA(Max) ⁴	\$ (30)	\$ (55)	\$ (55)	\$ (60)	\$ (60)	\$ (60)	\$ (77)	\$ (80)	\$ (88)	\$ (88)
Tuition(Max) ⁵	\$ (104)	\$ (104)								

* Based on estimated mortgage plus interest expenses; max of \$25K

1 Max contribution for 2022 is \$20,500; \$27K over 50; **2** Max deduction of \$2500; \$85K income limit single; \$170K income limit married

3 Max deduction \$3650 single, \$7300 married; **4** Max contribution \$6K; \$7K over 50, does have income limit if Employer has plan

5 Max credit up to \$2500; \$90K income limit single; \$180K income limit married

HOH Non-Homeowner Federal Withholding Needed										
Income	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000	\$275,000
Bi-weekly	\$53	\$168	\$379	\$603	\$834	\$1,065	\$1,328	\$1,692	\$2,054	\$2,400
401K (5%) ¹	(\$12)	(\$17)	(\$42)	(\$58)	(\$69)	(\$81)	(\$123)	(\$160)	(\$172)	(\$185)
S. Loans(Max) ²	(\$12)	(\$8)								
HSA(Max) ³	(\$17)	(\$17)	(\$31)	(\$34)	(\$34)	(\$34)	(\$45)	(\$51)	(\$49)	(\$49)
IRA(Max) ⁴	(\$28)	(\$28)	(\$51)	(\$55)	(\$55)	(\$55)	(\$74)	(\$85)	(\$81)	(\$81)
Tuition(Max) ⁵	(\$53)	(\$96)								
Bi-monthly	57	182	410	653	903	1153	1439	1833	2226	2600
401K (5%) ¹	\$ (13)	\$ (19)	\$ (46)	\$ (63)	\$ (75)	\$ (88)	\$ (133)	\$ (173)	\$ (186)	\$ (201)
S. Loans(Max) ²	\$ (13)	\$ (8)								
HSA(Max) ³	\$ (18)	\$ (18)	\$ (33)	\$ (37)	\$ (37)	\$ (37)	\$ (49)	\$ (55)	\$ (53)	\$ (53)
IRA(Max) ⁴	\$ (30)	\$ 173	\$ 183	\$ 190	\$ 190	\$ 205	\$ 302	\$ 305	\$ 286	\$ (2,600)
Tuition(Max) ⁵	\$ 57	\$ (104)								

HOH Homeowner Federal Withholding Needed****										
Income	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000	\$275,000
Bi-monthly	\$ 53	\$ 166	\$ 353	\$ 551	\$ 782	\$ 1,013	\$ 1,259	\$ 1,623	\$ 1,979	\$ 2,324
401K (5%) ¹	\$ (11)	\$ (17)	\$ (39)	\$ (42)	\$ (60)	\$ (103)	\$ (112)	\$ (171)	\$ (151)	\$ (153)
S. Loans(Max) ²	(\$14)	(\$19)								
HSA(Max) ³	\$ (17)	\$ (17)	\$ (27)	\$ (16)	\$ (21)	\$ (52)	\$ (48)	\$ (53)	\$ (28)	\$ (5)
IRA(Max) ⁴	\$ (29)	\$ (29)	\$ (49)	\$ (39)	\$ (45)	\$ (76)	\$ (72)	\$ (91)	\$ (60)	\$ (40)
Tuition(Max) ⁵	\$ (53)	\$ (96)								
Bi-monthly	\$ 57	\$ 179	\$ 382	\$ 597	\$ 847	\$ 1,097	\$ 1,364	\$ 1,759	\$ 2,144	\$ 2,518
401K (5%) ¹	\$ (16)	\$ (31)	\$ (69)	\$ (88)	\$ (125)	\$ (188)	\$ (217)	\$ (306)	\$ (316)	\$ (346)
S. Loans(Max) ²	\$ (16)	\$ (21)								
HSA(Max) ³	\$ (21)	\$ (31)	\$ (56)	\$ (62)	\$ (87)	\$ (137)	\$ (153)	\$ (188)	\$ (193)	\$ (199)
IRA(Max) ⁴	\$ (33)	\$ (43)	\$ (78)	\$ (85)	\$ (110)	\$ (160)	\$ (177)	\$ (226)	\$ (225)	\$ (233)
Tuition(Max) ⁵	\$ 57	\$ (104)								

**Subtract \$83(bi-monthly) or \$76(bi-weekly) for every additional dependent under 18; \$20 or \$19 for every dependent above 18

*** Subtract \$25(bi-monthly) or \$23(bi-weekly) if you have daycare expenses on any dependent under 13. Max of 2 dependents

**** Based on estimated mortgage plus interest expenses; max of \$35K

1 Max contribution for 2022 is \$20,500; \$27K over 50; **2** Max deduction of \$2500; \$85K income limit single; \$170K income limit married

3 Max deduction \$3650 single, \$7300 married; **4** Max contribution \$6K; \$7K over 50, does have income limit if Employer has plan

5 Max credit up to \$2500; \$90K income limit single; \$180K income limit married

MFJ Non-Homeowner Federal Withholding Needed -Income split Evenly										
Income	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000	\$300,000	\$350,000
Bi-weekly	\$211	\$326	\$501	\$713	\$924	\$1,136	\$1,364	\$1,594	\$2,073	\$2,552
401K (5%)1	(\$17)	(\$23)	(\$53)	(\$63)	(\$74)	(\$85)	(\$104)	(\$115)	(\$138)	(\$162)
S. Loans(Max)2	(\$12)	(\$12)	(\$21)	(\$18)						
HSA(Max)3	(\$34)	(\$34)	(\$62)	(\$62)	(\$62)	(\$62)	(\$67)	(\$67)	(\$67)	(\$67)
IRA(Max)4	(\$55)	(\$55)	(\$102)	(\$102)	(\$102)	(\$102)	(\$111)	(\$111)	(\$111)	(\$111)
Tuition(Max)5	(\$96)	(\$96)	(\$96)	(\$96)	(\$24)	\$0	\$0	\$0	\$0	\$0
Bi-monthly	\$ 228	\$ 353	\$ 543	\$ 772	\$ 1,002	\$ 1,231	\$ 1,477	\$ 1,727	\$ 2,246	\$ 2,765
401K (5%)1	\$ (19)	\$ (25)	\$ (57)	\$ (69)	\$ (80)	\$ (92)	\$ (113)	\$ (125)	\$ (150)	\$ (175)
S. Loans(Max)2	\$ (13)	\$ (13)	\$ (23)	\$ (19)						
HSA(Max)3	\$ (37)	\$ (37)	\$ (67)	\$ (67)	\$ (67)	\$ (67)	\$ (73)	\$ (73)	\$ (73)	\$ (73)
IRA(Max)4	\$ (60)	\$ (60)	\$ (110)	\$ (110)	\$ (110)	\$ (110)	\$ (120)	\$ (120)	\$ (120)	\$ (120)
Tuition(Max)5	\$ (104)	\$ (104)	\$ (104)	\$ (104)	\$ (26)					

MFJ Homeowner Federal Withholding Needed -Income split Evenly****										
Income	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000	\$300,000	\$350,000
Bi-weekly	\$ 192	\$ 296	\$ 424	\$ 615	\$ 805	\$ 996	\$ 1,187	\$ 1,418	\$ 1,897	\$ 2,376
401K (5%)1	\$ (17)	\$ (23)	\$ (53)	\$ (63)	\$ (74)	\$ (85)	\$ (97)	\$ (115)	\$ (138)	\$ (162)
S. Loans(Max)2	(\$12)	(\$12)	(\$21)	(\$18)						
HSA(Max)3	\$ (34)	\$ (34)	\$ (59)	\$ (62)	\$ (62)	\$ (62)	\$ (63)	\$ (67)	\$ (67)	\$ (67)
IRA(Max)4	\$ (55)	\$ (55)	\$ (80)	\$ (102)	\$ (102)	\$ (102)	\$ (103)	\$ (111)	\$ (111)	\$ (111)
Tuition(Max)5	\$ (96)	\$ (96)	\$ (96)	\$ (96)	\$ (24)					
Bi-monthly	\$ 208	\$ 320	\$ 460	\$ 666	\$ 872	\$ 1,079	\$ 1,286	\$ 1,536	\$ 2,055	\$ 2,574
401K (5%)1	\$ (19)	\$ (25)	\$ (57)	\$ (69)	\$ (80)	\$ (92)	\$ (105)	\$ (125)	\$ (150)	\$ (175)
S. Loans(Max)2	\$ (13)	\$ (13)	\$ (23)	\$ (19)						
HSA(Max)3	\$ (37)	\$ (37)	\$ (63)	\$ (67)	\$ (67)	\$ (67)	\$ (68)	\$ (73)	\$ (73)	\$ (73)
IRA(Max)4	\$ (60)	\$ (60)	\$ (87)	\$ (110)	\$ (110)	\$ (110)	\$ (112)	\$ (120)	\$ (120)	\$ (120)
Tuition(Max)5	\$ (104)	\$ (104)	\$ (104)	\$ (104)	\$ (26)					

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**** Based on estimated mortgage plus interest expenses; max of \$45K

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