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Roth Eligibility – Income (MAGI)* limits

To Open and Contribute to a Roth IRA:

You must meet the modified adjusted gross income (MAGI)* limits (refer to the chart below).

With the one below

This table shows whether your contribution to a Roth IRA is affected by the amount of your [modified AGI](#) as computed for Roth IRA purpose.

If your filing status is...	And your modified AGI is...	Then you can contribute...
married filing jointly or qualifying widow(er)	< \$204,000	up to the limit
married filing jointly or qualifying widow(er)	≥ \$204,000 but < \$214,000	a reduced amount
married filing jointly or qualifying widow(er)	≥ \$214,000	zero
married filing separately and you lived with your spouse at any time during the year	< \$10,000	a reduced amount
married filing separately and you lived with your spouse at any time during the year	≥ \$10,000	zero
single, head of household, or married filing separately and you did not live with your spouse at any time during the year	< \$129,000	up to the limit
single, head of household, or married filing separately and you did not live with your spouse at any time during the year	≥ \$129,000 but < \$144,000	a reduced amount
single, head of household, or married filing separately and you did not live with your spouse at any time during the year	≥ \$144,000	zero

Additional Resources:

- [Publication 590-A, Contributions to Individual Retirement Arrangements \(IRAs\)](#)
- [Publication 590-B, Distributions from Individual Retirement Arrangements \(IRAs\)](#)
- [Individual Retirement Arrangements](#)
- [Required Minimum Distributions](#)
- FAQs: [Traditional and Roth IRAs](#)
- [Roth Comparison Chart](#)

Source: An official website of the United States government. (n.d.). Retrieved from <https://www.irs.gov/>