

2023 Roth IRA Income Limits

FILING STATUS	MODIFIED AGI	CONTRIBUTION LIMIT
Single, Head of Household and Married Filing Separately (Did Not Live With a Spouse in 2023)	Less Than \$138,000	\$6,500 (\$7,500 if You Are Age 50 or Above)
	\$138,000 to \$153,000	Reduced
	\$153,000 or More	Not Eligible
Married Filing Jointly and Qualifying Widow(er)	Less Than \$218,000	\$6,500 (\$7,500 if You Are Age 50 or Above)
	\$218,000 to \$228,000	Reduced
	\$228,000 or More	Not Eligible
Married Filing Separately (Did Live With a Spouse in 2023)	Less Than \$10,000	Reduced
	\$10,000 or More	Not Eligible

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