

2021 ROTH IRA ELIGIBILITY

If your filing status is...	And your modified AGI is...	Then you can contribute...
Married filing jointly or qualifying widow(er)	< \$198,000	up to the limit
	≥ \$198,000 but < \$208,000	a reduced amount
	≥ \$208,000	zero
Married filing separately and you lived with your spouse at any time during the year	< \$10,000	a reduced amount
	≥ \$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	< \$125,000	up to the limit
	≥ \$125,000 but < \$140,000	a reduced amount
	≥ \$140,000	zero