

Table 2-1. Effect of Modified AGI on Roth IRA Contribution

This table shows whether your contribution to a Roth IRA is affected by the amount of your modified adjusted gross income (modified AGI).

IF you have taxable compensation and your filing status is ...	AND your modified AGI is ...	THEN ...
married filing jointly or qualifying widow(er)	less than \$193,000	you can contribute up to \$6,000 (\$7,000 if you are age 50 or older) as explained under <i>How Much Can Be Contributed</i> , earlier.
	at least \$193,000 but less than \$203,000	the amount you can contribute is reduced as explained under <i>Contribution limit reduced</i> , earlier.
	\$203,000 or more	you can't contribute to a Roth IRA.
married filing separately (and you lived with your spouse at anytime during the year)	zero (-0-)	you can contribute up to \$6,000 (\$7,000 if you are age 50 or older) as explained under <i>How Much Can Be Contributed</i> , earlier.
	more than zero (-0-) but less than \$10,000	the amount you can contribute is reduced as explained under <i>Contribution limit reduced</i> , earlier.
	\$10,000 or more	you can't contribute to a Roth IRA.
single, head of household, or married filing separately (and you didn't live with your spouse at any time during the year)	less than \$122,000	you can contribute up to \$6,000 (\$7,000 if you are age 50 or older) as explained under <i>How Much Can Be Contributed</i> , earlier.

at least \$122,000 but less than \$137,000	the amount you can contribute is reduced as explained under <i>Contribution limit reduced</i> , earlier.
\$137,000 or more	you can't contribute to a Roth IRA.