

How Much Can Be Contributed?

The contribution limit for Roth IRAs generally depends on whether contributions are made only to Roth IRAs or to both traditional IRAs and Roth IRAs.

Worksheet 2-1. Modified Adjusted Gross Income for Roth IRA Purposes

Use this worksheet to figure your modified adjusted gross income for Roth IRA purposes.

1.	Enter your adjusted gross income from Form 1040, 1040-SR, or 1040-NR, line 11	1.	_____
2.	Enter any income resulting from the conversion of an IRA (other than a Roth IRA) to a Roth IRA (included on Form 1040, 1040-SR, or 1040-NR, line 4b) and a rollover from a qualified retirement plan to a Roth IRA (included on Form 1040, 1040-SR, or 1040-NR, line 5b)	2.	_____
3.	Subtract line 2 from line 1	3.	_____
4.	Enter any traditional IRA deduction from Schedule 1 (Form 1040), line 20	4.	_____
5.	Enter any student loan interest deduction from Schedule 1 (Form 1040), line 21	5.	_____
6.	Enter any foreign earned income exclusion and/or housing exclusion from Form 2555, line 45	6.	_____
7.	Enter any foreign housing deduction from Form 2555, line 50	7.	_____

8.	Enter any excludable qualified savings bond interest from Form 8815, line 14	8.	_____
9.	Enter any excluded employer-provided adoption benefits from Form 8839, line 28	9.	_____
10.	Add the amounts on lines 3 through 9	10.	_____
11.	Enter: <ul style="list-style-type: none"> • \$214,000 if married filing jointly or qualifying surviving spouse, • \$10,000 if married filing separately and you lived with your spouse at any time during the year, or • \$144,000 for all others 	11.	_____
	<p>Is the amount on line 10 more than the amount on line 11?</p> <p>If “Yes,” see the <i>Note</i> below.</p> <p>If “No,” the amount on line 10 is your modified adjusted gross income for Roth IRA purposes.</p>		
	<p>Note. If the amount on line 10 is more than the amount on line 11 and you have other income or loss items, such as social security income or passive activity losses, that are subject to AGI-based phaseouts, you can refigure your AGI solely for the purpose of figuring your modified AGI for Roth IRA purposes. (If you receive social security benefits, use Worksheet 1 in Appendix B to refigure your AGI.) Then, go to line 3 above in this Worksheet 2-1 to refigure your modified AGI. If you don’t have other income or loss items subject to AGI-based phaseouts, your modified adjusted gross income for Roth IRA purposes is the amount on line 10 above.</p>		