

Saver's Credit

for 2025 Tax Returns



Depending on your adjusted gross income and your tax return filing status, you could benefit from a tax credit of 10%, 20% or 50% of the first \$2,000 (\$4,000 if married filing jointly) you contribute to your retirement plan this year. The Saver's Credit reduces the income tax you owe, potentially up to \$2,000.

Who is eligible for the credit?

The Saver's Credit (formally known as the Retirement Savings Contributions Credit) is available to individuals who make contributions to a 401(k) plan, a traditional or Roth IRA, a 403(b) or 457 plan, a SIMPLE IRA or a SEP. It may be used by those who are at least 18 years old, are not a full-time student and cannot be claimed as a dependent on another person's tax return.

How does it work?

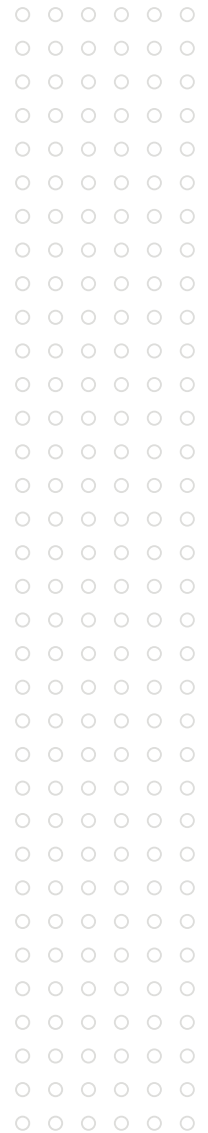
1. Determine how you will file your tax return:

- Single (or married filing separately)
- Head of household
- Married filing jointly

2. Calculate your adjusted gross income (AGI).

Basically, your AGI is your take-home pay minus your retirement plan contributions.

3. Find your filing status and appropriate income bracket in the chart on the next page, and note the amount of the credit that applies to your return.





Credit Amounts for 2025 Tax Returns

Credit Amount	Single*	Married Filing Jointly	Head of Household
50% of first \$2,000 contributed	\$0 - \$23,750	\$0 - \$47,500	\$0 - \$35,625
20% of first \$2,000 contributed	\$23,751 - \$25,500	\$47,501 - \$51,000	\$35,626 - \$38,250
10% of first \$2,000 contributed	\$25,501 - \$39,500	\$51,001 - \$79,000	\$38,251 - \$59,250

* Includes all other filers, including married filing separately, or qualifying widow(er).

How can I claim the credit?

Complete IRS Form 8880, Credit for Qualified Retirement Savings Contributions, to calculate your credit.

Get More Information

For more information on the Saver's Credit, go to <http://tinyurl.com/TaxSaversCredit>.

Source: [irs.gov](https://www.irs.gov)

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RPW-230-1124 (Exp. 12/25)