Married Filing a Joint Return

Based on Modified Adjusted Gross Income

Deduction	Deduction Amount	$150K	$200K	$250K	$300K	$350K	$400K	$450K	$500K	$550K	$600K	Phaseologist Notes
Senior Deduction	Up to $6,000	Yes	Phasing Out	No	No	No	No	No	No	No	No	The 6% phase-out rate means you lose 6 cents of deduction for every dollar over the threshold. A married couple with $250,000 income exceeds the $150,000 limit by $100,000. At 6%, that eliminates $6,000 of deduction ($100,000 × 6%), resulting in no deduction at $250,000 income or above.
State and Local Tax Deduction	Up to $40,000	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Phasing Out	No	The SALT cap phases out above $500,000 income. For every dollar over $500,000, you lose 30 cents of your SALT deduction. So at $600,000 income, your SALT deduction drops from $40,000 to $10,000. The deduction can't go below $10,000 no matter how high your income.
Auto Loan Deduction	Up to $10,000	Yes	Yes	No	No	No	No	No	No	No	No	The deduction phases out at 20% above the income threshold. For married couples earning $250,000, the calculation is simple: $250,000 - $200,000 threshold = $50,000 over the limit. $50,000 × 20% = $10,000 reduction, which wipes out the entire $10,000 deduction.
Child Care Credit	Credit up to $2,200 per child	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	A married couple filing jointly with four children and $412,500 MAGI receives a base credit of $8,800. Their income exceeds the $400,000 threshold by $12,500, which rounds to $13,000. This reduces their credit by $650 ($13,000 ÷ $1,000 × $50), resulting in a final Child Tax Credit of $8,150.
Overtime Pay Deduction	Up to $25,000	Yes	Yes	Yes	Yes	Phasing Out	Phasing Out	Phasing Out	Phasing Out	No	No	For every $1,000 over the limit, you lose $100 of deduction. So a married couple filing jointly earning $550,000 ($250,000 over the limit) loses the entire deduction: 250 x $100 = $0 deduction
Tip Overtime Deduction	Up to $25,000	Yes	Yes	Yes	Yes	Phasing Out	Phasing Out	Phasing Out	Phasing Out	No	No	The deduction drops by $100 for every $1,000 over the income limit. So if you make $550,000 as a married couple filing jointly, you are $250,000 over the limit, which wipes out your entire $25,000 deduction.

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Single Filers

Based on Modified Adjusted Gross Income

Deduction	Deduction Amount	$75K	$100K	$150K	$175K	$200K	$275K	$400K	$500K	$550K	$600K	Phaseologist Notes
Senior Deduction	Up to $6,000	Yes	Phasing Out	Phasing Out	No	No	No	No	No	No	No	The 6% phase-out rate means you lose 6 cents of deduction for every dollar over the threshold. A single filer with $175,000 income exceeds the $75,000 limit by $100,000. At 6%, that eliminates $6,000 of deduction ($100,000 × 6%), resulting in no deduction at $175,000 income or above.
State and Local Tax Deduction	Up to $40,000	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Phasing Out	No	The SALT cap phases out above $500,000 income. For every dollar over $500,000, you lose 30 cents of your SALT deduction. So at $600,000 income, your SALT deduction drops from $40,000 to $10,000. The deduction can't go below $10,000 no matter how high your income.
Auto Loan Deduction	Up to $10,000	Yes	Yes	No	No	No	No	No	No	No	No	The deduction phases out at 20% above the income threshold. For a single filer earning $150,000, the calculation is simple: $150,000 - $100,000 threshold = $50,000 over the limit. $50,000 × 20% = $10,000 reduction, which wipes out the entire $10,000 deduction.
Child Care Credit	Credit up to $2,200 per child	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	A single filer with four children and $295,000 MAGI receives a base credit of $8,800. Their income exceeds the $200,000 threshold by $95,000, which rounds to $100,000. This reduces their credit by $5,000 ($100,000 ÷ $1,000 × $50), resulting in a final Child Tax Credit of $3,800.
Overtime Pay Deduction	Up to $25,000	Yes	Yes	Yes	Yes	Phasing Out	Phasing Out	Phasing Out	Phasing Out	No	No	For every $1,000 over the limit, you lose $100 of deduction. So a single filer earning $275,000 ($125,000 over the limit) loses the entire deduction: 125 x $100 = $0 deduction.
Tip Overtime Deduction	Up to $25,000	Yes	Yes	Yes	Phasing Out	Phasing Out	Phasing Out	No	No	No	No	The deduction drops by $100 for every $1,000 over the income limit. So if you make $400,000 as a single filer, you are $250,000 over the limit, which wipes out your entire $25,000 deduction.

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