

2026 MONEY NUMBERS

A one-page decision sheet for saving, taxes, benefits and Medicare

Reviewed September 26, 2026 | Official IRS, SSA and CMS figures



1 Find the number before you choose the move

401(k) and IRA	Base 401(k) employee limit \$24,500; IRA limit \$7,500. Age-based catch-ups may add more; plan terms and income rules matter.
Tax deduction	Base standard deduction \$16,100 single / \$32,200 joint. Age 65+ additions and a separate senior deduction may also apply.
Health accounts	HSA \$4,400 self / \$8,750 family; health FSA \$3,400; dependent care assistance \$7,500. Check HSA eligibility with Medicare.
Social Security	2026 COLA 2.8%; working under FRA: \$24,480 earnings test. Compare the gross benefit with your net deposit after Medicare.
Medicare IRMAA	Standard Part B \$202.90/month; IRMAA starts above 2024 MAGI \$109k single / \$218k joint. Surcharges apply per beneficiary.
Gain harvesting	0% long-term gains through \$49,450 single / \$98,900 joint of taxable income. Gains can still raise Medicare MAGI.
QCD vs. RMD	QCD: age 70½+, up to \$111,000 per IRA owner in 2026. RMD: generally begins at 73. Arrange direct charity transfer first.

2 Write down the question that applies to you

2026 filing status / ages:

401(k), IRA or HSA contribution choice:

Tax move or capital gain to check:

2024 MAGI / Medicare step, if applicable:

2027 RELEASE WATCH

Already official: HSA \$4,500 / \$9,000; Part D covered-drug cap \$2,400;
Part D IRMAA starts above \$111k single / \$222k joint. Full Part B tiers
and IRS/SSA fall limits remain pending as of September 26.

Next step: Compare the full explanation, calculator and live release tracker at:

michaelryanmoney.com/2026-key-financial-numbers/

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Sources: IRS 2026 inflation adjustments and retirement limits; SSA 2026 COLA/earnings test;
CMS 2026 Medicare fact sheet; IRS Rev. Proc. 2026-24; Medicare & You 2027.
Eligibility, filing status, plan terms and tax treatment may change the answer.