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Pocket Reference for Federal and California Taxes

2025 Federal Personal Exemption . . . . . N/A

2025 Federal Tax Rate Schedules

Single

If taxable income is: Over	But not over	Tax is:			Of amount over:
$ 0	$ 11,925	$ 0.00	plus	10%	$ 0
11,925	48,475	1,192.50	plus	12%	11,925
48,475	103,350	5,578.50	plus	22%	48,475
103,350	197,300	17,651.00	plus	24%	103,350
197,300	250,525	40,199.00	plus	32%	197,300
250,525	626,350	57,231.00	plus	35%	250,525
626,350	and over	188,769.75	plus	37%	626,350

2025 Federal Tax Rate Schedules (cont.)

Married Filing Separate

If taxable income is: Over	But not over	Tax is:			Of amount over:
$ 0	$ 11,925	$ 0.00	plus	10%	$ 0
11,925	48,475	1,192.50	plus	12%	11,925
48,475	103,350	5,578.50	plus	22%	48,475
103,350	197,300	17,651.00	plus	24%	103,350
197,300	250,525	40,199.00	plus	32%	197,300
250,525	375,800	57,231.00	plus	35%	250,525
375,800	and over	101,077.25	plus	37%	375,800

Married Filing Joint and Surviving Spouse

If taxable income is: Over	But not over	Tax is:			Of amount over:
$ 0	$ 23,850	$ 0.00	plus	10%	$ 0
23,850	96,950	2,385.00	plus	12%	23,850
96,950	206,700	11,157.00	plus	22%	96,950
206,700	394,600	35,302.00	plus	24%	206,700
394,600	501,050	80,398.00	plus	32%	394,600
501,050	751,600	114,462.00	plus	35%	501,050
751,600	and over	202,154.50	plus	37%	751,600

Unmarried Head of Household

If taxable income is: Over	But not over	Tax is:			Of amount over:
$ 0	$ 17,000	$ 0.00	plus	10%	$ 0
17,000	64,850	1,700.00	plus	12%	17,000
64,850	103,350	7,442.00	plus	22%	64,850
103,350	197,300	15,912.00	plus	24%	103,350
197,300	250,500	38,460.00	plus	32%	197,300
250,500	626,350	55,484.00	plus	35%	250,500
626,350	and over	187,031.50	plus	37%	626,350

2025 Federal Standard Deductions

(Taxpayer not a dependent)

Single	$15,750
Married filing separate	$15,750
Married filing joint and surviving spouse	$31,500
Head of household	$23,625

2025 Federal Additional Standard Deductions for Blind and/or Elderly Taxpayers

Single and head of household	
Blind **or** elderly	$2,000
Blind **and** elderly	$4,000
Married taxpayers filing joint, married filing separate, and surviving spouse	
Blind **or** elderly (per taxpayer)	$1,600
Blind **and** elderly (per taxpayer)	$3,200

2025 Federal Exemption Deduction Phaseouts and Reductions in Itemized Deductions

Filing status:	Exemption	Federal AGI exceeds Itemized deductions
Single	N/A	Repealed
Married filing separate	N/A	Repealed
Married filing joint and surviving spouse	N/A	Repealed
Head of household	N/A	Repealed

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Pocket Reference for Federal and California Taxes

2025 Federal Personal Exemption . . . . . N/A

2025 Federal Tax Rate Schedules

Single

If taxable income is: Over	But not over	Tax is:			Of amount over:
$ 0	$ 11,925	$ 0.00	plus	10%	$ 0
11,925	48,475	1,192.50	plus	12%	11,925
48,475	103,350	5,578.50	plus	22%	48,475
103,350	197,300	17,651.00	plus	24%	103,350
197,300	250,525	40,199.00	plus	32%	197,300
250,525	626,350	57,231.00	plus	35%	250,525
626,350	and over	188,769.75	plus	37%	626,350

2025 Federal Tax Rate Schedules (cont.)

Married Filing Separate

If taxable income is: Over	But not over	Tax is:			Of amount over:
$ 0	$ 11,925	$ 0.00	plus	10%	$ 0
11,925	48,475	1,192.50	plus	12%	11,925
48,475	103,350	5,578.50	plus	22%	48,475
103,350	197,300	17,651.00	plus	24%	103,350
197,300	250,525	40,199.00	plus	32%	197,300
250,525	375,800	57,231.00	plus	35%	250,525
375,800	and over	101,077.25	plus	37%	375,800

Married Filing Joint and Surviving Spouse

If taxable income is: Over	But not over	Tax is:			Of amount over:
$ 0	$ 23,850	$ 0.00	plus	10%	$ 0
23,850	96,950	2,385.00	plus	12%	23,850
96,950	206,700	11,157.00	plus	22%	96,950
206,700	394,600	35,302.00	plus	24%	206,700
394,600	501,050	80,398.00	plus	32%	394,600
501,050	751,600	114,462.00	plus	35%	501,050
751,600	and over	202,154.50	plus	37%	751,600

Unmarried Head of Household

If taxable income is: Over	But not over	Tax is:			Of amount over:
$ 0	$ 17,000	$ 0.00	plus	10%	$ 0
17,000	64,850	1,700.00	plus	12%	17,000
64,850	103,350	7,442.00	plus	22%	64,850
103,350	197,300	15,912.00	plus	24%	103,350
197,300	250,500	38,460.00	plus	32%	197,300
250,500	626,350	55,484.00	plus	35%	250,500
626,350	and over	187,031.50	plus	37%	626,350

2025 Federal Standard Deductions

(Taxpayer not a dependent)

Single	$15,750
Married filing separate	$15,750
Married filing joint and surviving spouse	$31,500
Head of household	$23,625

2025 Federal Additional Standard Deductions for Blind and/or Elderly Taxpayers

Single and head of household	
Blind **or** elderly	$2,000
Blind **and** elderly	$4,000
Married taxpayers filing joint, married filing separate, and surviving spouse	
Blind **or** elderly (per taxpayer)	$1,600
Blind **and** elderly (per taxpayer)	$3,200

2025 Federal Exemption Deduction Phaseouts and Reductions in Itemized Deductions

Filing status:	Exemption	Federal AGI exceeds Itemized deductions
Single	N/A	Repealed
Married filing separate	N/A	Repealed
Married filing joint and surviving spouse	N/A	Repealed
Head of household	N/A	Repealed

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Pocket Reference for Federal and California Taxes

2025 Federal Personal Exemption . . . . . N/A

2025 Federal Tax Rate Schedules

Single

If taxable income is: Over	But not over	Tax is:			Of amount over:
$ 0	$ 11,925	$ 0.00	plus	10%	$ 0
11,925	48,475	1,192.50	plus	12%	11,925
48,475	103,350	5,578.50	plus	22%	48,475
103,350	197,300	17,651.00	plus	24%	103,350
197,300	250,525	40,199.00	plus	32%	197,300
250,525	626,350	57,231.00	plus	35%	250,525
626,350	and over	188,769.75	plus	37%	626,350

2025 Federal Tax Rate Schedules (cont.)

Married Filing Separate

If taxable income is: Over	But not over	Tax is:			Of amount over:
$ 0	$ 11,925	$ 0.00	plus	10%	$ 0
11,925	48,475	1,192.50	plus	12%	11,925
48,475	103,350	5,578.50	plus	22%	48,475
103,350	197,300	17,651.00	plus	24%	103,350
197,300	250,525	40,199.00	plus	32%	197,300
250,525	375,800	57,231.00	plus	35%	250,525
375,800	and over	101,077.25	plus	37%	375,800

Married Filing Joint and Surviving Spouse

If taxable income is: Over	But not over	Tax is:			Of amount over:
$ 0	$ 23,850	$ 0.00	plus	10%	$ 0
23,850	96,950	2,385.00	plus	12%	23,850
96,950	206,700	11,157.00	plus	22%	96,950
206,700	394,600	35,302.00	plus	24%	206,700
394,600	501,050	80,398.00	plus	32%	394,600
501,050	751,600	114,462.00	plus	35%	501,050
751,600	and over	202,154.50	plus	37%	751,600

Unmarried Head of Household

If taxable income is: Over	But not over	Tax is:			Of amount over:
$ 0	$ 17,000	$ 0.00	plus	10%	$ 0
17,000	64,850	1,700.00	plus	12%	17,000
64,850	103,350	7,442.00	plus	22%	64,850
103,350	197,300	15,912.00	plus	24%	103,350
197,300	250,500	38,460.00	plus	32%	197,300
250,500	626,350	55,484.00	plus	35%	250,500
626,350	and over	187,031.50	plus	37%	626,350

2025 Federal Standard Deductions

(Taxpayer not a dependent)

Single	$15,750
Married filing separate	$15,750
Married filing joint and surviving spouse	$31,500
Head of household	$23,625

2025 Federal Additional Standard Deductions for Blind and/or Elderly Taxpayers

Single and head of household	
Blind **or** elderly	$2,000
Blind **and** elderly	$4,000
Married taxpayers filing joint, married filing separate, and surviving spouse	
Blind **or** elderly (per taxpayer)	$1,600
Blind **and** elderly (per taxpayer)	$3,200

2025 Federal Exemption Deduction Phaseouts and Reductions in Itemized Deductions

Filing status:	Exemption	Federal AGI exceeds Itemized deductions
Single	N/A	Repealed
Married filing separate	N/A	Repealed
Married filing joint and surviving spouse	N/A	Repealed
Head of household	N/A	Repealed

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2025 Federal Filing Requirements for Most Taxpayers

Filing status	Gross income at least:
Single	
Under 65	$15,750
65 or older	$17,750
Married filing separate (spouse itemizes)	$1
Married filing separate (spouse does not itemize)	$15,750
Married filing joint	
Both under age 65	$31,500
One spouse 65 or older	$33,500
Both spouses 65 or older	$35,500
Head of household	
Under 65	$23,625
65 or older	$25,625
Surviving spouse	
Under 65	$31,500
65 or older	$33,500

2025 California Standard Deductions
(Taxpayer not a dependent)

Single and married/RDP filing separate	$5,706
Married/RDP filing joint, surviving spouse, and head of household	$11,412

2025 California Tax Rate Schedules

Note: California has a 1% surtax on taxable income above $1 million (all filing statuses).

Single, Married/RDP Filing Separate, and Fiduciaries

If taxable income is: Over	But not over	Tax is:			Of amount over:
$ 0	$ 11,079	$ 0	plus	1.00%	$ 0
11,079	26,264	110.79	plus	2.00%	$11,079
26,264	41,452	414.49	plus	4.00%	$26,264
41,452	57,542	1,022.01	plus	6.00%	$41,452
57,542	72,724	1,987.41	plus	8.00%	$57,542
72,724	371,479	3,201.97	plus	9.30%	$72,724
371,479	445,771	30,986.19	plus	10.30%	$371,479
445,771	742,953	38,638.27	plus	11.30%	$445,771
742,953	and over	72,219.84	plus	12.30%	$742,953

Married/RDP Filing Joint and Surviving Spouse with Dependent(s)

If taxable income is: Over	But not over	Tax is:			Of amount over:
$ 0	$ 22,158	$ 0.00	plus	1.00%	$ 0
22,158	52,528	221.58	plus	2.00%	22,158
52,528	82,904	828.98	plus	4.00%	52,528
82,904	115,084	2,044.02	plus	6.00%	82,904
115,084	145,448	3,974.82	plus	8.00%	115,084
145,448	742,958	6,403.94	plus	9.30%	145,448
742,958	891,542	61,972.37	plus	10.30%	742,958
891,542	1,485,906	77,276.52	plus	11.30%	891,542
1,485,906	and over	144,439.65	plus	12.30%	1,485,906

2025 California Tax Rate Schedules (cont.)

Unmarried Head of Household

If taxable income is: Over	But not over	Tax is:			Of amount over:
$ 0	$ 22,173	$ 0	plus	1.00%	$ 0
22,173	52,530	221.73	plus	2.00%	22,173
52,530	67,716	828.87	plus	4.00%	52,530
67,716	83,805	1,436.31	plus	6.00%	67,716
83,805	98,990	2,401.65	plus	8.00%	83,805
98,990	505,208	3,616.45	plus	9.30%	98,990
505,208	606,251	41,394.72	plus	10.30%	505,208
606,251	1,010,417	51,802.15	plus	11.30%	606,251
1,010,417	and over	97,472.91	plus	12.30%	1,010,417

Exemption Credits

Married/RDP filing joint, and surviving spouse	$306
Single, married/RDP filing separate, and HOH	$153
Dependent	$475
Blind	$153
Age 65 or older	$153

Exemption Credit Phaseouts and Reductions in Itemized Deductions

Filing status:	Federal AGI exceeds:
Single and married/RDP filing separate	$252,203
Head of household	$378,310
Married/RDP filing joint and surviving spouse	$504,411

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2025 Federal Filing Requirements for Most Taxpayers

Filing status / Gross income at least:
Single
Under 65 ... $15,750
65 or older ... $17,750
Married filing separate (spouse itemizes) ... $1
Married filing separate (spouse does not itemize) ... $15,750
Married filing joint
Both under age 65 ... $31,500
One spouse 65 or older ... $33,500
Both spouses 65 or older ... $35,500
Head of household
Under 65 ... $23,625
65 or older ... $25,625
Surviving spouse
Under 65 ... $31,500
65 or older ... $33,500

2025 California Standard Deductions
(Taxpayer not a dependent)
Single and married/RDP filing separate ... $5,706
Married/RDP filing joint, surviving spouse, and head of household ... $11,412

2025 California Tax Rate Schedules
Note: California has a 1% surtax on taxable income above $1 million (all filing statuses).
Single, Married/RDP Filing Separate, and Fiduciaries

If taxable income is: Over	But not over	Tax is:			Of amount over:
$ 0	$ 11,079	$ 0	plus	1.00%	$ 0
11,079	26,264	110.79	plus	2.00%	$11,079
26,264	41,452	414.49	plus	4.00%	$26,264
41,452	57,542	1,022.01	plus	6.00%	$41,452
57,542	72,724	1,987.41	plus	8.00%	$57,542
72,724	371,479	3,201.97	plus	9.30%	$72,724
371,479	445,771	30,986.19	plus	10.30%	$371,479
445,771	742,953	38,638.27	plus	11.30%	$445,771
742,953	and over	72,219.84	plus	12.30%	$742,953

Married/RDP Filing Joint and Surviving Spouse with Dependent(s)

If taxable income is: Over	But not over	Tax is:			Of amount over:
$ 0	$ 22,158	$ 0.00	plus	1.00%	$ 0
22,158	52,528	221.58	plus	2.00%	22,158
52,528	82,904	828.98	plus	4.00%	52,528
82,904	115,084	2,044.02	plus	6.00%	82,904
115,084	145,448	3,974.82	plus	8.00%	115,084
145,448	742,958	6,403.94	plus	9.30%	145,448
742,958	891,542	61,972.37	plus	10.30%	742,958
891,542	1,485,906	77,276.52	plus	11.30%	891,542
1,485,906	and over	144,439.65	plus	12.30%	1,485,906

2025 California Tax Rate Schedules (cont.)
Unmarried Head of Household

If taxable income is: Over	But not over	Tax is:			Of amount over:
$ 0	$ 22,173	$ 0	plus	1.00%	$ 0
22,173	52,530	221.73	plus	2.00%	22,173
52,530	67,716	828.87	plus	4.00%	52,530
67,716	83,805	1,436.31	plus	6.00%	67,716
83,805	98,990	2,401.65	plus	8.00%	83,805
98,990	505,208	3,616.45	plus	9.30%	98,990
505,208	606,251	41,394.72	plus	10.30%	505,208
606,251	1,010,417	51,802.15	plus	11.30%	606,251
1,010,417	and over	97,472.91	plus	12.30%	1,010,417

Exemption Credits

Married/RDP filing joint, and surviving spouse	$306
Single, married/RDP filing separate, and HOH	$153
Dependent	$475
Blind	$153
Age 65 or older	$153

Exemption Credit Phaseouts and Reductions in Itemized Deductions

Filing status:	Federal AGI exceeds:
Single and married/RDP filing separate	$252,203
Head of household	$378,310
Married/RDP filing joint and surviving spouse	$504,411

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Under 65 ... $15,750
65 or older ... $17,750
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Married filing separate (spouse does not itemize) ... $15,750
Married filing joint
Both under age 65 ... $31,500
One spouse 65 or older ... $33,500
Both spouses 65 or older ... $35,500
Head of household
Under 65 ... $23,625
65 or older ... $25,625
Surviving spouse
Under 65 ... $31,500
65 or older ... $33,500

2025 California Standard Deductions
(Taxpayer not a dependent)
Single and married/RDP filing separate ... $5,706
Married/RDP filing joint, surviving spouse, and head of household ... $11,412

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145,448	742,958	6,403.94	plus	9.30%	145,448
742,958	891,542	61,972.37	plus	10.30%	742,958
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2025 California Tax Rate Schedules (cont.)
Unmarried Head of Household

If taxable income is: Over	But not over	Tax is:			Of amount over:
$ 0	$ 22,173	$ 0	plus	1.00%	$ 0
22,173	52,530	221.73	plus	2.00%	22,173
52,530	67,716	828.87	plus	4.00%	52,530
67,716	83,805	1,436.31	plus	6.00%	67,716
83,805	98,990	2,401.65	plus	8.00%	83,805
98,990	505,208	3,616.45	plus	9.30%	98,990
505,208	606,251	41,394.72	plus	10.30%	505,208
606,251	1,010,417	51,802.15	plus	11.30%	606,251
1,010,417	and over	97,472.91	plus	12.30%	1,010,417

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Married/RDP filing joint and surviving spouse	$504,411