## 2025 · CAN I CONTRIBUTE TO MY ROTH IRA?

**START HERE** 

Roth IRA.

Prism Planning and Solutions Group Financial Planning & Execution

What is your MAGI? Do you or your spouse have earned income? Sorry, you cannot \$246,000 or more contribute to a Roth IRA. Yes No You can make a partial contribution to a Roth IRA, \$236,000 or more, but less than \$246,000 not to exceed earned income for the year. Married Filing Jointly Sorry, you are not eligible for a Roth IRA contribution You can make a full Less than \$236,000 unless you have earned contribution to a Roth IRA of up to \$7,000 (\$8,000 if income. age 50 or over), not to exceed earned income for What is your the year. tax-filing status? Did you make a contribution to a traditional IRA for the Sorry, you cannot \$165,000 or more tax year? contribute to a Roth IRA. Single You can make a partial \$150,000 or more, contribution to a Roth IRA, Yes No but less than \$165,000 not to exceed earned income for the year. You can make a full Sorry, you are not eligible Less than \$150,000 contribution to a Roth IRA for a full Roth IRA of up to \$7,000 (\$8,000 if contribution since you have age 50 or over), not to What is your MAGI? already made a contribution exceed earned income for to your traditional IRA but the year. you may be able to make a partial contribution to your

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## Julia Peloso-Barnes, CFP, CEO/Sr. Wealth Manager

Prism Planning and Solutions Group, LLC 777 Westchester Ave, Suite 101 White Plains, NY 10604 Julia@PPSgrp.com | +1 (914) 831-3050 | www.PPSgrp.com