TY 2025–26

PART 1 OF 2 · USE IT OR LOSE IT

STANDARD DEDUCTION

Income the IRS shields tax-free

A flat amount subtracted from your income before tax — no receipts, no itemizing. You automatically get the **larger** of this or your itemized deductions (Schedule A).

THE NUMBERS — AND THEY GREW

FILING STATUS	TY 2025	TY 2026
Single / MFS	$15,750	**$16,100**
Married, jointly	$31,500	**$32,200**
Head of household	$23,625	**$24,150**

OBBBA nudged the 2025 amounts up ~$750 (single) / $1,500 (joint) above the original inflation figures.

It resets every January 1

Unused room doesn't roll over — that's "use it or lose it," and the whole game.

65 or older? Stack even more.

TY 2025–26

PART 2 OF 2 · THINK LIKE A PLANNER

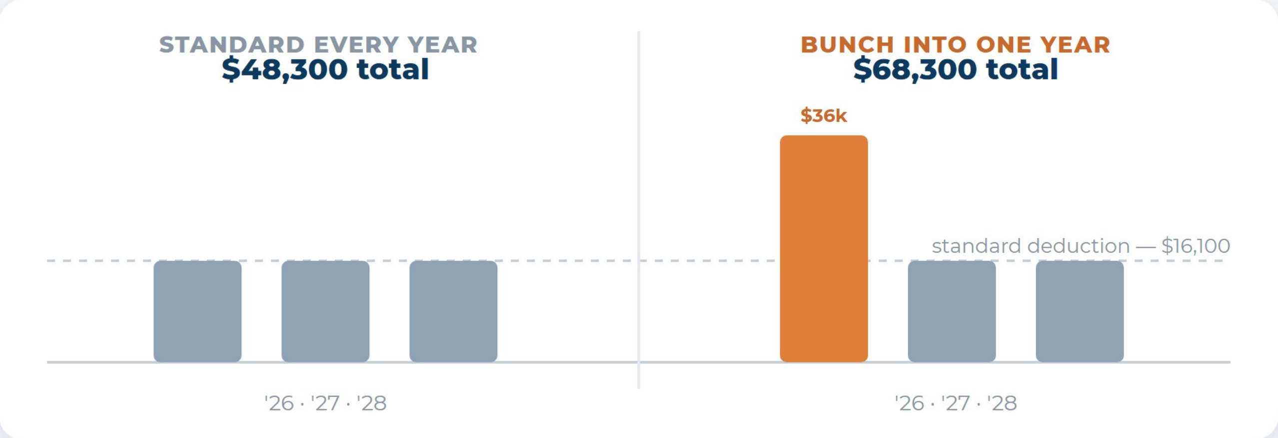
STANDARD DEDUCTION

The number is just the starting line

Most people take it and move on. Two moves turn "use it or lose it" from a fixed number into a planning **opportunity.**

1 Bunch your deductions

If your itemized total sits just under the standard every year, you never win. Pile 2–3 years of giving into ONE year to clear the bar — take the standard the rest.



Same spending, **+$20,000 more deductions** over three years.

A **donor-advised fund** lets you deduct the lump now and give it away later.

Tip: front-load into **2025** — OBBBA adds a floor + cap on charitable gifts in 2026.

2 Attack low-income years

A gap year, sabbatical, or early-retirement dip drops your income into the low brackets. That empty space is its own use-it-or-lose-it window.