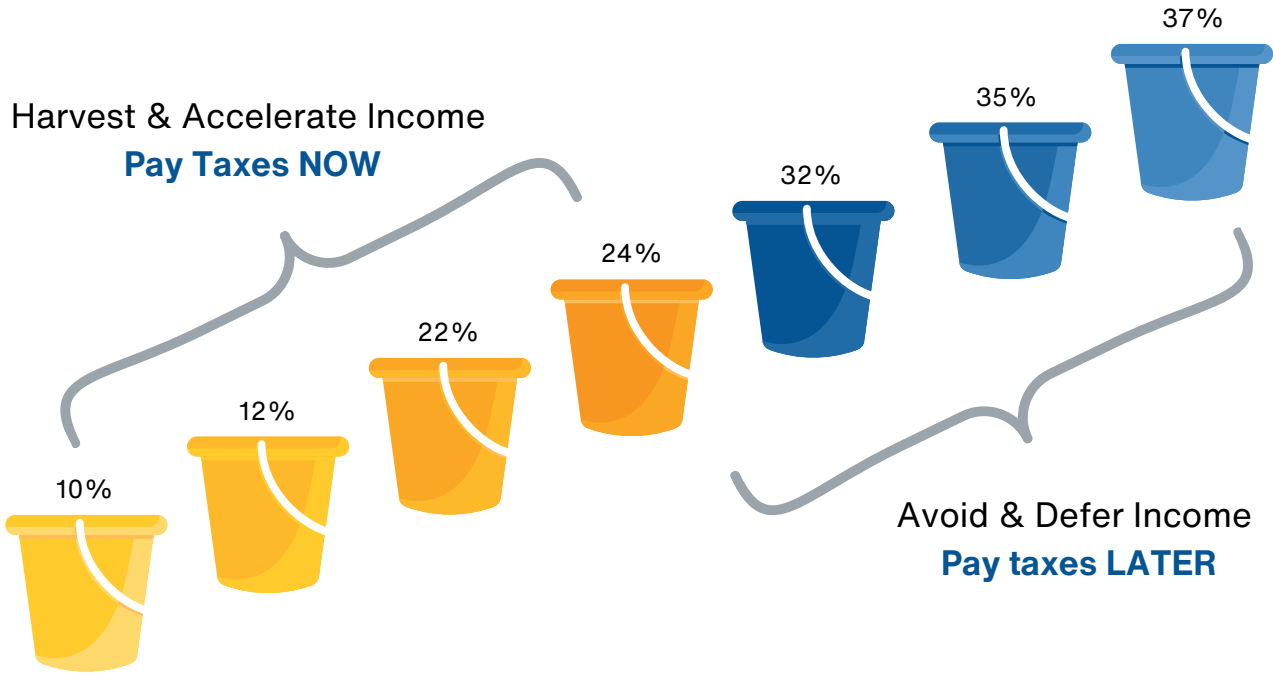


# Should I pay taxes now or later?

Simplifying the Roth vs. Traditional IRA decision



Source: [www.kitces.com](http://www.kitces.com)

## Tax Brackets 2024

Tax Rate	Single	Married Filing Jointly	Married Filing Separately	Head of Household
<b>10%</b>	\$0 to \$11,600	\$0 to \$23,200	\$0 to \$11,600	\$0 to \$16,550
<b>12%</b>	\$11,601 to \$47,150	\$23,201 to \$94,300	\$11,601 to \$47,150	\$16,551 to \$63,100
<b>22%</b>	\$47,151 to \$100,525	\$94,301 to \$201,050	\$47,151 to \$100,525	\$63,101 to \$100,500
<b>24%</b>	\$100,526 to \$191,950	\$201,051 to \$383,900	\$100,526 to \$191,950	\$100,501 to \$191,950
<b>32%</b>	\$191,951 to \$243,725	\$383,901 to \$487,450	\$191,951 to \$243,725	\$191,951 to \$243,700
<b>35%</b>	\$243,726 to \$609,350	\$487,451 to \$731,200	\$243,726 to \$365,600	\$243,701 to \$609,350
<b>37%</b>	\$609,351 or more	\$731,201 or more	\$365,601 or more	\$609,350 or more