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Please note. Corrections for all of the chapters are available at **www.TaxSchool.illinois.edu.** For clarification about terms used throughout this chapter, see the Acronyms and Abbreviations section at the end of the Index.

INFLATION ADJUSTED ITEMS AND OTHER USEFUL INFORMATION

	2025	2026
Standard Deductions		
Married Filing Jointly (MFJ) and Qualifying Surviving Spouse (QSS)	$ 31,500	$ 32,200
Single	15,750	16,100
Head of Household (HoH)	23,625	24,150
Married Filing Separately (MFS)	15,750	16,100
Additional for elderly/blind — MFJ, MFS, QSS	1,600	1,650
Additional for elderly/blind — Single, HoH	2,000	2,050
Taxpayer claimed as dependent	1,350 [a]	1,350 [a]
Additional Senior Deduction, if Applicable	6,000	6,000
Exemption Amounts for Alternative Minimum Tax (AMT)		
MFJ, QSS	137,000	140,200
Single and HoH	88,100	90,100
MFS	68,500	70,100
Estates and trusts	30,700	31,400
AMT Exemption Phaseouts		
Single, HoH, MFS	626,350	500,000
MFJ, QSS	1,252,700	1,000,000
Estates and trusts	102,500	104,800
Long-Term Care Premium Limitations		
Age 40 or less	480	500
Age more than 40 but not more than 50	900	930
Age more than 50 but not more than 60	1,800	1,860
Age more than 60 but not more than 70	4,810	4,960
Age more than 70	6,020	6,200

[a] The 2025 and 2026 standard deductions are the greater of $1,350, or $450 plus the dependent's earned income.

	2025	2026
Child's Unearned Income Not Subject to Parent's Tax Rate	$ 2,700	$ 2,700
IRC §179 Deduction Limit	2,500,000	2,560,000
IRC §179 Deduction Limit — sport utility vehicle	31,300	32,000
IRC §179 Asset Limitation	4,000,000	4,090,000
Taxable Income Threshold for Qualifying Business Income Deduction (QBID)		
MFJ	394,600	403,500
MFS	197,300	201,775
All others	197,300	201,750
FICA/SE Tax Information		
OASDI tax maximum earnings	176,100	184,500
FICA (OASDI and HI) tax rate (employee)	7.65%	7.65%
SE tax rate	15.30%	15.30%
Self-Employed Health Insurance Deduction	100%	100%
Estimated Tax Payments (AGI $\leq$ $150,000)		
Prior year tax % or	100%	100%
Current year tax %	90%	90%
Estimated Tax Payments (AGI $>$ $150,000)	110%	110%
Earnings Ceiling for Social Security		
Under full retirement age	23,400	24,480
The year full retirement age is reached	62,160	65,160
The month full retirement age is reached, and above	Unlimited	Unlimited
Earnings Required to Earn One Quarter of Social Security Coverage	1,810	1,890
Estate and Gift Tax Applicable Exclusion Amount	13,990,000	15,000,000
Annual Gift Exclusion Amount	19,000	19,000
Adoption Credit		
Special needs child	17,280	17,670
Other children (limited to qualified expenses)	17,280	17,670
Phaseout amount	259,190 / 299,190	265,080 / 305,080

2026 Capital Gain Rates
(new capital gain brackets[a])
CG = capital gain, CGI = capital gain income

CG Bracket	Single CGI is...		MFJ CGI is...		MFS CGI is...		HoH CGI is...	
	Over	But Not Over	Over	But Not Over	Over	But Not Over	Over	But Not Over
0%	$ 0	$ 99,450	$ 0	$ 98,900	$ 0	$ 49,450	$ 0	$ 66,200
15%	49,450	545,500	98,900	613,700	49,450	306,850	66,200	579,600
20%	545,500		613,700		306,850		579,600	

[a] These capital gain tax brackets are indexed for inflation using the Chained Consumer Price Index-for all Urban Consumers C-CPI-U.)

2025 Capital Gain Rates
(new capital gain brackets,[a] not tied to regular tax rates for 2018 to 2025)
CG = capital gain, CGI = capital gain income

CG Bracket	Single CGI is...		MFJ CGI is...		MFS CGI is...		HoH CGI is...	
	Over	But Not Over	Over	But Not Over	Over	But Not Over	Over	But Not Over
0%	$ 0	$ 48,350	$ 0	$ 96,700	$ 0	$ 48,350	$ 0	$ 64,750
15%	48,350	533,400	96,700	600,050	48,350	300,000	64,750	566,700
20%	533,400		600,050		300,000		566,700	

[a] These capital gain tax brackets are indexed for inflation using the Chained Consumer Price Index-for all Urban Consumers C-CPI-U.)

	2025	2026
Capital Gain Rates		
For recapture gain on real estate — unrecaptured IRC §1250 gain	25%	25%
For most collectibles	28%	28%
For IRC §1202 qualified small business stock	28%	28%

	2025	2026
Lifetime Learning Credits		
Maximum credit	$ 2,000	$ 2,000
Phaseout — Single, HoH, QSS	80,000– 90,000	80,000– 90,000
Phaseout — MFJ	160,000–180,000	160,000–180,000
Hope/American Opportunity Credit		
Maximum credit	2,500	2,500
Phaseout — Single, HoH, QSS	80,000– 90,000	80,000– 90,000
Phaseout — MFJ	160,000–180,000	160,000–180,000
Earned Income Credit (EIC)		
One child		
Minimum earned income for maximum EIC	12,730	13,020
Maximum amount of credit	4,328	4,427
Phaseout amount (Single and HoH)	23,350– 50,434	23,890– 51,593
Phaseout amount (MFJ)	30,470– 57,554	31,160– 58,863
Two Children		
Minimum earned income for maximum EIC	17,880	18,290
Maximum amount of credit	7,152	7,316
Phaseout amount (Single and HoH)	23,350– 57,310	23,890– 58,629
Phaseout amount (MFJ)	30,470– 64,430	31,160– 65,899
Three or More Children		
Minimum earned income for maximum EIC	17,880	18,290
Maximum amount of credit	8,046	8,231
Phaseout amount (Single and HoH)	23,350– 61,555	23,890– 62,974
Phaseout amount (MFJ)	30,470– 68,675	31,160– 70,244
No children		
Minimum earned income for maximum EIC	8,490	8,680
Maximum amount of credit	649	664
Phaseout amount (Single and HoH)	10,620– 19,109	10,860– 19,540
Phaseout amount (MFJ)	17,730– 26,214	18,140– 26,820
Child Tax Credit (Partially Refundable)	2,200	2,200
Child Tax Credit (Nonrefundable for Other Qualifying Dependents)	500	500
Child Tax Credit AGI Phaseout		
MFJ, QSS	400,000–440,000	400,000–440,000
HoH	200,000–240,000	200,000–240,000
Single, MFS	200,000–240,000	200,000–240,000

Daycare Provider
Standard Meal Allowance
July 1, 2026 through June 30, 2027

	48 States	Alaska	Hawaii
Breakfast	$1.74	$2.79	$2.25
Lunch/Dinner	3.31	5.36	4.30
Snack (limited to 3 per day)	0.98	1.59	1.28

Daycare Provider
Standard Meal Allowance
July 1, 2025 through June 30, 2026

	48 States	Alaska	Hawaii
Breakfast	$1.70	$2.72	$2.19
Lunch/dinner	3.22	5.22	4.18
Snack (limited to 3 per day)	0.96	1.55	1.24

Meals-and-Incidental-Expense-Only (M&IE) Rates for Transportation Workers for Travel Away from Home

Locality	Oct. 1, 2024–Sep. 30, 2025	Oct. 1, 2025–Sep. 30, 2026
Continental U.S.	$80	$80
Outside the continental U.S.	86	86

High and Low Per Diem Reimbursements

	Oct. 1, 2024–Sep. 30, 2025	Oct. 1, 2025–Sep. 30, 2026
High cost areas	$319 ($86 for M&IE)	$319 ($86 for M&IE)
Basic/low cost areas	$225 ($74 for M&IE)	$225 ($74 for M&IE)

DEPRECIATION LIMITS FOR LUXURY VEHICLES[1]

Tax Year	Used Passenger Vehicles	New Passenger Vehicles	Used Trucks and Vans	New Trucks and Vans
Placed in service in 2026				
1	$12,300 [a]	$12,300 [a]	$12,300 [a]	$13,200 [a]
2	19,800	19,800	19,800	19,800
3	11,900	11,900	11,900	11,900
4 or more	7,160	7,160	7,160	7,160
Placed in service in 2025				
1	$12,200 [b]	$12,200 [b]	$12,200 [b]	$12,200 [b]
2	19,600	19,600	19,600	19,600
3	11,800	11,800	11,800	11,800
4 or more	7,060	7,060	7,060	7,060
Placed in service in 2024				
1	$12,400 [c]	$12,400 [c]	$12,400 [c]	$12,400 [c]
2	19,800	19,800	19,800	19,800
3	11,900	11,900	11,900	11,900
4 or more	7,160	7,160	7,160	7,160
Placed in service in 2023				
1	$12,200 [d]	$12,200 [d]	$12,200 [d]	$12,200 [d]
2	19,500	19,500	19,500	19,500
3	11,700	11,700	11,700	11,700
4 or more	6,960	6,960	6,960	6,960
Placed in service in 2022				
1	$11,200 [e]	$11,200 [e]	$11,200 [e]	$11,200 [e]
2	18,000	18,000	18,000	18,000
3	10,800	10,800	10,800	10,800
4 or more	6,460	6,460	6,460	6,460
Placed in service in 2021				
1	$10,200 [f]	$10,200 [f]	$10,200 [f]	$10,200 [f]
2	16,400	16,400	16,400	16,400
3	9,800	9,800	9,800	9,800
4 or more	5,860	5,860	5,860	5,860

[a] For passenger automobiles, vans, and light trucks **placed in service in 2026,** new **and used** vehicles qualify for bonus depreciation, for a maximum first year depreciation of $XX,XXX, if bonus depreciation is claimed.

[b] For passenger automobiles, vans, and light trucks **placed in service in 2025,** new **and used** vehicles qualify for bonus depreciation, for a maximum first year depreciation of $20,200, if bonus depreciation is claimed.

[c] For passenger automobiles, vans, and light trucks **placed in service in 2024,** new **and used** vehicles qualify for bonus depreciation, for a maximum first year depreciation of $20,400, if bonus depreciation is claimed.

[d] For passenger automobiles, vans, and light trucks **placed in service in 2023,** new **and used** vehicles qualify for bonus depreciation, for a maximum first year depreciation of $20,200, if bonus depreciation is claimed.

[e] For passenger automobiles, vans, and light trucks **placed in service in 2022,** new **and used** vehicles qualify for bonus depreciation, for a maximum first year depreciation of $19,200, if bonus depreciation is claimed.

[f] For passenger automobiles, vans, and light trucks **placed in service in 2021,** new **and used** vehicles qualify for bonus depreciation, for a maximum first year depreciation of $18,200, if bonus depreciation is claimed.

1. Rev. Procs. 2019-26, 2020-37, 2021-31, 2022-17, 2023-14, 2024-13, and 2025-16.

SAVER'S CREDIT — 2026 (RETIREMENT SAVINGS CONTRIBUTIONS CREDIT)

Maximum Credit

	2025	2026
Single, MFS, HoH, QSS	$1,000	$1,000
MFJ	2,000	2,000

2026 Credit Rate

	MFJ		HoH		Single, MFS, QSS	
Credit Rate	**AGI Over**	**But Not Over**	**AGI Over**	**But Not Over**	**AGI Over**	**But Not Over**
50%	$ 0	$48,500	$ 0	$36,375	$ 0	$24,250
20%	48,500	52,500	36,375	39,375	24,250	26,250
10%	52,500	80,500	39,375	60,375	26,250	40,250
0%	80,500		60,375		40,250	

QUALIFIED RETIREMENT PLAN LIMITATIONS[2]

	2025	2026
Contributions/Deferrals		
Maximum deductible employee annual retirement contribution **(401(k), 403(b), 457, SARSEP, Thrift Savings Plans)**	$ 23,500	$ 24,500
Catch-up contributions (age 50 or over)	7,500	8,000
Maximum annual deferral under **SIMPLE IRA** and **SIMPLE 401(k)**	16,500	17,000
Catch-up deferral (age 50 or over)	3,500	4,000
Maximum **traditional and Roth IRA** annual contributions (the annual limit is lesser of 100% of taxable compensation or listed amount)	7,000	7,500
Catch-up contributions (age 50 or over)	1,000	1,100
Maximum employer contribution to **SEP IRA** (the annual limit is lesser of 25% of compensation or listed amount)	70,000	72,000
Income limitations		
Maximum annual benefit for a **defined benefit plan** (based on annual compensation, the annual limits may be less)	280,000	290,000
Maximum annual contribution to **all defined contribution plans** (the annual limit is lesser of 100% of compensation or listed amount)	70,000	72,100
Earnings threshold for **highly-compensated employees**	160,000	160,000
Earnings threshold for **key employee in top-heavy plan**	230,000	235,000

2. IRS Notice 2025-67, 2025-49 IRB 761; IRS Notice 2024-80 2024-47 IRB 1120.

UNIFORM LIFETIME TABLE/SINGLE LIFE EXPECTANCY TABLE

This table **combines** the *Single Life Expectancy Table*[3] and the *Uniform Lifetime Table*[4] from IRS Pub. 590-B, *Distributions from Individual Retirement Arrangements (IRAs).*

Age	Single Life	Uniform Life	Age	Single Life	Uniform Life	Age	Single Life	Uniform Life	Age	Single Life	Uniform Life
10	74.9	88.2	34	51.5	64.3	58	28.9	40.7	82	9.9	18.5
11	73.9	87.2	35	50.5	63.3	59	28.0	39.7	83	9.3	17.7
12	72.9	86.2	36	49.6	62.3	60	27.1	38.7	84	8.7	16.8
13	71.9	85.2	37	48.6	61.3	61	26.2	37.7	85	8.1	16.0
14	70.9	84.2	38	47.7	60.3	62	25.4	36.8	86	7.6	15.2
15	69.9	83.2	39	46.7	59.4	63	24.5	35.8	87	7.1	14.4
16	69.0	82.2	40	45.7	58.4	64	23.7	34.9	88	6.6	13.7
17	68.0	81.2	41	44.8	57.4	65	22.9	33.9	89	6.1	12.9
18	67.0	80.2	42	43.8	56.4	66	22.0	33.0	90	5.7	12.2
19	66.0	79.2	43	42.9	55.4	67	21.2	32.0	91	5.3	11.5
20	65.0	78.2	44	41.9	54.4	68	20.4	31.1	92	4.9	10.8
21	64.1	77.2	45	41.0	53.4	69	19.6	30.1	93	4.6	10.1
22	63.1	76.2	46	40.0	52.4	70	18.8	29.2	94	4.3	9.5
23	62.1	75.2	47	39.0	51.5	71	18.0	28.3	95	4.0	8.9
24	61.1	74.2	48	38.1	50.5	72	17.2	27.4	96	3.7	8.4
25	60.2	73.3	49	37.1	49.5	73	16.4	26.5	97	3.4	7.8
26	59.2	72.3	50	36.2	48.5	74	15.6	25.5	98	3.2	7.3
27	58.2	71.3	51	35.3	47.5	75	14.8	24.6	99	3.0	6.8
28	57.3	70.3	52	34.3	46.5	76	14.1	23.7	100	2.8	6.4
29	56.3	69.3	53	33.4	45.6	77	13.3	22.9	101	2.6	6.0
30	55.3	68.3	54	32.5	44.6	78	12.6	22.0	102	2.5	5.6
31	54.4	67.3	55	31.6	43.6	79	11.9	21.1	103	2.3	5.2
32	53.4	66.3	56	30.6	42.6	80	11.2	20.2	104	2.2	4.9
33	52.5	65.3	57	29.8	41.6	81	10.5	19.4	105	2.1	4.6

Column 1: Age refers to either the owner while living or the beneficiary after owner's death.

Column 2: Single Life is used for a beneficiary.

Column 3: Uniform Life is used by owner before death.

3. IRS Pub. 590-B, *Distributions from Individual Retirement Arrangements (IRAs),* pp. 48–49 (2023).

4. Ibid, p. 65; Notice 2022-6, 2022-5 IRB 460. This Uniform Lifetime Table applies to series of payments beginning in 2023, but may be optionally used for series of payments beginning in 2022.

OTHER RATES FOR VEHICLES

	2024	2025	Jan. 1 through Jun. 30, 2026	Jan. 1 through Dec. 31, 2026
Auto Standard Mileage Allowance				
Business	$0.67	$0.70	$0.725	$0.76
Charity work	0.14	0.14	0.14	0.14
Medical/moving	0.21	0.21	0.205	0.235
Qualified Transportation Fringe (expressed as monthly limits)				
Vehicle/transit pass limit	$315	$325	$340	$340
Qualified parking limit	315	325	340	340
Qualified bicycle limit	0 [a]	0 [a]	0 [a]	0 [a]

[a] The qualified bicycle limit is suspended during the TCJA period (2018–2025) and eliminated by OBBBA.

TAX RATES FOR 2026

Single Taxpayers

If Taxable Income Is Over	But Not Over	The Tax Is	Of the Amount Over
$ 0	$ 12,400	10%	$ 0
12,400	50,400	1,240.00 + 12%	12,400
50,400	105,700	5,800.00 + 22%	50,400
105,700	201,775	17,966.00 + 24%	105,700
201,775	256,225	41,024.00 + 32%	201,775
256,225	640,600	58,448.00 + 35%	256,225
640,600		192,879.00 + 37%	640,600

Married Individuals Filing Joint Returns and Surviving Spouses

If Taxable Income Is Over	But Not Over	The Tax Is	Of the Amount Over
$ 0	$ 24,800	10%	$ 0
24,800	100,800	2,480.00 + 12%	24,800
100,800	211,400	11,600.00 + 22%	100,800
211,400	403,550	35,932.00 + 24%	211,400
403,550	512,450	82,048.00 + 32%	403,550
512,450	768,702	116,896.00 + 35%	512,450
768,702		206,584.00 + 37%	768,700

Married Individuals Filing Separate Returns

If Taxable Income Is Over	But Not Over	The Tax Is	Of the Amount Over
$ 0	$ 12,400	10%	$ 0
12,400	50,400	1,240.00 + 12%	12,400
50,400	105,700	5,800.00 + 22%	50,400
105,700	201,775	17,966.00 + 24%	105,700
201,775	256,225	41,024.00 + 32%	201,775
256,225	384,350	58,448.00 + 35%	256,225
384,350		103,292.00 + 37%	384,350

Head of Household

If Taxable Income Is Over	But Not Over	The Tax Is	Of the Amount Over
$ 0	$ 17,700	10%	$ 0
17,700	67,458	1,770.00 + 12%	17,700
67,458	105,700	7,740.00 + 22%	67,458
105,700	201,750	16,155.00 + 24%	105,700
201,700	256,200	39,207.00 + 32%	201,700
256,200	640,600	56,631.00 + 35%	256,200
640,600		191,171.00 + 37%	640,600

Trusts and Estates

If Taxable Income Is Over	But Not Over	The Tax Is	Of the Amount Over
$ 0	$3,300	10%	$ 0
3,300	11,700	325.00 + 24%	3,300
11,700	16,000	2,365.00 + 35%	11,700
16,000		3,870.00 + 37%	16,000

FEDERAL LAND BANK INTEREST RATES FOR VALUING FARMLAND UNDER SPECIAL USE VALUATION RULES OF IRC §2032A[3]

Farm Credit Bank District in Which Property is Located	2024 Interest Rates	2025 Interest Rates	2026 Interest Rates
AgFirst, FCB	5.78%	6.25%	6.88%
AgriBank, FCB	5.27%	5.80%	6.47%
CoBank, ACB	5.30%	5.78%	6.41%
Texas, FCB	5.70%	6.21%	6.83%

Farm Credit System Bank	Location of Property
AgFirst, FCB	Delaware, District of Columbia, Florida, Georgia, Maryland, North Carolina, Pennsylvania, South Carolina, Virginia, West Virginia
AgriBank, FCB	Arkansas, Illinois, Indiana, Iowa, Kentucky, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, Tennessee, Wisconsin, Wyoming
CoBank, ACB	Alaska, Arizona, California, Colorado, Connecticut, Hawaii, Idaho, Kansas, Maine, Massachusetts, Montana, Nevada, New Hampshire, New Jersey, New Mexico, New York, Oklahoma, Oregon, Rhode Island, Utah, Vermont, Washington
Texas, FCB	Alabama, Louisiana, Mississippi, Texas

5. Rev. Rul. 2026-14, 2026-35 IRB 181; Rev. Rul. 2025-16, 2025-35 IRB 342; Rev. Rul. 2024-16, 2023-35 IRB 534.

INTEREST RATES FOR NONCORPORATE OVERPAYMENTS AND UNDERPAYMENTS OF TAX 2016–2026

Calendar Quarter Beginning	Rate on Overpayments	Rate on Underpayments
10/1/2026		
7/1/2026	7%	7%
4/1/2026	6%	6%
1/1/2026	7%	7%
10/1/2025	7%	7%
7/1/2025	7%	7%
4/1/2025	7%	7%
1/1/2025	7%	7%
10/1/2024	8%	8%
7/1/2024	8%	8%
4/1/2024	8%	8%
1/1/2024	8%	8%
10/1/2023	8%	8%
7/1/2023	7%	7%
4/1/2023	7%	7%
1/1/2023	7%	7%
10/1/2022	6%	6%
7/1/2022	5%	5%
4/1/2022	4%	4%
1/1/2022	3%	3%
10/1/2021	3%	3%
7/1/2021	3%	3%
4/1/2021	3%	3%
1/1/2021	3%	3%
10/1/2020	3%	3%
7/1/2020	3%	3%
4/1/2020	5%	5%
1/1/2020	5%	5%
10/1/2019	5%	5%
7/1/2019	5%	5%
4/1/2019	6%	6%
1/1/2019	6%	6%
10/1/2018	5%	5%
7/1/2018	5%	5%
4/1/2018	5%	5%
1/1/2018	4%	4%
10/1/2017	4%	4%
7/1/2017	4%	4%
4/1/2017	4%	4%
1/1/2017	4%	4%
10/1/2016	4%	4%
7/1/2016	4%	4%
4/1/2016	4%	4%
1/1/2016	3%	3%

INTEREST RATES ON CORPORATE OVERPAYMENTS AND UNDERPAYMENTS OF TAX 2022–2026

Calendar Quarter Beginning	Rate on Overpayments	Rate on Underpayments
Oct. 1, 2026		
Jul. 1, 2026	6%	7%
Apr. 1, 2026	6%	7%
Jan. 1, 2026	5%	6%
Oct. 1, 2025	6%	7%
Jul. 1, 2025	6%	7%
Apr. 1, 2025	6%	7%
Jan. 1, 2025	6%	7%
Oct. 1, 2024	7%	8%
Jul. 1, 2024	7%	8%
Apr. 1, 2024	7%	8%
Jan. 1, 2024	7%	8%
Oct. 1, 2023	7%	8%
Jul. 1, 2023	6%	7%
Apr. 1, 2023	6%	7%
Jan. 1, 2023	6%	7%
Oct. 1, 2022	5%	6%
Jul. 1, 2022	4%	5%
Apr. 1, 2022	3%	4%
Jan. 1, 2022	2%	3%

INTEREST RATES ON LARGE CORPORATE OVERPAYMENTS AND UNDERPAYMENTS OF TAX 2022–2026

Calendar Quarter Beginning	Rate on Overpayments	Rate on Underpayments
Oct. 1, 2026		
Jul. 1, 2026	4.5%	9%
Apr. 1, 2026	3.5%	8%
Jan. 1, 2026	4.5%	9%
Oct. 1, 2025	4.5%	9%
Jul. 1, 2025	4.5%	9%
Apr. 1, 2025	4.5%	9%
Jan. 1, 2025	4.5%	9%
Oct. 1, 2024	5.5%	10%
Jul. 1, 2024	5.5%	10%
Apr. 1, 2024	5.5%	10%
Jan. 1, 2024	5.5%	10%
Oct. 1, 2023	5.5%	10%
Jul. 1, 2023	4.5%	9%
Apr. 1, 2023	4.5%	9%
Jan. 1, 2023	4.5%	9%
Oct. 1, 2022	3.5%	8%
Jul. 1, 2022	2.5%	7%
Apr. 1, 2022	1.5%	6%
Jan. 1, 2022	0.5%	5%

APPLICABLE FEDERAL RATES FOR OCTOBER 2024 THROUGH SEPTEMBER 2026

For the newest AFR tables, go to **uofi.tax/AFR** [apps.irs.gov/app/picklist/list/federalRates.html].

October 2024

	Period For Compounding			
	Annual	**Semiannual**	**Quarterly**	**Monthly**
Short-term AFR	4.21%	4.17%	4.15%	4.13%
Mid-term AFR	3.70$	3.67%	3.65%	3.64%
Long-term AFR	4.10%	4.06%	4.04%	4.03%

November 2024

	Period For Compounding			
	Annual	**Semiannual**	**Quarterly**	**Monthly**
Short-term AFR	4.00%	3.96%	3.94%	3.93%
Mid-term AFR	3.70%	3.67%	3.65%	3.64%
Long-term AFR	4.15%	4.11%	4.09%	4.08%

December 2024

	Period For Compounding			
	Annual	**Semiannual**	**Quarterly**	**Monthly**
Short-term AFR	4.30%	4.25%	4.23%	4.21%
Mid-term AFR	4.18%	4.14%	4.12%	4.10%
Long-term AFR	4.53%	4.48%	4.46%	4.44%

January 2025

	Period For Compounding			
	Annual	**Semiannual**	**Quarterly**	**Monthly**
Short-term AFR	4.33%	4.28%	4.26%	4.24%
Mid-term AFR	4.24%	4.20%	4.18%	4.16%
Long-term AFR	4.53%	4.48%	4.46%	4.44%

February 2025

	Period For Compounding			
	Annual	**Semiannual**	**Quarterly**	**Monthly**
Short-term AFR	4.34%	4.29%	4.27%	4.25%
Mid-term AFR	4.52%	4.47%	4.45%	4.43%
Long-term AFR	4.86%	4.80%	4.77%	4.75%

March 2025

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	4.31%	4.26%	4.24%	4.22%
Mid-term AFR	4.46%	4.41%	4.39%	4.37%
Long-term AFR	4.82%	4.76%	4.73%	4.71%

April 2025

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	4.16%	4.12%	4.10%	4.09%
Mid-term AFR	4.21%	4.17%	4.15%	4.13%
Long-term AFR	4.61%	4.56%	4.53%	4.52%

May 2025

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	4.05%	4.01%	3.99%	3.98%
Mid-term AFR	4.10%	4.06%	4.04%	4.03%
Long-term AFR	4.62%	4.57%	4.54%	4.53%

June 2025

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	4.00%	3.96%	3.94%	3.93%
Mid-term AFR	4.07%	4.03%	4.01%	4.00%
Long-term AFR	4.77%	4.71%	4.68%	4.66%

July 2025

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	4.12%	4.08%	4.06%	4.05%
Mid-term AFR	4.19%	4.15%	4.13%	4.11%
Long-term AFR	4.90%	4.84%	4.81%	4.79%

August 2025

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	4.03%	3.99%	3.97%	3.96%
Mid-term AFR	4.06%	4.02%	4.00%	3.99%
Long-term AFR	4.82%	4.76%	4.73%	4.71%

September 2025

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	4.00$	3.96%	3.94%	3.93%
Mid-term AFR	4.04%	4.00%	3.98%	3.97%
Long-term AFR	4.83%	4.77%	4.74%	4.72%

October 2025

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	3.81%	3.77%	3.75%	3.74%
Mid-term AFR	3.87%	3.83%	3.81%	3.80%
Long-term AFR	4.73%	4.68%	4.65%	4.64%

November 2025

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	3.69%	3.66%	3.64%	3.63%
Mid-term AFR	3.33%	3.79%	3.77%	3.76%
Long-term AFR	4.62%	4.57%	4.54%	4.53%

December 2025

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	3.66%	3.63%	3.61%	3.60%
Mid-term AFR	3.79%	3.75%	3.73%	3.72%
Long-term AFR	4.55%	4.50%	4.47%	4.46%

January 2026

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	3.63%	3.60%	3.58%	3.57%
Mid-term AFR	3.81%	3.77%	3.75%	3.74%
Long-term AFR	4.63%	4.58%	4.55%	4.54%

February 2026

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	3.56%	3.53%	3.51%	3.50%
Mid-term AFR	3.86%	3.82%	3.80%	3.79%
Long-term AFR	4.70%	4.65%	4.62%	4.61%

March 2026

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	3.59%	3.56%	3.54%	3.53%
Mid-term AFR	3.93%	3.89%	3.87%	3.86%
Long-term AFR	4.72%	4.67%	4.64%	4.63%

April 2026

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	3.59%	3.56%	3.54%	3.53%
Mid-term AFR	3.82%	3.78%	3.76%	3.75%
Long-term AFR	4.62%	4.57%	4.54%	4.53%

May 2026

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	3.82%	3.78%	3.76%	3.75%
Mid-term AFR	4.08%	4.04%	4.02%	4.01%
Long-term AFR	4.83%	4.77%	4.74%	4.72%

June 2026

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	3.85%	3.81%	3.79%	3.78%
Mid-term AFR	4.13%	4.09%	4.07%	4.06%
Long-term AFR	4.87%	4.81%	4.78%	4.76%

July 2026

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	4.00%	3.96%	3.94%	3.93%
Mid-term AFR	4.335%	4.30%	4.28%	4.26%
Long-term AFR	4.98%	4.92%	4.89%	4.87%

August 2026

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	4.10%	4.06%	4.04%	4.03%
Mid-term AFR	4.35%	4.30%	4.28%	4.26%
Long-term AFR	4.92%	4.86%	4.83%	4.81%

September 2026

	Period For Compounding			
	Annual	Semiannual	Quarterly	Monthly
Short-term AFR	4.18%	4.14%	4.12%	4.10%
Mid-term AFR	4.49%	4.44%	4.42%	4.40%
Long-term AFR	5.12%	5.06%	5.03%	5.01%