

Bonus deduction changes under the OBBBA

Filing Status	Base Standard Deduction (OBBBA)	Normal Extra Deduction for 65+	New Bonus Deduction (\$6K/\$12K)	Total Deduction (Age 65+) under the OBBBA for 2025
Single	\$15,750	\$2,000	\$6,000	\$23,750
Head of Household	\$23,625	\$2,000	\$6,000	\$31,625
Married Filing Jointly	\$31,500	\$3,200 (both 65+)	\$12,000 (both 65+)	\$46,700 (both 65+)
		\$1,600 (one 65+)	\$6,000 (One 65+)	\$39,100 (one 65+)

Deductions for Seniors under the One Big Beautiful Bill

Single Senior		Married Seniors	
New senior deduction (single)	\$6,000	New senior deduction (couple)	\$12,000
Standard deduction	\$15,750	Standard deduction	\$31,500
Existing senior deduction	\$2,000	Existing senior deduction	\$3,200
Total	\$23,750	Total	\$46,700

Single

Income	Senior Deduction
\$75,000 or less	\$6,000
\$85,000	\$5,400
\$95,000	\$4,800
\$105,000	\$4,200
\$115,000	\$3,600
\$125,000	\$3,000
\$135,000	\$2,400
\$145,000	\$1,800
\$155,000	\$1,200
\$165,000	\$600
\$175,000 or above	\$0

Married Filing Jointly

Income	One Person Is 65+	Both Are 65+
\$150,000 or less	\$6,000	\$12,000
\$160,000	\$5,400	\$10,800
\$170,000	\$4,800	\$9,600
\$180,000	\$4,200	\$8,400
\$190,000	\$3,600	\$7,200
\$200,000	\$3,000	\$6,000
\$210,000	\$2,400	\$4,800
\$220,000	\$1,800	\$3,600
\$230,000	\$1,200	\$2,400
\$240,000	\$600	\$1,200
\$250,000 or above	\$0	\$0

Example

MAGI of \$118,546

-\$75,000

$\$43,546 \times .06 = \2613

$\$6,000 - \$2613 = \$3387 \times .22 = \text{Tax Savings of } \743.00