



Tax Reference Sheet

{{STATE_NAME}} Income Tax Structure

{{STATE_NAME}} State Income Tax

TAX STRUCTURE

{{#if STATE_INCOME_TAX_RATE}}
{{STATE_INCOME_TAX_RATE}}%
Flat Rate **{{else}}** **{{#if**
STATE_INCOME_TAX_BRACKETS}}
Progressive Brackets **{{else}}** **No**
State Income Tax **{{/if}}** **{{/if}}**

STATE CODE

{{STATE_CODE}}

{{#if STATE_INCOME_TAX_BRACKETS}}

Income Range	Tax Rate
Example bracket data	See state-specific information

{{/if}} **{{#if STATE_LOCAL_INCOME_TAX}}**

⚠ Local Income Tax: Some localities in {{STATE_NAME}} charge additional income tax at {{STATE_LOCAL_INCOME_TAX}}%. Check your city or county.

{{/if}} **{{#if STATE_SDI_RATE}}**

STATE DISABILITY INSURANCE (SDI)

{{STATE_SDI_RATE}}%

{{/if}}

2024 Federal Income Tax Brackets

Single Filers	Rate	Married Filing Jointly	Rate
\$0 - \$11,600	10%	\$0 - \$23,200	10%
\$11,600 - \$47,150	12%	\$23,200 - \$94,300	12%
\$47,150 - \$100,525	22%	\$94,300 - \$201,050	22%
\$100,525 - \$191,950	24%	\$201,050 - \$383,900	24%
\$191,950+	32%+	\$383,900+	32%+

Standard Deduction (2024): Single: \$14,600 | Married Filing Jointly: \$29,200 | Head of Household: \$21,900

FICA Taxes (Federal Insurance Contributions)

SOCIAL SECURITY

6.2%

On first \$168,600 of income

MEDICARE

1.45%

On all income (+ 0.9% over \$200k)

Common Pre-Tax Deductions

Deduction Type	Annual Limit (2024)	Tax Benefit
401(k) Contributions	\$23,000 (\$30,500 if 50+)	Reduces taxable income
Traditional IRA	\$7,000 (\$8,000 if 50+)	May be tax-deductible
Health Savings Account (HSA)	\$4,150 (individual) / \$8,300 (family)	Triple tax advantage
Flexible Spending Account (FSA)	\$3,200	Reduces taxable income

Quick Calculation Example

Single Filer in {{STATE_NAME}} earning \$50,000/year

Gross Annual Income:	\$50,000
Federal Income Tax (estimated):	-\$4,700
{{STATE_NAME}} State Tax	-\${{#if ({{STATE_INCOME_TAX_RATE}}%): STATE_INCOME_TAX_RATE}}2,500{{else}}0{{/if}}
Social Security (6.2%):	-\$3,100
Medicare (1.45%):	-\$725
{{#if STATE_SDI_RATE}}	
State Disability Insurance:	-\${{STATE_SDI_RATE * 500}}
{{/if}}	
Net Annual Income (Take-Home):	~\$38,975
Monthly Take-Home:	~\$3,248

* This is a simplified example. Actual taxes depend on deductions, credits, and specific circumstances.



Helpful Resources

- Link icon {{STATE_NAME}} Tax Filing Portal
- Link icon {{STATE_NAME}} Department of Revenue
- Link icon IRS - Federal Tax Information
- Link icon IRS W-4 Information