

2025
National Income Tax
Workbook

Chapter 12: Tax Rates and Tables
PP 459 - 494

Land Grant University

Tax Education Foundation

1

Things you want
to know, without
having to look
them up on your
phone.

A cartoon of a man in a white shirt and tie, looking at a smartphone. A thought bubble above him says, "I WONDER IF SOMEDAY SMART PHONES WILL BE SMARTER THAN US?". A speech bubble from the phone says, "WHAT DO YOU MEAN, SOMEDAY?".

2

On Page 459, write down numbers

Bonus if you beat Mary Jane!

1.
2.
3.
4.
↓
20.

All
answers
a . b. c.

A pile of various candy bars, including M&M's, Snickers, and others.

3

#1

What is the maximum amount of Capital Gain Income that is taxed at 0% for 2025, filing MFJ?

a. 81,200

b. 96,700

c. 102,300

4

#1

What is the maximum amount of Capital Gain Income that is taxed at 0% for 2025, filing MFJ?

a. 81,200

b. 96,700

c. 102,300

Page 464 (2026 - 98,900)

5

#2

What is the Standard Mileage Rate for 2025?

a. .67 / mile

b. .69 / mile

c. .70 / mile

6

#2

What is the Standard Mileage Rate for 2025?

a. .67 / mile

b. .69 / mile

c. .70 / mile

Page 465 (2026 not out yet)

7

#3

How much Depreciation is included in standard mileage rate for 2025?

a. .30 / mile

b. .33 / mile

c. .35 / mile

8

#3

How much Depreciation is included in standard mileage rate for 2025?

a. .30 / mile

b. .33 / mile

c. .35 / mile

Page 465

9

#4

How much is the above the line Educator Expense Deduction for 2025 for a single educator.

a. 0

b. 300

c. 350

10

#4

How much is the above the line Educator Expense Deduction for 2025 for a single educator.

a. 0

b. 300

c. 350

Page 468 (2026: 350. Excess may be deductible as misc itemized deduction)

11

#5

What is the maximum 179 deduction for 2025?

a. 1,190,000

b. 1,250,000

c. 2,500,000

12

#5

What is the maximum 179 deduction for 2025?

a. 1,190,000

b. 1,250,000

c. 2,500,000

Page 569 (2026: 2,560,000)

13

#6

What is the meals limitation for meals eaten by transportation workers subject to DOT rules?

a. 50%

b. 80%

c. 100%

14

#6

What is the meals limitation for meals eaten by transportation workers subject to DOT rules?

a. 50%

b. 80%

c. 100%

Page 468

15

#7

What is the 461 threshold for excess business losses for 2025?

a. 626,000

b. 682,000

c. 691,000

16

#7

What is the 461 threshold for excess business losses for 2025?

a. 626,000

b. 682,000

c. 691,000

Page 468. started at 500,000 in 2018

17

#8

How much is the adoption credit for 2025, before phase out?

a. 15,950

b. 16,810

c. 17,820

18

#8

How much is the adoption credit for 2025, before phase out?

a. 15,950

b. 16,810

c. 17,820

Page 470. refundable – 5,000

19

#9

How much is the Child Tax Credit for MFJ with AGI 350,000 for 2025?

a. 2,000

b. 2,200

c. 1,750

20

#9

How much is the Child Tax Credit for MFJ with AGI 350,000 for 2025?

a. 2,000

b. 2,200

c. 1,750

Pg 470 (same for 2026)

21

#10

For the Child and Dependent Care Credit, what is the maximum qualifying expenses for 2 dependents?

- a. 3,000
- b. 6,000
- c. 8,000

22

#10

For the Child and Dependent Care Credit, what is the maximum qualifying expenses for 2 dependents?

- a. 3,000
- b. 6,000**
- c. 8,000

Page 471 (2026: Page 577 –
Maximum % increased from 35%
to 50%, with a phaseout reduction)

23

#11

How much is the maximum Earned Income Credit for 2025, with one child, before any phaseouts?

- a. 4,328
- b. 5,145
- c. 6,150

24

#11

How much is the maximum Earned Income Credit for 2025, with one child, before any phaseouts?

a. 4,328

b. 5,145

c. 6,150

Page 472 (2026: 4,427)

25

#12

How much is the maximum American Opportunity Credit for 2025, before any phaseout?

a. 2,000

b. 2,300

c. 2,500

26

#12

How much is the maximum American Opportunity Credit for 2025, before any phaseout?

a. 2,000

b. 2,300

c. 2,500

Page 473 (more stringent identity requirements)

27

#13

How much is the Estate Tax Exclusion amount for 2025?

a. 12,920,000

b. 13,990,000

c. 14,370,000

28

#13

How much is the Estate Tax Exclusion amount for 2025?

a. 12,920,000

b. 13,990,000

c. 14,370,000

Page 475

29

#14

What is the annual Gift Tax exclusion for 2025?

a. 17,000

b. 18,000

c. 19,000

30

#14

What is the annual Gift Tax exclusion for 2025?

- a. 17,000
 - b. 18,000
 - c. 19,000
- Page 475 (2026: 19,000)

31

#15

What is the annual contribution limit to a Health Savings Account (HAS) for a family under 55 for 2025?

- a. 6,990
- b. 7,750
- c. 8,550

32

#15

What is the annual contribution limit to a Health Savings Account (HAS) for a family under 55 for 2025?

- a. 6,990
 - b. 7,750
 - c. 8,550
- Page 478 (Self only 4,300. over 55, increase by 1,000)

33

#16

What year’s modified gross income is used to compute the Medicare Part B premium for 2025?

- a. 2022
- b. 2023
- c. 2024

34

#16

What year’s modified gross income is used to compute the Medicare Part B premium for 2025?

- a. 2022
- b. 2023
- c. 2024

Page 480

35

#17

What is the standard deduction for a taxpayer filing MFS for 2025?

- a. 14,000
- b. 14,600
- c. 15,750

36

#17

What is the standard deduction for a taxpayer filing MFS for 2025?

- a. 14,000
 - b. 14,600
 - c. 15,750
- Page 581 (2026: 16,100)

37

#18

What is the maximum contribution to a Roth IRA for 2025 for a taxpayer filing MFS, before any phaseout?

- a. 3,500
- b. 6,500
- c. 7,000

38

#18

What is the maximum contribution to a Roth IRA for 2025 for a taxpayer filing MFS, before any phaseout?

- a. 3,500
 - b. 6,500
 - c. 7,000
- Page 489

39

#19

What is the maximum qualified charitable distributions from an IRA for 2025?

- a. 105,000
- b. 108,000
- c. 110,000

40

#19

What is the maximum qualified charitable distributions from an IRA for 2025?

- a. 105,000
 - b. 108,000
 - c. 110,000
- Page 491, plus one time 54,000

41

#20

What is the maximum earnings that you pay FICA on for 2025?

- a. 160,200
- b. 168,600
- c. 176,100

42

#20

What is the maximum earnings that you pay FICA on for 2025?

- a. 160,200
- b. 168,600
- c. 176,100

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43

How many of the 20 questions did you answer correctly?

- 15 – 20 - 3 pieces
- 10 – 14 - 2 pieces
- < 10 - 1 piece



Tie or beat Mary Jane (16) – 1 bonus piece

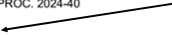
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2026 rates

Rev. Proc. 2025-32 August 4, 2025

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