

Individual Provision Chart | OBBBA 2025

Provision	Start	End	AGI Limit (if any)
Extended TCJA income tax rates	2025	Permanent	N/A
Raised standard deduction	2025	Permanent	N/A
Increased SALT cap to \$40,000	2025	2029	Phases out starting at \$250K (S) / \$500K (MFJ)
Above-the-line deduction for tips (≤\$25K)	2025	2028	Phases out: \$150K (S) / \$300K (MFJ)
Above-the-line deduction for overtime (≤\$12.5K single; \$25K joint)	2025	2028	Same as above: \$150K (S) / \$300K (MFJ)
Deduction for seniors (\$6,000 per person)	2025	2028	Phases out: \$75K (S) / \$150K (MFJ)
Child Tax Credit raised to \$2,200	2025	Ongoing	Phases out starting at \$200K (S) / \$400K (MFJ)
Auto loan interest deduction (≤\$10K)	2025	2028	Phases out: \$100K (S) / \$200K (MFJ)
Estate & gift tax exemption to \$15M/\$30M	2026	Permanent	N/A
EV and home-energy credits expired	EV: 09/30/25	Home: 12/31/25	Previously had income limits; now expired
35% cap on itemized deductions	2026	Permanent	Applies to high-income taxpayers; itemized deductions limited to 35% benefit if AGI
Misc. itemized deductions permanently disallowed	2025	Permanent	N/A
Trump Account	2025	Permanent	Contribution limit: \$5,000/year (indexed);