

## 2025 IRS Contribution Limits

The purpose of this guide is to provide you with a quick resource to help understand the IRS contribution limits for your Flex Spending Account, Health Savings Account, and retirement plans.

Qualified Retirement Plan Limits	
<b>403(b)</b>	
Employer/Employee Combined Contribution	
Under age 50	\$70,000
Age 50+	\$77,500
Age 60-63	\$81,250
Employee Basic Limit	\$23,500
15 year catchup	\$3,000
Age 50+ Catchup	\$7,500
Age 60-63 Catchup	\$11,250
Employee Maximum	
Age 50+	\$34,000
Age 60-63	\$37,750
<b>457(b)</b>	
Employee Limit	\$23,500
Age 50+ Catchup	\$7,500
Age 60-63 Catchup	\$11,250
Employee Maximum	
Age 50+	\$31,000
Age 60-63	\$34,750
<b>IRA</b>	
Traditional/Roth IRAs	\$7,000
Catchup/Age 50+	\$1,000
Maximum IRA	\$8,000

HDHP/F.S.A./H.S.A.	
<b>Health F.S.A.</b>	
Limit on Employees' Pre-Tax Contributions	\$3,300.00
<b>Dependent Care F.S.A.</b>	
Tax Exclusion	\$5,000.00
<b>H.S.A. Contribution Limits</b>	
Self Only	\$4,300.00
Family	\$8,550.00
Catchup Contribution	\$1,000.00