

2025 TAX FACTS

PENSION PLAN LIMITATIONS	
Internal Revenue Service	
Salary Deferral (pretax) Limits for 2025	
401(k)/403(b)/ Sep/501(c)(18)(D)	\$23,500
SIMPLE Plans	\$16,500
- 401(k) Catch-up Contributions	\$7,500

FEDERAL UNEMPLOYMENT TAX(FUTA)				
Year	Wage Limit	Rate	Maximum Credit	Deposit Rate
2025	\$7,000	6.00%	5.40%	0.60%

SOCIAL SECURITY (OASDI) & MEDICARE (HI) TAX				
Year	Fund	Wage Limit	Rate	Max Tax
2025	EE OASDI	\$176,100	6.20%	\$10,918.20
	ER OASDI	\$176,100	6.20%	\$10,918.20
	EE HI	Over \$200,000	2.35%	No Limit
	EE HI	Up to \$200,000	1.45%	2,900
	ER HI	All Wages	1.45%	No Limit

State UI Wage Bases			
STATE	2025 Wage Base	STATE	2025 Wage Base
CA	\$7,000	MD	\$8,500
CT	\$26,100	NJ	\$43,300
FL	\$7,000	NY	\$12,800
IN	\$9,500	PA	\$10,000
MA	\$15,000	TX	\$9,000

NJ STATE INSURANCE	
NJ Unemployment Insurance	
Maximum 2025 Taxable Earnings: (Up from \$42,300 in 2024)	\$43,300
Employee 2025 Deduction:	2.9825%
01/01/24 to 12/31/24	
W.F./S.W.F	0.0425%
Unemployment Fund	0.3825%
FLI	0.33%
Max. 2025 Employee Deduction	\$326.92
Employer 2025 Tax Rates: (July 1, 2024 to June 30, 2025)	0.5 - 5.8%
Standard 2025 New Employer Rate:	3.6%
Voluntary Contribution Permitted:	Yes
Disability Insurance	
Maximum 2025 Employer Taxable	\$43,300
Maximum 2025 Employee Taxable Earnings	\$43,300
Employee 2025 Deduction Rate:	0.23%
Maximum Employee Deduction	\$99.59
New Employer 2025 Rate:	0.50%

INFORMATION AIDS	
Internal Revenue Service	
General Information	1-800-829-1040
Forms	1-800-829-3676
Information Reporting Hotline	1-866-455-7438
Internet Homepage	http://www.irs.gov
EFTPS Customer Service	1-800-555-4477
Internet Homepage	http://www.eftps.gov
Social Security Administration	
General Information	1-800-772-1213
Internet Homepage	http://www.ssa.gov
NJ Dept. of Labor	
General Information	1-609-633-6400
Internet Homepage	http://www.state.nj.us/labor
NY Dept of Labor	
General Information	1-800-447-3992
Internet Homepage	http://www.labor.state.ny.us

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