

For the 2025 tax year, the IRA contribution limit remains \$7,000 for those under age 50, and \$8,000 for those age 50 and older due to the catch-up contribution. This is unchanged from 2024, [according to Fidelity](#).

Key points:

**Standard Limit:**

\$7,000 for individuals under 50.

**Catch-up Contribution:**

An additional \$1,000 is allowed for those age 50 and older, making the total contribution limit \$8,000, according to Charles Schwab.

**Contribution Deadline:**

You can make 2025 IRA contributions up until the unextended federal tax deadline, which is typically in April of the following year.

**Income Limits:**

There are income limits that may affect your ability to contribute to a Roth IRA, but these do not apply to traditional IRAs.

**Combined Limit:**

If you have both a traditional and Roth IRA, the total combined contribution limit remains the same.