

Tax Type Description	Paycheck Description	Maximum Taxable Wages	Contribution Rate	Total Maximum Annual Contribution
Federal Withholding Tax	Federal Withholding	No Maximum	Tax calculated on applicable gross wages and Marital Status & number of allowances claimed on Form W-4	No Limit
NJ Withholding Tax	State Tax - NJ	No Maximum	Tax calculated on applicable gross wages and Marital Status & number of allowances claimed on Form NJ-W4	No Limit
PA Withholding Tax	State Tax - PA	No Maximum	3.07% of applicable gross wages	No Limit
NY Withholding Tax	State Tax - NY	No Maximum	Tax calculated on applicable gross wages and Marital Status & number of allowances claimed on Form NY - IT-2104	No Limit
Social Security Tax	Social Security (FICA)	\$ 184,500	6.2% of applicable gross wages	\$ 11,439
Federal Medicare Tax	Medicare	No Maximum	1.45% of applicable gross wages	No Limit
Additional Medicare Tax	Additional Medicare Tax	Wages over \$200,000	0.9 % of applicable gross wages	No Limit
NJ Unemployment Tax	SUI-Employee Paid - NJ	\$44,800	0.3825 % of applicable gross wages	\$ 171.36
NJ Disability Tax	NJ TDF - NJTDB	\$171,100	0.19% of applicable gross wages	\$325.09
NJ Workforce Development Tax	NJ WFD - NJWDF	\$44,800	0.0425 % of applicable gross wages	\$19.04
NJ Family Leave Insurance Tax	NJ FLI - NJFLI	\$171,100	0.23% of applicable gross wages	\$393.53

**2026 Voluntary Pre-Tax and After-Tax Contribution Limits**

Age	2026 Catch Up Amounts 403(b)	2026 IRS Max Amount 403(b)	2026 Catch Up Amounts 457(b)	2026 IRS Max Amount 457(b)
Under 50	NA	\$24,500	NA	\$24,500
50-59	\$8,000	\$32,500	\$8,000	\$32,500
60-63	\$11,250	\$35,750	\$11,250	\$35,750
Older than 63	\$8,000	\$32,500	\$8,000	\$32,500

**SECURE Act 2.0: Catch-Up Contributions Update:**

- If your prior year (2025) Social Security (FICA) wages were under \$150,000, you may continue to make catch-up contributions pre-tax (traditional) or Roth.
- If your wages met or exceeded the \$150,000 threshold, catch-up contributions must be Roth (after-tax).
- This rule applies to 403(b), and 457(b) plans.