

2021 Income Phase-Out Ranges

Coverdell ESA Phase-Out		
	Single	Married Filing Jointly
Modified Adjusted Gross Income	\$95,000 - \$110,000	\$190,000 - \$220,000
Roth IRA Phase-Out		
	Single and Head of Household	Married Filing Jointly
Modified Adjusted Gross Income	\$125,000 - \$140,000	\$198,000 - \$208,000
American Opportunity Credit & Lifetime Learning Credit Phase-Out		
	Single	Married Filing Jointly
Modified Adjusted Gross Income	\$80,000 - \$90,000	\$160,000 - \$180,000



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