2026 401(k) Contribution Limit Worksheet

Start with the limit that follows you across covered plans.

The employee elective-deferral limit is participant-wide. A second 401(k) does not create a second $24,500 base limit.

STEP 1

Participant-wide employee deferral check

Regular elective deferrals follow you across covered plans. Keep employer contributions and employee after-tax contributions out of this line.

Regular elective deferrals already made across all covered plans

Use year-to-date regular employee elective deferrals only.

2026 statutory base limit

$24,500

Remaining base employee-deferral room

Formula

$24,500 - regular deferrals

Before moving on

Do not compare employer match, profit-sharing, or employee after-tax contributions with the $24,500 line. Those belong in the separate annual-additions calculation on the next page.

Now run the separate employer-scope calculation.

STEP 2

Employer-scope annual additions check

Run this section for one employer / related-employer scope at a time. Catch-up contributions are outside the section 415(c) annual-additions ceiling.

2026 compensation - this employer scope

Regular deferrals - this employer scope

Employer contributions - this scope

Employee after-tax contributions - this scope

Annual additions total

Regular deferrals in this scope + employer contributions + employee after-tax contributions.

Your section 415(c) ceiling

Use the lesser of 100% of entered compensation or $72,000.

Remaining annual-additions room

Your 415(c) ceiling - annual additions total.

Then determine whether catch-up adds another layer.

STEP 3

Catch-up eligibility and ceiling

Catch-up is extra deferral room, not a second version of the $24,500 base limit.

Age you attain during 2026

- [ ] Under 50
- [ ] 50-59 or 64+
- [ ] 60-63

- [ ] Catch-up applies / plan permits it

- [ ] Not sure - verify plan facts

Potential statutory catch-up ceiling

2026: $0 under age 50; $8,000 general; $11,250 if attaining age 60-63. Compensation and plan rules can reduce usable room.

Important

Age eligibility identifies the statutory catch-up band. It does not by itself guarantee that payroll can accept the full amount. Plan terms and compensation still matter.

Next, check whether the 2026 Roth catch-up wage rule applies.

STEP 4

2026 Roth catch-up wage check

Whether catch-up is available and whether it must be Roth are separate questions. For 2026, the wage test looks to 2025 FICA wages from the employer maintaining the plan.

2025 FICA wages from this plan sponsor

Use the wage amount relevant to the plan sponsor - not household income or AGI.

- [ ] More than $150,000
- [ ] $150,000 or less
- [ ] Confirm how the plan is administering 2026 Roth catch-up
- [ ] No age-based catch-up applies

Keep the questions separate

First decide whether catch-up applies. Then apply the 2025 FICA wage test to determine whether the 2026 Roth catch-up rule may affect how those catch-up contributions must be made.

If more than one business or plan is involved, confirm the scope.

STEP 5

Multiple employers and solo 401(k) scope check

A second account does not reset the participant-wide employee-deferral limit. Annual additions can use a different employer scope.

- [ ] I am contributing through plans of unrelated employers
- [ ] No - one employer / related-employer scope

Scope reminder

Section 402(g) stays participant-wide across covered plans. Section 415(c) may require separate calculations for truly unrelated employers. Controlled-group and common-law-employer questions are fact-specific.

Employer / plan scope note

Finish by checking the plan-specific facts before treating the numbers as final.

STEP 6 Plan-specific checks before treating the numbers as final

- [ ] Plan terms / summary plan description checked
- [ ] Year-to-date payroll deferrals reconciled
- [ ] Eligible compensation is sufficient for the planned amount
- [ ] Testing / plan-level restrictions checked if relevant
- [ ] Confirmed this is a standard 401(k), not a SIMPLE 401(k)
- [ ] Employer / related-employer scope confirmed if multiple businesses are involved

Do not force one number to answer every question

Your participant-wide employee-deferral room, employer-scope annual-additions room, catch-up ceiling, and Roth catch-up action are separate outputs. The next page gives each one its own final field.

Write the four results you would actually use.

FINAL MAP

Keep each limit in its own lane

Participant-wide base employee-deferral room

Employer-scope annual-additions room

Potential catch-up ceiling

Roth catch-up flag / action

Questions to confirm with the plan administrator / benefits professional

Use this space for plan-specific details, payroll questions, employer-scope issues, or correction questions that the statutory numbers alone cannot answer.

Keep this reference page with the worksheet.

REF

2026 statutory numbers at a glance

$24,500	$72,000	+$8,000	+$11,250
Base employee elective deferrals	415(c) dollar ceiling before compensation limit	General catch-up	Ages 60-63

2026 Roth catch-up wage threshold: more than $150,000 of 2025 FICA wages from the employer maintaining the plan.

SCOPE NOTE

Write down the employer / plan structure you used

Employer / plan-scope note

Record which employer or related-employer group you treated as one section 415(c) scope, and note any unrelated-employer or solo 401(k) facts that need separate review.

Primary evidence and a final use note.

SOURCES

Primary evidence used for this worksheet

- IRS 401(k) contribution-limit guidance: employee deferrals, annual additions, aggregation, plan-level limits, and excess-deferral timing.
- IRS Notice 2025-67: official 2026 elective-deferral and catch-up dollar amounts.
- IRS catch-up contribution guidance: age-based catch-up rules and the 2026 Roth catch-up wage threshold.
- IRS final Roth catch-up regulation release: general applicability after 2026 and pre-2027 implementation treatment.
- IRS section 415(c) correction guidance: annual-additions categories and correction framework.

How to use the worksheet safely

Treat this as a planning and reconciliation aid, not a participant-specific plan or tax determination. Plan terms, compensation definitions, testing, employer relationships, correction procedures, and Roth catch-up administration can change the usable result.

Before a material payroll or correction decision, verify current IRS guidance and confirm the plan-specific facts with the plan administrator or a qualified professional.