

2025 Wage and Tax Fast Facts: **Alabama**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax 12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax 2.9%
	Federal Withholding	FIT, FED	Varies	--	--	
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.			The employer portion remains at 1.45% regardless of income.			
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4% minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9% minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%

Alabama Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	State Income Tax	SIT	Varies	--	--	
Employer	Unemployment	SUI, SUTA	0.20-6.80%	\$8,000.00	Varies	New Employer Rate 2.70%

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Alabama
Minimum Wage	\$7.25	\$7.25
Minimum Cash Wage Tipped Employee	\$2.13	\$2.13
Supplemental Wage / Bonus Rate	22%	5.0%
Pay Over \$1 million	37%	--

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
AL Department of Revenue	334-242-1300	revenue.alabama.gov
AL Department of Labor	334-954-4741	www.labor.alabama.gov
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **Alaska**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax 12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax 2.9%
	Federal Withholding	FIT, FED	Varies	--	--	
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.			The employer portion remains at 1.45% regardless of income.			
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4% minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9% minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%

Alaska Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	State Income Tax	SIT	No income tax	--	--	
	Unemployment	SUI, SUTA	0.50%	\$51,700.00	\$258.50	
Employer	Unemployment	SUI, SUTA	1.0-5.4%	\$51,700.00	Varies	New Employer Rate varies by industry

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Alaska
Minimum Wage	\$7.25	\$11.91
Minimum Cash Wage Tipped Employee	\$2.13	\$11.91
Supplemental Wage / Bonus Rate	22%	No income tax
Pay Over \$1 million	37%	No income tax

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
AK Department of Labor	907 465 2700	www.labor.state.ak.us
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **Arizona**



Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax 12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax 2.9%
	Federal Withholding	FIT, FED	Varies	--	--	
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%. The employer portion remains at 1.45% regardless of income.						
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4% minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9% minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%

Arizona Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	State Income Tax	SIT	Varies	--	--	
Employer	Unemployment	SUI, SUTA	0.05-14.03%	\$8,000.00	Varies	New Employer Rate 2.0%

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Arizona
Minimum Wage	\$7.25	\$14.70
Minimum Cash Wage Tipped Employee	\$2.13	\$11.70
Supplemental Wage / Bonus Rate	22%	--
Pay Over \$1 million	37%	--

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
AZ Department of Revenue	602-255-3381	www.azdor.gov
AZ Department of Economic Security	602-364-2722	des.az.gov
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **Arkansas**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax 12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax 2.9%
	Federal Withholding	FIT, FED	Varies	--	--	
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.			The employer portion remains at 1.45% regardless of income.			
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4% minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9% minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%

Arkansas Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	State Income Tax	SIT	Varies	--	--	
Employer	Unemployment	SUI, SUTA	0.200-10.100%	\$7,000.00	Varies	New Employer Rate 2.0%

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Arkansas
Minimum Wage	\$7.25	\$11.00
Minimum Cash Wage Tipped Employee	\$2.13	\$2.63
Supplemental Wage / Bonus Rate*	22%	3.9%
Pay Over \$1 million	37%	--

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
AR Dept. of Finance & Administration	501-682-7290	www.dfa.arkansas.gov
AR Department of Workforce Services	501-682-2121	www.dws.arkansas.gov
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **California**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax 12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax 2.9%
	Federal Withholding	FIT, FED	Varies	--	--	
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.			The employer portion remains at 1.45% regardless of income.			
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4% minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9% minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%

California Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	Personal Income Tax	PIT	Varies	--	--	
	Disability	SDI, DBL	1.2%	Removed by Senate Bill 951		
Employer	Unemployment	SUI, SUTA	1.5-6.2%	\$7,000.00	Varies	New Employer Rate 3.4%
	Employer Training Tax	ETT	0.1%	\$7,000.00	\$7.00	

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	California
Minimum Wage	\$7.25	\$16.50
Minimum Cash Wage Tipped Employee	\$2.13	\$16.50
Supplemental Wage - Bonus & Stock Options	22%	10.23%
Supplemental Wage - Other	22%	6.6%
Pay Over \$1 million	37%	--

Effective 1/1/2025: The minimum wage for California is \$16.50 regardless of employer size.
 Effective 4/1/2024: The minimum wage for fast food workers will be \$20.00.
 *CA minimum wages shown do NOT apply to healthcare workers which varies by industry and service provided.

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
CA Franchise Tax Board	800-852-5711	www.ftb.ca.gov
CA Employment Development Department	888-745-3886	www.edd.ca.gov
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **Colorado**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax 12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax 2.9%
	Federal Withholding	FIT, FED	Varies	--	--	
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.			The employer portion remains at 1.45% regardless of income.			
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4% minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9% minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%

Colorado Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	State Income Tax	SIT	Varies	--	--	
Employer	Unemployment	SUI, SUTA	0.81-12.34%	\$27,200.00	Varies	New Employer Rate 1.7-7.58%

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Colorado
Minimum Wage	\$7.25	\$14.81
Minimum Cash Wage Tipped Employee	\$2.13	\$11.79
Supplemental Wage / Bonus Rate	22%	4.40%
Pay Over \$1 million	37%	--

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
CO Department of Revenue	303-238-7378	www.colorado.gov/revenue
CO Department of Labor and Employment	303-318-8000	www.colorado.gov/cdle
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **Connecticut**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax	12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax	2.9%
	Federal Withholding	FIT, FED	Varies	--	--		
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%. The employer portion remains at 1.45% regardless of income.							
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4%	minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9%	minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%	

Connecticut Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	State Income Tax	SIT	Varies	--	--		
Employer	Unemployment	SUI, SUTA	1.1-8.9%	\$26,100.00	Varies	New Employer Rate	2.2%

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Connecticut
Minimum Wage*	\$7.25	\$16.35
Minimum Cash Wage Tipped Employee	\$2.13	Varies
Tipped hotel or restaurant employees only	--	\$6.38
Tipped bartenders only	--	\$8.23
Supplemental Wage / Bonus Rate	22%	--
Pay Over \$1 million	37%	--

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
CT Department of Revenue Services	860-297-5962	www.portal.ct.gov/drs
CT Department of Labor	860-263-6000	www.ctdol.state.ct.us
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: Delaware

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax 12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax 2.9%
	Federal Withholding	FIT, FED	Varies	--	--	
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.			The employer portion remains at 1.45% regardless of income.			
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4% minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9% minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%

Delaware Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	State Income Tax	SIT	Varies	--	--	
Employer	Unemployment	SUI, SUTA	0.3-5.4%	\$12,500.00	Varies	New Employer Rate 1.0%
	Training Tax Assessment	TTA	Determined by Agency	Determined by Agency		

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Delaware
Minimum Wage	\$7.25	\$15.00
Minimum Cash Wage Tipped Employee	\$2.13	\$2.23
Supplemental Wage / Bonus Rate	22%	--
Pay Over \$1 million	37%	--

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
DE Division of Revenue	302-577-8779	revenue.delaware.gov
DE Department of Labor	302-761-8446	ui.delawareworks.com
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **District of Columbia**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax	12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax	2.9%
	Federal Withholding	FIT, FED	Varies	--	--		
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.				The employer portion remains at 1.45% regardless of income.			
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4%	minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9%	minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%	

District of Columbia Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	State Income Tax	SIT	Varies	--	--		
Employer	Unemployment	SUI, SUTA	1.9-7.4%	\$9,000.00	Varies	New Employer Rate	2.7%

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	District of Columbia
Minimum Wage*	\$7.25	\$17.50
Minimum Cash Wage Tipped Employee*	\$2.13	\$10.00
Supplemental Wage / Bonus Rate	22%	--
Pay Over \$1 million	37%	--

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
DC Office of Tax and Revenue	202-727-4829	otr.cfo.dc.gov
DC Department of Employment Services	202-724-7000	does.dc.gov
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **Florida**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax	12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax	2.9%
	Federal Withholding	FIT, FED	Varies	--	--		
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.			The employer portion remains at 1.45% regardless of income.				
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4%	minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9%	minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%	

Florida Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	State Income Tax	SIT	No income tax	--	--		
Employer	Unemployment	SUI, SUTA	0.1-5.4%	\$7,000.00	Varies	New Employer Rate	2.7%

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Florida
Minimum Wage*	\$7.25	\$13.00/\$14.00
Minimum Cash Wage Tipped Employee*	\$2.13	\$9.98/\$10.98
Supplemental Wage / Bonus Rate	22%	No income tax
Pay Over \$1 million	37%	No income tax

*September. 30, 2024: The FL minimum wage is \$13.00 and will increase to \$14.00 on 9/30/2025

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
FL Department of Economic Opportunity	877-846-8770	www.floridajobs.org
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: Georgia

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax 12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax 2.9%
	Federal Withholding	FIT, FED	Varies	--	--	
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.			The employer portion remains at 1.45% regardless of income.			
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4% minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9% minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%

Georgia Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	State Income Tax	SIT	Varies	--	--	
Employer	Unemployment	SUI, SUTA	0.04-8.10%	\$9,500.00	Varies	New Employer Rate 2.7%

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Georgia
Minimum Wage*	\$7.25	\$7.25/\$5.15
Minimum Cash Wage Tipped Employee	\$2.13	\$2.13
Supplemental Wage / Bonus Rate***	22%	Varies
Pay Over \$1 million	37%	--

*The GA minimum wage for employers NOT subject to the Fair Labor Standards Act is \$5.15.
 ***GA Supplemental percentage depends on employee's income.

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
GA Department of Revenue	877-423-6711	dor.georgia.gov/taxes
GA Department of Labor	855-436-7365	dol.georgia.gov
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **Hawaii**

Federal Tax		Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax	12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax	2.9%
	Federal Withholding	FIT, FED	Varies	--	--		
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.				The employer portion remains at 1.45% regardless of income.			
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4%	minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9%	minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%	

Hawaii Tax		Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	State Income Tax	SIT	Varies	--	--		
Employer	Unemployment	SUI, SUTA	0.0-5.6%	\$62,000.00	Varies	New Employer Rate	2.4%

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Hawaii
Minimum Wage	\$7.25	\$14.00
Minimum Cash Wage Tipped Employee	\$2.13	\$12.75
Supplemental Wage / Bonus Rate	22%	--
Pay Over \$1 million	37%	--

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
HI Department of Taxation	800-222-3229	tax.hawaii.gov
HI Department of Labor	808-586-8982	labor.hawaii.gov
HI Disability Compensation Division	808-586-9151	labor.hawaii.gov/dcd
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: Idaho

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax 12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax 2.9%
	Federal Withholding	FIT, FED	Varies	--	--	
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.			The employer portion remains at 1.45% regardless of income.			
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4% minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9% minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%

Idaho Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	State Income Tax	SIT	Varies	--	--	
Employer	Unemployment	SUI, SUTA	0.225-5.4%	\$55,300.00	Varies	New Employer Rate 1.0%

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Idaho
Minimum Wage	\$7.25	\$7.25
Minimum Cash Wage Tipped Employee	\$2.13	\$3.35
Supplemental Wage / Bonus Rate	22%	5.7%
Pay Over \$1 million	37%	--

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
ID State Tax Commission	800-972-7660	tax.idaho.gov
ID Department of Labor	(800) 448-2977	www.labor.idaho.gov/dnn
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: Illinois



Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax 12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax 2.9%
	Federal Withholding	FIT, FED	Varies	--	--	
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%. The employer portion remains at 1.45% regardless of income.						
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4% minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9% minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%

Illinois Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	State Income Tax	SIT	4.95%	--	--	
Employer	Unemployment	SUI, SUTA	0.75-7.85%	\$13,916.00	Varies	New Employer Rate 3.650%

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Illinois
Minimum Wage	\$7.25	\$15.00
Minimum Cash Wage Tipped Employee	\$2.13	\$9.00
Supplemental Wage / Bonus Rate	22%	4.95%
Pay Over \$1 million	37%	--

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
IL Department of Revenue	800-732-8866	www2.illinois.gov/rev
IL Department of Employment Security	800-247-4984	www.ides.illinois.gov
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **Indiana**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax	12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax	2.9%
	Federal Withholding	FIT, FED	Varies	--	--		
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.				The employer portion remains at 1.45% regardless of income.			
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4%	minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9%	minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%	

Indiana Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	State Income Tax	SIT	Varies	--	--		
Employer	Unemployment	SUI, SUTA	0.5-9.4%	\$9,500.00	Varies	New Employer Rate	2.5%

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Indiana
Minimum Wage	\$7.25	\$7.25
Minimum Cash Wage Tipped Employee	\$2.13	\$2.13
Supplemental Wage / Bonus Rate	22%	3.00%
Pay Over \$1 million	37%	--

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
IN Department of Revenue	317 232-2240	www.in.gov/dor
IN Department of Workforce Development	800-891-6499	www.in.gov/dwd
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: Iowa

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax	12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax	2.9%
	Federal Withholding	FIT, FED	Varies	--	--		
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.			The employer portion remains at 1.45% regardless of income.				
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4%	minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9%	minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%	

Iowa Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	State Income Tax	SIT	Varies	--	--		
Employer	Unemployment	SUI, SUTA	0.0-7.0%	\$39,500.00	Varies	New Employer Rate	1.0%

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Iowa
Minimum Wage	\$7.25	\$7.25
Minimum Cash Wage Tipped Employee	\$2.13	\$4.35
Supplemental Wage / Bonus Rate	22%	3.8%
Pay Over \$1 million	37%	--

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
IA Department of Revenue	800-367-3388	tax.iowa.gov
IA Work Force Development	888-848-7442	www.iowaworkforcedevelopment.gov
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **Kansas**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax	12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax	2.9%
	Federal Withholding	FIT, FED	Varies	--	--		
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.				The employer portion remains at 1.45% regardless of income.			
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4%	minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9%	minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%	

Kansas Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	State Income Tax	SIT	Varies	--	--		
Employer	Unemployment	SUI, SUTA	0-6.65%	\$14,000.00	Varies	New Employer Rate	1.8%

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Kansas
Minimum Wage	\$7.25	\$7.25
Minimum Cash Wage Tipped Employee	\$2.13	\$2.13
Supplemental Wage / Bonus Rate	22%	5.0%
Pay Over \$1 million	37%	--

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
KS Department of Revenue	785-368-8222	www.ksrevenue.org/business.html
KS Department of Labor	785-296-5027	www.dol.ks.gov/employers
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **Kentucky**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax	12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax	2.9%
	Federal Withholding	FIT, FED	Varies	--	--		
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.				The employer portion remains at 1.45% regardless of income.			
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4%	minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9%	minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%	

Kentucky Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	State Income Tax	SIT	Varies	--	--		
Employer	Unemployment	SUI, SUTA	0.3-9.0%	\$11,700.00	Varies	New Employer Rate	2.7%

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Kentucky
Minimum Wage	\$7.25	\$7.25
Minimum Cash Wage Tipped Employee	\$2.13	\$2.13
Supplemental Wage / Bonus Rate	22%	4.0%
Pay Over \$1 million	37%	--

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
KY Department of Revenue	502-564-7287	revenue.ky.gov
KY Office of Employment & Training	502-564-2900	kcc.ky.gov/pages/default.aspx
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: Louisiana

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax	12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax	2.9%
	Federal Withholding	FIT, FED	Varies	--	--		
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.				The employer portion remains at 1.45% regardless of income.			
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4%	minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9%	minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%	

Louisiana Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	State Income Tax	SIT	Varies	--	--	
Employer	Unemployment	SUI, SUTA	0.09-6.2%	\$7,700.00	Varies	New Employer Rate Industry Average

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Louisiana
Minimum Wage	\$7.25	\$7.25
Minimum Cash Wage Tipped Employee	\$2.13	\$2.13
Supplemental Wage / Bonus Rate	22%	--
Pay Over \$1 million	37%	--

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
LA Department of Revenue	855-307-3893	revenue.louisiana.gov
LA Department of Labor	866-783-5567	www.laworks.net
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **Maine**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax 12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax 2.9%
	Federal Withholding	FIT, FED	Varies	--	--	
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%. The employer portion remains at 1.45% regardless of income.						
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4% minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9% minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%

Maine Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	State Income Tax	SIT	Varies	--	--	
Employer	Unemployment	SUI, SUTA	0.30-6.27%	\$12,000.00	Varies	New Employer Rate 2.11%

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Maine
Minimum Wage	\$7.25	\$14.65
Minimum Cash Wage Tipped Employee	\$2.13	\$7.33
Supplemental Wage / Bonus Rate	22%	5.0%
Pay Over \$1 million	37%	--

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
ME Dept. of Admin. and Financial Services	207-626-8475	www.maine.gov/revenue
ME Department of Labor	207-623-7900	www.maine.gov/portal/business
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **Maryland**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax	12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax	2.9%
	Federal Withholding	FIT, FED	Varies	--	--		
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%. The employer portion remains at 1.45% regardless of income.							
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4%	minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9%	minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%	

Maryland Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	State Income Tax	SIT	Varies	--	--		
Employer	Unemployment	SUI, SUTA	.30% to 7.5%	\$8,500.00	Varies	New Employer Rate	2.6%

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Maryland
Minimum Wage*	\$7.25	\$15.00
Minimum Cash Wage Tipped Employee	\$2.13	\$3.63
Supplemental Wage / Bonus Rate**	22%	Varies
Pay Over \$1 million	37%	--

*The Maryland minimum wage for fourteen or fewer employees will be \$15.00.
For fifteen or more employees, the minimum wage will be \$15.00.

**MD Supplemental Wage Percentage Depends on Local Tax Rate.

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
Comptroller of Maryland	800-638-2937	www.marylandtaxes.gov/index.php
MD Department of Labor	410-949-0033	www.dlfr.state.md.us
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **Massachusetts**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax 12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax 2.9%
	Federal Withholding	FIT, FED	Varies	--	--	
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.			The employer portion remains at 1.45% regardless of income.			
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4% minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9% minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%

Massachusetts Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	State Income Tax	SIT	Varies	--	--	
Employer	Unemployment	SUI, SUTA	0.73-11.13%	\$15,000.00	Varies	New Employer Rate 1.87%
	Medical Assistance	EMAC	0.12-0.34%	\$15,000.00	Varies	
	Workforce Training Fund	WTF	0.056%	Determined by Agency		

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Massachusetts
Minimum Wage	\$7.25	\$15.00
Minimum Cash Wage Tipped Employee	\$2.13	\$6.75
Supplemental Wage / Bonus Rate	22%	--
Pay Over \$1 million	37%	--

Bank Holidays			
1/1/25 (observ)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observ)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
MA Department of Revenue	800-392-6089	www.mass.gov
MA Department of Unemployment	617-626-5075	www.mass.gov/topics/unemployment
MA Dept of Family and Medical Leave	617-466-3950	www.mass.gov/paid-family-and-medical-leave-information-for-massachusetts-employers
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: Michigan

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax	12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax	2.9%
	Federal Withholding	FIT, FED	Varies	--	--		
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.				The employer portion remains at 1.45% regardless of income.			
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4%	minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9%	minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%	

Michigan Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	State Income Tax	SIT	Varies	--	--		
Employer	Unemployment	SUI, SUTA	0.06-10.3%	\$9,000.00	Varies	New Employer Rate	2.7%

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Michigan
Minimum Wage	\$7.25	\$10.56/\$12.48
Minimum Cash Wage Tipped Employee	\$2.13	\$4.01/\$5.99
Supplemental Wage / Bonus Rate	22%	4.25%
Pay Over \$1 million	37%	--

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
MI Department of Treasury	517-636-6925	www.michigan.gov/taxes
MI Unemployment Insurance Agency	855-484-2636	www.michigan.gov/uia
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **Minnesota**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax	12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax	2.9%
	Federal Withholding	FIT, FED	Varies	--	--		
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.				The employer portion remains at 1.45% regardless of income.			
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4%	minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9%	minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%	

Minnesota Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	State Income Tax	SIT	Varies	--	--		
Employer	Unemployment	SUI, SUTA	0.00-8.9%	\$43,000.00	Varies	New Employer Rate	Industry Average

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Minnesota
Minimum Wage*	\$7.25	\$11.13
Minimum Cash Wage Tipped Employee*	\$2.13	\$11.13
Supplemental Wage / Bonus Rate	22%	6.25%
Pay Over \$1 million	37%	--

*MN Small Employers (Annual Gross Revenues of less than \$500,000) minimum wage is \$8.85

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
MN Department of Revenue	800-657-3594	www.revenue.state.mn.us
MN Unemployment Insurance	651-296-6141	www.uimn.org/employers
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **Mississippi**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax	12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax	2.9%
	Federal Withholding	FIT, FED	Varies	--	--		
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%. The employer portion remains at 1.45% regardless of income.							
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4%	minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9%	minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%	

Mississippi Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	State Income Tax	SIT	Varies	--	--		
Employer	Unemployment	SUI, SUTA	0-5.4%	\$14,000.00	Varies	New Employer Rate	1.0-1.2%

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Mississippi
Minimum Wage	\$7.25	\$7.25
Minimum Cash Wage Tipped Employee	\$2.13	\$2.13
Supplemental Wage / Bonus Rate	22%	--
Pay Over \$1 million	37%	--

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
MS Department of Revenue	601-923-7088	www.dor.ms.gov
MS Department of Employment Security	601-321-6000	www.mdes.ms.gov/employers
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **Missouri**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax	12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax	2.9%
	Federal Withholding	FIT, FED	Varies	--	--		
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.				The employer portion remains at 1.45% regardless of income.			
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4%	minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9%	minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%	

Missouri Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	State Income Tax	SIT	Varies	--	--		
Employer	Unemployment	SUI, SUTA	0.0-9.0%	\$9,500.00	Varies	New Employer Rate	\$0.02

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Missouri
Minimum Wage	\$7.25	\$13.75
Minimum Cash Wage Tipped Employee	\$2.13	\$6.875
Supplemental Wage / Bonus Rate	22%	4.7%
Pay Over \$1 million	37%	--

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
MO Department of Revenue	573-751-5860	https://dor.mo.gov/taxation/business
MO Department of Labor	573-751-1995	https://labor.mo.gov/employers
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **Montana**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax	12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax	2.9%
	Federal Withholding	FIT, FED	Varies	--	--		
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.				The employer portion remains at 1.45% regardless of income.			
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4%	minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9%	minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%	

Montana Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	State Income Tax	SIT	Varies	--	--		
Employer	Unemployment	SUI, SUTA	0.0-6.12%	\$45,100.00	Varies	New Employer Rate	1 - 2.00%

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Montana
Minimum Wage*	\$7.25	\$10.55/\$4.00
Minimum Cash Wage Tipped Employee*	\$2.13	\$10.55/\$4.00
Supplemental Wage / Bonus Rate	22%	5.0%
Pay Over \$1 million	37%	--

*For MT employers not covered by the Fair Labor Standards Act with gross annual sales up to \$110,000, the minimum wage is \$4.00.

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
MT Department of Revenue	406-444-6900	mtrevenue.gov/taxes/wage-withholding
MT Department of Labor & Industry	406-444-3834	uid.dli.mt.gov
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **Nebraska**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax	12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax	2.9%
	Federal Withholding	FIT, FED	Varies	--	--		
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.				The employer portion remains at 1.45% regardless of income.			
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4%	minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9%	minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%	

Nebraska Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	State Income Tax	SIT	Varies	--	--	
Employer	Unemployment	SUI, SUTA	0.0-5.4%	\$9,000.00 \$24,000.00	Varies Wage Limit for employers assigned the maximum rate	New Employer Rate 1.25%

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Nebraska
Minimum Wage	\$7.25	\$13.50
Minimum Cash Wage Tipped Employee	\$2.13	\$2.13
Supplemental Wage / Bonus Rate	22%	5.0%
Pay Over \$1 million	37%	--

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
NE Department of Revenue	402-471-5729	revenue.nebraska.gov
NE Department of Labor	402-471-9898	dol.nebraska.gov
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: Nevada

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax 12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax 2.9%
	Federal Withholding	FIT, FED	Varies	--	--	
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%. The employer portion remains at 1.45% regardless of income.						
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4% minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9% minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%

Nevada Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	State Income Tax	SIT	No income tax	--	--	
Employer	Unemployment	SUI, SUTA	0.25-5.45%	\$41,800.00	Varies	New Employer Rate 3.0%

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Nevada
Minimum Wage: Offer Qualified Health Insurance*	\$7.25	\$12.00
Do NOT Offer Qualified Health Insurance*	\$7.25	\$12.00
Minimum Cash Wage Tipped Employee*	\$2.13	\$12.00
Do NOT Offer Qualified Health Insurance*	\$2.13	\$12.00
Supplemental Wage / Bonus Rate	22%	No income tax
Pay Over \$1 million	37%	No income tax

*July 1, 2024: A Nevada ballot eliminated two-tier minimum wage. The effective minimum wage for all employers is \$12.00

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
NV Unemployment Services (South)	702-486-0350	detr.nv.gov
NV Unemployment Services (North)	775-684-0350	detr.nv.gov
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **New Hampshire**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax	12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax	2.9%
	Federal Withholding	FIT, FED	Varies	--	--		
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.			The employer portion remains at 1.45% regardless of income.				
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4%	minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9%	minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%	

New Hampshire Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	State Income Tax	SIT	No income tax	--	--		
Employer	Unemployment	SUI, SUTA	0.1 - 8%	\$14,000.00	Varies	New Employer Rate	2.7%

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	New Hampshire
Minimum Wage	\$7.25	\$7.25
Minimum Cash Wage Tipped Employee	\$2.13	\$3.27
Supplemental Wage / Bonus Rate	22%	No income tax
Pay Over \$1 million	37%	No income tax

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
NH Employment Security	800-852-3400	www.nhes.nh.gov
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **New Jersey**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax 12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax 2.9%
	Federal Withholding	FIT, FED	Varies	--	--	
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%. The employer portion remains at 1.45% regardless of income.						
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4% minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9% minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%

New Jersey Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	State Income Tax	SIT	Varies	--	--	
	Unemployment	UI	0.3825%	\$43,300.00	\$165.62	
	Workforce Development	WF/SWF	0.4250%	\$43,300.00	\$184.03	
	Family Leave Insurance	FLI	0.0033%	\$165,400.00	\$5.46	
	Disability	SDI, DBL	0.00%	\$165,400.00	\$3.80	
Employer	Unemployment	SUI, SUTA	1.2-4.3%	\$43,300.00	Varies	New Employer Rate*** 3.4%
	Disability	SDI, DBL	.1-.75%	\$43,300.00	Varies	
***New Employer Rate is effective from 7/1 through 6/30.						

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	New Jersey
Minimum Wage*	\$7.25	\$15.49/\$14.53
Minimum Cash Wage Tipped Employee	\$2.13	\$5.26
Supplemental Wage / Bonus Rate	22%	--
Pay Over \$1 million	37%	--
*For NJ Employers with less than 6 employees or seasonal employers, the minimum wage will be \$14.53.		

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
NJ Division of Taxation	609-826-4400	www.state.nj.us/treasury/taxation
NJ Department of Labor	609-633-6400	www.nj.gov/labor/ea/
NJ Division of Temporary Disability	609-292-7060	www.myleavebenefits.nj.gov/employer
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **New Mexico**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax 12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax 2.9%
	Federal Withholding	FIT, FED	Varies	--	--	
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.			The employer portion remains at 1.45% regardless of income.			
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4% minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9% minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%

New Mexico Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	State Income Tax	SIT	Varies	--	--	
	Workers' Compensation*	WC	\$2.00	--	--	per calendar quarter
Employer	Unemployment	SUI, SUTA	0.33-5.4%	\$33,200.00	Varies	New Employer Rate Varies by industry
	Workers' Compensation*	WC	\$2.30			for each covered employee per calendar quarter
*Workers Compensation Assessment Fee: Employee Rate + Employer Rate = Total Rate of \$4.30 per employee per calendar quarter.						

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	New Mexico
Minimum Wage	\$7.25	\$12.00
Minimum Cash Wage Tipped Employee	\$2.13	\$3.00
Supplemental Wage / Bonus Rate	22%	5.9%
Pay Over \$1 million	37%	--

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
NM Taxation & Revenue	866-285-2996	www.tax.newmexico.gov
NM Department of Workforce Solutions	877-664-6984	www.dws.state.nm.us/en-us/businesses
NM Workers' Compensation Administration	800-255-7965	NMworkerscomp
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **New York**

Federal Tax		Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax	12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax	2.9%
	Federal Withholding	FIT, FED	Varies	--	--		
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.				The employer portion remains at 1.45% regardless of income.			
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4%	minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9%	minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%	

New York Tax		Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	State Income Tax	SIT	Varies	--	--		
	Paid Family Leave	PFL	0.373%	--	\$333.25 Annual		
Employer	Unemployment	SUI, SUTA	2.025-9.825%	\$12,800.00	Varies	New Employer Rate	4.0%

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	New York
Minimum Wage*	\$7.25	\$15.50
Minimum Cash Wage Tipped Employee*	\$2.13	\$12.90
Supplemental Wage / Bonus Rate	22%	11.7%
Pay Over \$1 million	37%	--

*NY minimum wage and tipped minimum wage varies by industry or location.
The NY minimum wages shown do NOT apply to fast food workers, NYC, Long Island, Westchester or Suffolk county.

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
NY Dept. of Taxation and Finance	518-485-6654	www.tax.ny.gov/bus
NY Department of Labor	888-469-7365	dol.ny.gov/services-businesses
NY Workers Compensation Board	877-632-4996	www.wcb.ny.gov
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	Heartland Payroll

2025 Wage and Tax Fast Facts: **North Carolina**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax	12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax	2.9%
	Federal Withholding	FIT, FED	Varies	--	--		
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.			The employer portion remains at 1.45% regardless of income.				
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4%	minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9%	minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%	

North Carolina Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	State Income Tax	SIT	Varies	--	--		
Employer	Unemployment	SUI, SUTA	0.06-5.76%	\$32,600.00	Varies	New Employer Rate	1.0%

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	North Carolina
Minimum Wage	\$7.25	\$7.25
Minimum Cash Wage Tipped Employee	\$2.13	\$2.13
Supplemental Wage / Bonus Rate	22%	4.35%
Pay Over \$1 million	37%	--

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
NC Department of Revenue	877-252-3052	www.ncdor.gov
NC Division of Employment Security	866-278-3822	des.nc.gov
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **North Dakota**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax	12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax	2.9%
	Federal Withholding	FIT, FED	Varies	--	--		
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.				The employer portion remains at 1.45% regardless of income.			
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4%	minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9%	minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%	

North Dakota Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	State Income Tax	SIT	Varies	--	--		
Employer	Unemployment	SUI, SUTA	0.08-9.69%	\$45,100.00	Varies	New Employer Rate	1.03%

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	North Dakota
Minimum Wage	\$7.25	\$7.25
Minimum Cash Wage Tipped Employee	\$2.13	\$4.86
Supplemental Wage / Bonus Rate	22%	1.5%
Pay Over \$1 million	37%	--

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
ND Tax	701-328-1248	www.nd.gov/tax
ND Job Service	701-328-2814	www.jobsnd.com
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **Ohio**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax	12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax	2.9%
	Federal Withholding	FIT, FED	Varies	--	--		
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.			The employer portion remains at 1.45% regardless of income.				
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4%	minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9%	minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%	

Ohio Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	State Income Tax	SIT	Varies	--	--		
Employer	Unemployment	SUI, SUTA	0.4-10.1%	\$9,000.00	Varies	New Employer Rate	2.7%

Benefit	Max limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Ohio
Minimum Wage*	\$7.25	\$10.70
Minimum Cash Wage Tipped Employee	\$2.13	\$5.35
Supplemental Wage / Bonus Rate	22%	3.5%
Pay Over \$1 million	37%	--

*Annual gross receipts of more than \$394,000 minimum wage is \$10.70. Up to \$394,000 minimum wage is \$7.25

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
OH Department of Taxation	888-405-4039	www.tax.ohio.gov
OH Department of Job & Family Services	614-466-2319	jfs.ohio.gov/ouio/index.stm
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **Oklahoma**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax	12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax	2.9%
	Federal Withholding	FIT, FED	Varies	--	--		
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.				The employer portion remains at 1.45% regardless of income.			
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4%	minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9%	minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%	

Oklahoma Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	State Income Tax	SIT	Varies	--	--		
Employer	Unemployment	SUI, SUTA	0.3-9.2%	\$27,000.00	Varies	New Employer Rate	1.5%

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Oklahoma
Minimum Wage	\$7.25	\$7.25
Minimum Cash Wage Tipped Employee	\$2.13	\$2.13
Supplemental Wage / Bonus Rate	22%	4.8%
Pay Over \$1 million	37%	--

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
OK Tax Commission	405-521-3160	www.ok.gov/tax
OK Employment Security Commission	405-557-5330	www.ok.gov/oesc
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: Oregon

Federal Tax		Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax	12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax	2.9%
	Federal Withholding	FIT, FED	Varies	--	--		
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%. The employer portion remains at 1.45% regardless of income.							
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4%	minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9%	minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%	

Oregon Tax		Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	State Income Tax	SIT	Varies	--	--		
	StateWide Transit Tax	STT	0.001%	--	--		
	Workers' Benefit Fund*	WBF	\$0.01 cents	--	\$0.01 cents		
Employer	Unemployment	SUI, SUTA	0.9-5.4%	\$54,300.00	Varies	New Employer Rate	2.4%
	Workers' Benefit Fund*	WBF	\$0.01 cents	--	\$0.02 cents		
*Workers Benefit Fund: Employee Rate + Employer Rate = Total Rate of 2.0 cents per hour.							

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Oregon
Minimum Wage***	\$7.25	\$14.70
Minimum Cash Wage Tipped Employee***	\$2.13	\$14.70
Supplemental Wage / Bonus Rate	22%	8.0%
Pay Over \$1 million	37%	--

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
OR Department of Revenue	503-945-8091	www.oregon.gov/dor
OR Employment Department	503-947-1488	www.oregon.gov/EMPLOY
OR Workers Benefit Fund	800-452-0288	OR workers benefit
OR Statewide Transit Tax	503-945-8100	OR statewide transit tax
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **Pennsylvania**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax	12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax	2.9%
	Federal Withholding	FIT, FED	Varies	--	--		
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.				The employer portion remains at 1.45% regardless of income.			
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4%	minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9%	minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%	

Pennsylvania Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	State Income Tax	SIT	3.07%	--	--		
	Unemployment	SUI, SUTA	0.0007%	--	--		
Employer	Unemployment	SUI, SUTA	.01419 - .103734%	\$10,000.00	Varies	New Employer Rate	0.038%

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Pennsylvania
Minimum Wage	\$7.25	\$7.25
Minimum Cash Wage Tipped Employee	\$2.13	\$2.83
Supplemental Wage / Bonus Rate	22%	3.07%
Pay Over \$1 million	37%	--

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
PA Department of Revenue	717-787-1064	www.revenue.pa.gov
PA Department of Labor & Industry	866-403-6163	www.uc.pa.gov
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: Rhode Island

Federal Tax		Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax	12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax	2.9%
	Federal Withholding	FIT, FED	Varies	--	--		
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.				The employer portion remains at 1.45% regardless of income.			
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4%	minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9%	minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%	

Rhode Island Tax		Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	State Income Tax	SIT	Varies	--	--		
	Disability	SDI, DBL	1.3%	\$89,200.00	\$1,159.60		
Employer	Unemployment	SUI, SUTA	1.1-9.7%	\$29,800.00 \$31,300.00	Varies Limit for Tier II Employers	New Employer Rate	1.21%

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Rhode Island
Minimum Wage	\$7.25	\$15.00
Minimum Cash Wage Tipped Employee	\$2.13	\$3.89
Supplemental Wage / Bonus Rate	22%	5.99%
Pay Over \$1 million	37%	--

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
RI Division of Taxation	401-574-8700	www.tax.ri.gov
RI Department of Labor & Training	401-574-8700	www.dlt.ri.gov
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **South Carolina**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax 12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax 2.9%
	Federal Withholding	FIT, FED	Varies	--	--	
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.			The employer portion remains at 1.45% regardless of income.			
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4% minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9% minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%

South Carolina Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	State Income Tax	SIT	Varies	--	--	
Employer	Unemployment	SUI, SUTA	0.06-5.46%	\$14,000.00	Varies	New Employer Rate 0.41%

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	South Carolina
Minimum Wage	\$7.25	\$7.25
Minimum Cash Wage Tipped Employee	\$2.13	\$2.13
Supplemental Wage / Bonus Rate	22%	6.2%
Pay Over \$1 million	37%	--

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
SC Department of Revenue	844-898-8542	dor.sc.gov
SC Department of Employment & Workforce	803-737-2400	www.dew.sc.gov
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **South Dakota**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax 12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax 2.9%
	Federal Withholding	FIT, FED	Varies	--	--	
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.			The employer portion remains at 1.45% regardless of income.			
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4% minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9% minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%

South Dakota Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	State Income Tax	SIT	No income tax	--	--	
Employer	Unemployment	SUI, SUTA	0.0-8.8%	\$15,000.00	Varies	New Employer Rate 1.2%

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	South Dakota
Minimum Wage	\$7.25	\$11.50
Minimum Cash Wage Tipped Employee	\$2.13	\$5.75
Supplemental Wage / Bonus Rate	22%	No income tax
Pay Over \$1 million	37%	No income tax

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
SD Department of Labor & Regulations	605-626-2312	dlr.sd.gov
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **Tennessee**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax 12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax 2.9%
	Federal Withholding	FIT, FED	Varies	--	--	
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.			The employer portion remains at 1.45% regardless of income.			
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4% minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9% minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%

Tennessee Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	State Income Tax	SIT	No income tax	--	--	
Employer	Unemployment	SUI, SUTA	0.01-10.0%	\$7,000.00	Varies	New Employer Rate* 2.7%

*New Employer Rate is effective from 7/1 through 6/30.

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Tennessee
Minimum Wage	\$7.25	\$7.25
Minimum Cash Wage Tipped Employee	\$2.13	\$2.13
Supplemental Wage / Bonus Rate	22%	No income tax
Pay Over \$1 million	37%	No income tax

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
TN Department of Labor & Workforce	844-224-5818	www.tn.gov/workforce
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **Texas**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax 12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax 2.9%
	Federal Withholding	FIT, FED	Varies	--	--	
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.			The employer portion remains at 1.45% regardless of income.			
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4% minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9% minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%

Texas Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	State Income Tax	SIT	No income tax	--	--	
Employer	Unemployment	SUI, SUTA	0.25-6.25%	\$9,000.00	Varies	New Employer Rate 2.7%

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Texas
Minimum Wage	\$7.25	\$7.25
Minimum Cash Wage Tipped Employee	\$2.13	\$2.13
Supplemental Wage / Bonus Rate	22%	No income tax
Pay Over \$1 million	37%	No income tax

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
TX Workforce Commissions	800-832-9394	www.twc.texas.gov
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **Utah**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax	12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax	2.9%
	Federal Withholding	FIT, FED	Varies	--	--		
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.				The employer portion remains at 1.45% regardless of income.			
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4%	minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9%	minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%	

Utah Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	State Income Tax	SIT	Varies	--	--		
Employer	Unemployment	SUI, SUTA	0.2-7.2%	\$48,900.00	Varies	New Employer Rate	Industry Average

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Utah
Minimum Wage	\$7.25	\$7.25
Minimum Cash Wage Tipped Employee	\$2.13	\$2.13
Supplemental Wage / Bonus Rate	22%	--
Pay Over \$1 million	37%	--

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
UT State Tax Commission	800-662-4335	tax.utah.gov
UT Department of Workforce Services	801-526-9675	www.jobs.utah.gov
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **Vermont**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax	12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax	2.9%
	Federal Withholding	FIT, FED	Varies	--	--		
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.				The employer portion remains at 1.45% regardless of income.			
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4%	minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9%	minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%	

Vermont Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	State Income Tax	SIT	Varies	--	--		
Employer	Unemployment	SUI, SUTA	0.6-5.9%	\$14,800.00	Varies	New Employer Rate	1.0%

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Vermont
Minimum Wage	\$7.25	\$14.01
Minimum Cash Wage Tipped Employee	\$2.13	\$7.01
Supplemental Wage / Bonus Rate	22%	30% of Federal Tax
Pay Over \$1 million	37%	--

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
VT Department of Taxes	802-828-2551	tax.vermont.gov
VT Department of Labor	802-828-4000	labor.vermont.gov/unemployment-insurance
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **Virginia**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax	12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax	2.9%
	Federal Withholding	FIT, FED	Varies	--	--		
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.				The employer portion remains at 1.45% regardless of income.			
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4%	minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9%	minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%	

Virginia Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	State Income Tax	SIT	Varies	--	--		
Employer	Unemployment	SUI, SUTA	0.1-6.2%	\$8,000.00	Varies	New Employer Rate	2.50%

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Virginia
Minimum Wage	\$7.25	\$12.41
Minimum Cash Wage Tipped Employee	\$2.13	\$2.13
Supplemental Wage / Bonus Rate	22%	5.75%
Pay Over \$1 million	37%	--

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
VA Department of Taxation	804-367-8037	tax.virginia.gov
VA Employment Commission	804-786-3061	www.vec.virginia.gov
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **Washington**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax 12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax 2.9%
	Federal Withholding	FIT, FED	Varies	--	--	
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.			The employer portion remains at 1.45% regardless of income.			
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4% minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9% minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%

Washington Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	State Income Tax	SIT	No income tax	--	--	
	Workers' Comp	WC	Varies by Risk Class	--	--	
Employer	Unemployment	SUI, SUTA	0.27-6.02%	\$72,800.00	Varies	New Employer Rate Industry Average
	Workers' Comp	WC	Varies by Risk Class	--	--	

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Washington
Minimum Wage	\$7.25	\$16.66
Minimum Cash Wage Tipped Employee	\$2.13	\$16.66
Supplemental Wage / Bonus Rate	22%	No income tax
Pay Over \$1 million	37%	No income tax

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
WA Employment Security Division	855-829-9243	www.esd.wa.gov
WA Dept of Labor & Industries	360-902-5800	lni.wa.gov/insurance
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **West Virginia**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax	12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax	2.9%
	Federal Withholding	FIT, FED	Varies	--	--		
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.			The employer portion remains at 1.45% regardless of income.				
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4%	minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	12.4%	minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%	

West Virginia Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	State Income Tax	SIT	Varies	--	--		
Employer	Unemployment	SUI, SUTA	1.5 - 8.5%	\$9,521.00	Varies	New Employer Rate	2.7%

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	West Virginia
Minimum Wage	\$7.25	\$8.75
Minimum Cash Wage Tipped Employee	\$2.13	\$2.62
Supplemental Wage / Bonus Rate	22%	Varies
Pay Over \$1 million	37%	--

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
WV Department of Revenue	800-982-8297	revenue.wv.gov
WV Workforce	304-558-2676	workforcewv.org
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **Wisconsin**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax 12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax 2.9%
	Federal Withholding	FIT, FED	Varies	--	--	
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.			The employer portion remains at 1.45% regardless of income.			
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4% minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9% minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%

Wisconsin Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	State Income Tax	SIT	Varies	--	--	
Employer	Unemployment	SUI, SUTA	0.0-12.0%	\$14,000.00	Varies	New Employer Rate* \$0.03

*The WI New Employer Rate is based on the employer's taxable payroll.

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Wisconsin
Minimum Wage	\$7.25	\$7.25
Minimum Cash Wage Tipped Employee	\$2.13	\$2.33
Supplemental Wage / Bonus Rate*	22%	Varies
Pay Over \$1 million	37%	--

*The WI Supplemental Rate is based on the employee's estimated annual gross salary.

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
WI Department of Revenue	608-266-2776	www.revenue.wi.gov
WI Department of Workforce Development	608-261-6700	dwd.wisconsin.gov
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us

2025 Wage and Tax Fast Facts: **Wyoming**

Federal Tax	Abbreviation	Rate	Wage Limit	Max	Notes		
Employee	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	Self-Employment Tax	12.4%
	Medicare**	MED, FICA	1.45%	--	--	Self-Employment Tax	2.9%
	Federal Withholding	FIT, FED	Varies	--	--		
**Medicare tax is 1.45% of first \$200,000 for individuals or \$250,000 for married, then 2.35%.				The employer portion remains at 1.45% regardless of income.			
Employer	Social Security	OASDI, SS, SSI, FICA	6.2%	\$176,100.00	\$10,918.20	12.4%	minus employee contribution
	Medicare	MED, FICA	1.45%	--	--	2.9%	minus employee contribution
	Federal Unemployment	FUTA	6.0%	\$7,000.00	\$420.00	Gross Rate 6.0% - Max Credit 5.4% = Net Rate 0.6%	

Wyoming Tax	Abbreviation	Rate	Wage Limit	Max	Notes	
Employee	State Income Tax	SIT	No income tax	--	--	
Employer	Unemployment	SUI, SUTA	0.48% to 9.78%	\$32,400.00	Varies	New Employer Rate Industry Average

Benefit	Max Limit
401(k)	\$23,500.00
401(k) Catch Up	\$7,500.00
Simple IRA	\$16,500.00
Simple IRA Catch Up	\$3,500.00
Standard Mileage Rate	\$0.700
Group Term Life	\$50,000.00
401(k) Catch Up (age 60-63)	\$11,250.00
Simple IRA Catch Up (age 60-63)	\$5,250.00

Item	Federal	Wyoming
Minimum Wage*	\$7.25	\$7.25/\$5.15
Minimum Cash Wage Tipped Employee	\$2.13	\$2.13
Supplemental Wage / Bonus Rate	22%	No income tax
Pay Over \$1 million	37%	No income tax

*The WY minimum wage for employers NOT subject to the Fair Labor Standards Act is \$5.15.

Bank Holidays			
1/1/25 (observed)	New Year's Day	9/1/2025	Labor Day
1/20/2025	Martin Luther King Day	10/13/2025	Columbus Day
2/17/2025	Presidents' Day	11/11/2025	Veterans Day
5/26/2025	Memorial Day	11/27/2025	Thanksgiving Day
6/19/25 (observed)	Juneteenth Day	12/25/25 (observed)	Christmas Day
7/4/2025	Independence Day		

Reference Listings		
Internal Revenue Service	800-829-4933	www.irs.gov
WY Department of Workforce Services	307-235-3217	www.wyomingworkforce.org
Social Security Administration	800-722-1213	www.ssa.gov
U.S. Department of Labor	866-487-2365	www.dol.gov
US Citizenship and Immigration Services	800-375-5283	www.uscis.gov
Heartland Payroll	877-729-2968	www.heartland.us