PRINTABLE REFERENCE

2026 Capital Gains Tax Cheat Sheet

Your capital gain is your **sale price minus your cost basis**. What you pay depends on **how long you held the asset** and **where the gain lands on your income**.

Holding period is everything. Held **one year or less → short-term**, taxed as ordinary income (10%–37%). Held **more than one year → long-term**, taxed at **0%, 15%, or 20%** `IRC §1(h)`.

2026 long-term rates (0 / 15 / 20%)

FILING STATUS	0% UP TO	15% BAND	20%
Single	$49,450 or less	$49,451 – $545,500	over $545,500
Married filing jointly	$98,900 or less	$98,901 – $613,700	over $613,700
Head of household	$66,200 or less	$66,201 – $579,600	over $579,600
Married filing separately	$49,450 or less	$49,451 – $306,850	over $306,850

Thresholds are **taxable income** (after your standard or itemized deduction). Your long-term gain **stacks on top** of your other taxable income to decide which band it falls in.

Standard deduction (2026)
Single $16,100 · MFJ $32,200
Head of household $24,150 · MFS $16,100

3.8% Net Investment Income Tax `§1411`
Adds 3.8% when your MAGI tops:
Single/HoH $200,000 · MFJ $250,000 · MFS $125,000

Home-sale exclusion `§121` — exclude up to **$250,000** of gain (single) or **$500,000** (married filing jointly) on your main home if you owned and lived in it **2 of the last 5 years**.

Short-term = ordinary income (2026 brackets)

SINGLE FILER

RATE	TAXABLE INCOME
10%	$0 – $12,399
12%	$12,400 – $50,399
22%	$50,400 – $105,699
24%	$105,700 – $201,774

MARRIED FILING JOINTLY

RATE	TAXABLE INCOME
10%	$0 – $24,799
12%	$24,800 – $100,799
22%	$100,800 – $211,399
24%	$211,400 – $403,549

RATE	TAXABLE INCOME
32%	$201,775 – $256,224
35%	$256,225 – $640,599
37%	over $640,600

RATE	TAXABLE INCOME
32%	$403,550 – $512,449
35%	$512,450 – $768,699
37%	over $768,700

How the long-term rate is figured

1. **Gain** = sale price − cost basis (for a home: proceeds − *adjusted* basis).
2. **Classify** by holding period — over one year is long-term.
3. **Stack** the long-term gain on top of your taxable income and slice it across the 0/15/20% bands above.
4. **Add 3.8% NIIT** if your MAGI crosses the threshold, and any state tax.

Calculate your exact 2026 number — with the formula shown.

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Open the calculator →

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capgainstaxcalc.com — free capital gains calculator with the math shown for all 50 states & D.C. Sources: IRS Topic 409, Pub 550, Pub 523; 26 U.S.C. §1(h), §1411, §121. Dollar thresholds are projected 2026 figures, owner-verifiable against the final IRS release. Educational information, **not tax, legal, or investment advice**.