2026 TSP Contribution Worksheet

How FERS Employees Can Maximize TSP Contributions During 2026 and Not Lose Agency Matching Contributions — MyFederalRetirement.com

Use this worksheet to calculate the per-pay-date TSP contribution amount that spreads your remaining 2026 employee contributions across the rest of the year — helping you reach your applicable annual limit without reaching it too early and missing Agency Matching Contributions. Select the worksheet below that matches your age group in 2026.

Important Reminder

These limits apply to the calendar year, not the leave year. If you reach your applicable employee contribution limit before your final pay date of 2026, your employee contributions will stop. That can cause you to miss Agency Matching Contributions for the remaining pay periods. Eligible FERS employees will continue to receive Agency Automatic (1%) Contributions.

2026 Catch-Up Contribution Note

If you are age 50 or older in 2026 and your 2025 Social Security wages from your federal employer (Box 3 of your W-2) exceeded $150,000, your 2026 catch-up contributions generally must be made as Roth TSP contributions. Check current TSP guidance or your agency payroll office if this rule applies to you.

Before You Start: Checklist

- ☐ Pull your most recent Leave and Earnings Statement (LES) and note your year-to-date employee TSP contributions (Traditional and Roth combined).
- ☐ Confirm your age group as of December 31, 2026 (under 50 / age 50–59 or over 63 / age 60–63).
- ☐ Check with your payroll office to confirm the exact number of pay dates remaining in 2026 for which your new contribution election will be effective.
- ☐ Complete the appropriate worksheet below to find your per-pay-date contribution amount.
- ☐ Confirm that the calculated contribution will equal at least 5% of your basic pay each pay period so you can receive the maximum Agency Matching Contribution.
- ☐ Submit your updated TSP contribution election through your agency's payroll/HR self-service system.
- ☐ If your contribution amount changes, you miss a contribution, or the number of remaining pay dates changes, re-run this worksheet.

Worksheet 1 — Younger Than Age 50 During 2026

1. Maximum employee TSP contribution for 2026	**$24,500**
2. Enter employee TSP contributions made prior to your new election *(check your most recent LES)*	**$** ______
3. Subtract line 2 from line 1	**$** ______
4. Enter the number of pay dates remaining in 2026 for which your new election will be effective*	______
5. Divide line 3 by line 4	**$** ______
6. Round up to the next whole dollar — this is your per-pay-date contribution	**$** ______
7. Confirm that the amount on line 6 is at least 5% of your basic pay for each pay period. 5% of basic pay =	**$** ______

**Check with your payroll processing office to confirm the number of pay dates remaining in 2026 for which your new election will be effective.*

Worksheet 2 — Age 50 to 59, or Over Age 63 During 2026

1. Maximum employee TSP contribution for 2026 ($24,500 elective deferral limit + $8,000 catch-up limit)	**$32,500**
2. Enter employee TSP contributions made prior to your new election *(check your most recent LES)*	**$** ______
3. Subtract line 2 from line 1	**$** ______
4. Enter the number of pay dates remaining in 2026 for which your new election will be effective*	______
5. Divide line 3 by line 4	**$** ______
6. Round up to the next whole dollar — this is your per-pay-date contribution	**$** ______
7. Confirm that the amount on line 6 is at least 5% of your basic pay for each pay period. 5% of basic pay =	**$** ______

**Check with your payroll processing office to confirm the number of pay dates remaining in 2026 for which your new election will be effective.*

Worksheet 3 — Age 60, 61, 62, or 63 During 2026

1. Maximum employee TSP contribution for 2026 ($24,500 elective deferral limit + $11,250 higher catch-up limit)	**$35,750**
2. Enter employee TSP contributions made prior to your new election *(check your most recent LES)*	**$** ______
3. Subtract line 2 from line 1	**$** ______
4. Enter the number of pay dates remaining in 2026 for which your new election will be effective*	______
5. Divide line 3 by line 4	**$** ______
6. Round up to the next whole dollar — this is your per-pay-date contribution	**$** ______
7. Confirm that the amount on line 6 is at least 5% of your basic pay for each pay period. 5% of basic pay =	**$** ______

**Check with your payroll processing office to confirm the number of pay dates remaining in 2026 for which your new election will be effective.*