

2026 TSP Max Contribution Cheat Sheet

Plan your annual and per-pay-period TSP contribution target using current 2026 TSP limits.

2026 limits

Category	Limit
Elective deferral	\$24,500
Regular catch-up, age 50+	\$8,000
Higher catch-up, ages 60-63	\$11,250

Your payroll target

Annual contribution goal (\$)	
Number of pay periods remaining	
Per-pay-period target (\$)	
Current contribution election	
Date to update payroll election	

Notes

Contribution rules can change. Some catch-up contributions may have Roth requirements based on prior-year wages. Confirm current rules with TSP and your payroll office before making payroll changes.

Reminder: These worksheets are for education and organization only. Verify actual benefit amounts, eligibility, tax treatment, and contribution limits with official sources and qualified professionals.