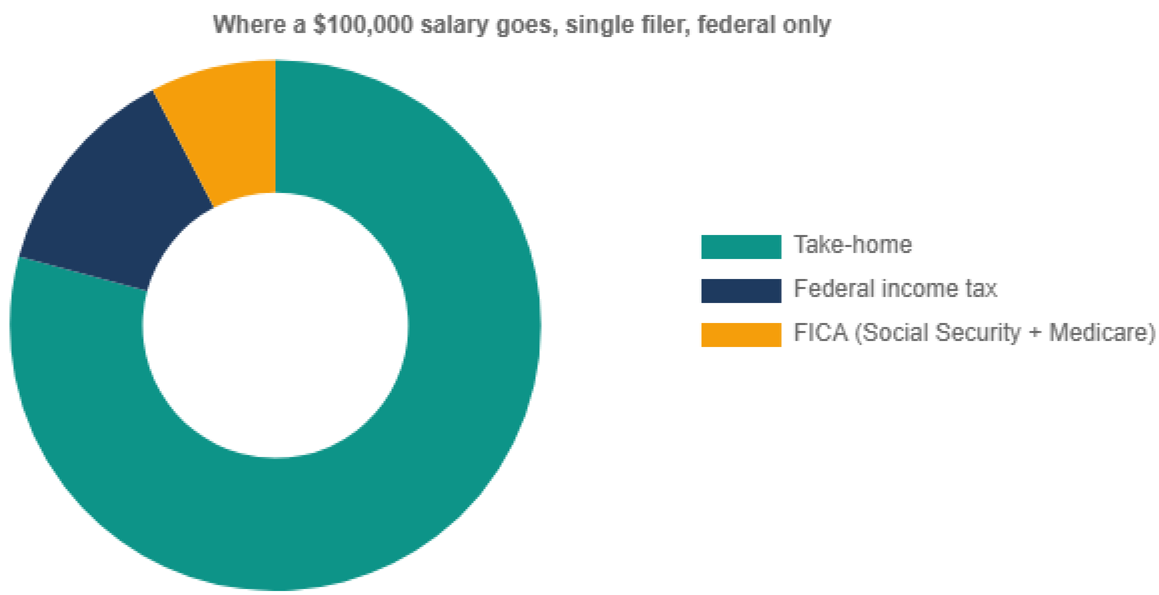
Where Your Paycheck Actually Goes

> The salary you are offered is not the money you keep. This splits a paycheck into take-home, federal income tax, and FICA so you can see what actually lands in your account.

A job offer is a gross number, but you never see gross. Between you and your bank account sit federal income tax and FICA. This shows how a salary actually divides, so the take-home figure is not a surprise.



Where it goes	Amount	Share
Take-home	$79,180	79.2%
Federal income tax	$13,170	13.2%
FICA (Social Security + Medicare)	$7,650	7.7%

Reading the chart

On a 100,000 dollar salary for a single filer in 2026, about 79,180 dollars is take-home, 13,170 dollars is federal income tax, and 7,650 dollars is FICA. You keep roughly 79 cents of every gross dollar before any state tax.

Slide the salary up and the tax slices grow faster than the salary, because income tax is progressive. That is why a big raise lifts take-home by less than the headline, and why comparing offers on gross alone can mislead.

What is not shown

This is federal only. State income tax, where it applies, comes out on top, and pre-tax choices like a 401(k) or HSA shift money out of take-home now in exchange for benefits later. Those change the split meaningfully.

To model your own paycheck with deductions and pay frequency, use the Take-Home Paycheck Calculator. To see how the tax slice is built bracket by bracket, read the Federal Income Tax Guide.

> **Key takeaway.** Your salary is the gross, not the keep. On a typical income you take home roughly four out of five dollars before state tax.

Assumptions

- A single filer taking the standard deduction, 2026 tax year, with no state tax and no pre-tax deductions. Change the salary below.
- FICA is Social Security plus Medicare. State and local taxes would reduce take-home further.

Sources

- IRS, federal income tax withholding
- IRS Revenue Procedure 2025-32 (2026 figures)