

2026 Federal Benefits Cheat Sheet

Quick Reference for GS Pay, TSP, FERS, and Key Dates

2026 GS Base Pay Ranges

Grade	Step 1	Step 10	Step Increase Value
GS-7	\$41,757	\$50,706	\$1,437
GS-9	\$51,115	\$62,050	\$1,782
GS-11	\$61,818	\$75,028	\$2,126
GS-12	\$74,074	\$89,905	\$2,568
GS-13	\$88,084	\$106,908	\$3,054
GS-14	\$104,084	\$126,316	\$3,615
GS-15	\$122,426	\$148,595	\$4,213

GS Pay Cap: \$197,200 (Executive Schedule Level IV)

Top 10 Locality Pay Rates (2026)

Rank	Locality Area	Rate	GS-12/5 Salary
1	San Francisco-Oakland, CA	46.34%	\$118,270
2	New York-Newark, NY-NJ	37.95%	\$111,501
3	Los Angeles-Long Beach, CA	36.47%	\$109,305
4	Houston-The Woodlands, TX	35.00%	\$109,108
5	Washington-Baltimore, DC	33.94%	\$108,253
6	San Diego-Carlsbad, CA	33.72%	\$108,074
7	Boston-Providence, MA	32.58%	\$107,153
8	Alaska (Statewide)	32.36%	\$106,975
9	Hartford, CT-MA	32.08%	\$106,749
10	Seattle-Tacoma, WA	31.57%	\$106,337

Rest of U.S.: 17.06% (all other locations)

TSP Contribution Limits (2026)

Limit Type	Amount	Notes
Elective Deferral	\$24,500	Your contributions (traditional + Roth combined)
Catch-Up (Age 50+)	\$8,000	Additional if turning 50+ in 2026
Super Catch-Up (60-63)	\$11,250	Ages 60-63 only (SECURE 2.0)
Annual Additions Limit	\$70,500	Total: employee + agency match
Agency Match	Up to 5%	1% automatic + up to 4% matching

FERS Pension Formula

Standard Formula (Under Age 62 or Less Than 20 Years):

Annual Pension = 1% × High-3 Average Salary × Years of Service

Enhanced Formula (Age 62+ with 20+ Years):

Annual Pension = 1.1% × High-3 Average Salary × Years of Service

Example: 30 years service, \$100,000 High-3, age 62+ = \$100,000 × 1.1% × 30 = **\$33,000/year**

Key 2026 Dates

Date	Event
January 5, 2026	2026 GS pay rates take effect
January 28, 2026	TSP Roth in-plan conversions begin
April 15, 2026	Tax filing deadline
November 9-December 14, 2026	FEHB Open Season
December 31, 2026	TSP contribution deadline for 2026

Free FedTools Calculators

Calculator	URL
GS Pay Calculator	fedtools.com/calculators/gs-pay-calculator
FERS Retirement Calculator	fedtools.com/calculators/fers-retirement-calculator
TSP Calculator	fedtools.com/calculators/tsp-calculator
High-3 Calculator	fedtools.com/calculators/high3-calculator
FEHB Calculator	fedtools.com/calculators/fehb-calculator
Severance Calculator	fedtools.com/calculators/severance-calculator