Updates

February 03, 2025 Federal Election Contribution Limits Increase for 2025-2026



On January 30, 2025, the Federal Election Commission (FEC) released new, inflation-adjusted <u>contribution</u> <u>limits</u> for the 2025-2026 election cycle.

Federal law limits the amounts and sources of campaign contributions from individuals, political action committees (PACs), party committees, and other persons to candidates for president, the U.S. Senate, and the U.S. House of Representatives, as well as to political committees that contribute to federal candidates.

Key changes to the limits include the following:

- A person may contribute up to \$3,500 per election to a U.S. House or U.S. Senate candidate.
- A person may contribute up to \$44,300 per calendar year to each national party committee (*e.g.*, the DNC/RNC, the DSCC/NRSC, the DCCC/NRCC).
- A person may contribute up to \$132,900 per calendar year to each account a national party committee keeps for specified purposes: the building account, the recount account, and (in the case of the DNC/RNC) the convention account.

A full chart of the 2025-2026 election cycle limits is presented below.

While FEC rules require campaigns to screen contributions they receive for compliance with the limits, donors are also responsible for giving within the limits. The operation of these limits can sometimes be complicated, inviting careful planning and review. For example:

- When giving to candidates, the contribution limits apply on a per-election basis. For example, an individual may give a candidate \$3,500 for the primary election and \$3,500 for the general election.
- When giving to party committees and PACs, the contribution limits apply on a calendar-year basis. For example, an individual may give a national party committee \$44,300 in 2025 and another \$44,300 in 2026.

- The limits on contributions made by PACs vary depending on whether the PAC has qualified for multicandidate status. When a PAC qualifies, its contribution limit to candidates goes up from \$3,500 per election to \$5,000. But its limit to national party committees goes down (from \$44,300 per calendar year to \$15,000), as does its limit to state parties (from \$10,000 to \$5,000).
- Each spouse enjoys a separate contribution limit, even if only one spouse has income. Thus, two spouses giving from a joint account may together contribute up to \$14,000 to a federal candidate, with each giving \$3,500 for the primary election and \$3,500 for the general election.
- The law prohibits contributions in the name of another (*e.g.*, Person A may not provide Person B with funds to contribute to a candidate).
- Minor children may contribute—but only knowingly and voluntarily—with funds they themselves own or control, not from the proceeds from a gift given for the purpose of making a contribution, and only when the contribution is not in any way controlled by another individual.
- Unincorporated partnerships may contribute but only under the per-person limit (*e.g.*, up to \$3,500 per candidate per election) and only while attributing the contribution among the noncorporate partners subject to those partners' own limits. The partnership may not give under its partners' combined limits (*e.g.*, a partnership of three individuals may give only \$3,500 per candidate per election, not \$10,500).

Contributions to nonfederal candidates, such as those running for governor, attorney general, or mayor, are governed by state and local laws. These laws can vary significantly from one jurisdiction to another, so it is important to understand the specific regulations that apply to your contributions at the state and local levels. Active participants in the political process, including donors, PACs, party committees, and candidates for federal office, should ensure they follow the relevant laws.

If you have any campaign finance questions or seek to engage in the political process—at the federal, state, or local levels—our Political Law team provides guidance and strategic advice to clients.

TO/FROM	House Candidate	Senate Candidate	National Party Committee	State Party Committee	PAC
Individual	\$3,500 per election	\$3,500 per election	\$44,300 per calendar year [<u>1</u>]	\$10,000 per calendar year	\$5,000 per calendar year
Multi-candidate PAC	\$5,000 per election	\$5,000 per election	\$15,000 per calendar year [2]	\$5,000 per calendar year	\$5,000 per calendar year
Non-multi-candidate PAC [3]	\$3,500 per election	\$3,500 per election	\$44,300 per calendar year	\$10,000 per calendar year Unlimited	\$5,000 per calendar year
National Party Committee	\$5,000 per election	\$62,000 combined [<u>4</u>]	Unlimited transfers	transfers	\$5,000 per calendar year
State Party Committee	\$5,000 per election	\$5,000 per election	Unlimited transfers	Unlimited transfers	\$5,000 per calendar year

Non-individual "person" (
e.g., tribes, partnerships)	\$3,500 per	\$3,500 per	\$44,300 per	\$10,000 per	\$5,000 per
	election	election	calendar year	calendar year	calendar year

Updated: 01/30/2025

Endnotes

[1] An individual or a non-multicandidate PAC may contribute an additional \$132,900 per calendar year to both the building and recount accounts of each national party committee. An individual may contribute an additional \$132,900 per calendar year to the convention account of a national party committee.

[2] Multicandidate PACs may contribute an additional \$45,000 per calendar year to both the building and recount accounts of each national party committee. A multicandidate PAC may contribute an additional \$45,000 per calendar year to the convention account of a national party committee.

[3] A candidate's campaign committee may only contribute \$2,000 (not \$3,500) per election to another candidate's campaign committee and may make unlimited transfers to party committees.

[4] This limit is shared by a national party committee and its senatorial campaign committee.

Authors

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