

informational
paper #3



individual income tax provisions in the states

legislative fiscal bureau
state of wisconsin
january 2021

Individual Income Tax Provisions in the States

Prepared by

Dan Spika

Wisconsin Legislative Fiscal Bureau
One East Main, Suite 301
Madison, WI 53703
<http://legis.wisconsin.gov/lfb>

Individual Income Tax Provisions in the States

In 2019, 43 states and the District of Columbia had a state individual income tax. This paper presents a general description of state income tax structures, summary tables for selected tax features, and one-page outlines of the tax in each state. This information is limited to tax year 2019. In this paper, the District of Columbia is referred to as one of the states.

This paper includes information on the type of filing system, the base of income subject to taxation, tax rates and bracket structures, and the allowable tax exemptions, deductions, and credits for each state. Most states use federal adjusted gross income (AGI) as a starting point to compute the state tax and also use federal provisions in calculating state itemized deductions. As a result, this paper's comparison of the income base subject to tax concentrates on major differences from federal law, and only exceptions to federal law are noted for state itemized deductions. As noted, this information shows only the tax provisions in effect for 2019.

This paper is based on a review of the tax forms and instruction booklets for each state for the 2019 tax year, as well as the websites of state tax agencies. As a cross-check, officials in each state's tax agency were asked to review the one-page

outline for their state.

This paper does not include some information concerning each state's tax system. Since the paper is a general description, it omits minor provisions and the details of some provisions that are too complex to fully describe. Also, the paper focuses only on provisions affecting individuals and families. Many businesses are organized as pass-through entities, where business income is taxed under the individual income tax, rather than the corporate income tax. Subtractions and credits uniquely affecting such entities are excluded from this paper. Generally, the paper does not describe business-related provisions and omits state tax credits that are available exclusively to business entities, such as C-corporations. Certain credits that are available to individuals and are indirectly related to businesses, such as credits for investment in a certain business, are included.

States with an Income Tax

The following states imposed a tax on income in tax year 2019:

Alabama	Idaho	Michigan	North Carolina	Vermont
Arizona	Illinois	Minnesota	North Dakota	Virginia
Arkansas	Indiana	Mississippi	Ohio	West Virginia
California	Iowa	Missouri	Oklahoma	Wisconsin
Colorado	Kansas	Montana	Oregon	
Connecticut	Kentucky	Nebraska	Pennsylvania	
Delaware	Louisiana	New Hampshire	Rhode Island	
District of Columbia	Maine	New Jersey	South Carolina	
Georgia	Maryland	New Mexico	Tennessee	
Hawaii	Massachusetts	New York	Utah	

The following seven states do not impose an individual income tax: Alaska, Florida, Nevada, South Dakota, Texas, Washington, and Wyoming. In addition, beginning in tax year 2021, Tennessee will no longer impose a state income tax.

The Filing System

Three types of filing systems were used by states in 2019, including joint, combined, or a combination of joint/combined. Under a joint filing system, the incomes of both spouses are added together and taxed as a single amount. This system is also used for federal tax purposes and reflects the concept of taxing families as a single economic unit. Under the combined tax return system, the income of each spouse is taxed separately. For two-income families, this system allows each spouse to benefit from the low tax rates at the beginning of the tax rate schedule. Finally, several states provide an option for married taxpayers to file either a joint or combined return. Instruction booklets in these states generally explain the tax advantage to two-income families under combined filing and encourage taxpayers to compute their taxes each way to determine which is most advantageous to the taxpayer.

The types of filing systems used by states in 2019 are as follows:

Combined Filing--two states (Missouri and Pennsylvania);

Joint/Combined Filing--seven states (Arkansas, Delaware, the District of Columbia, Iowa, Kentucky, Mississippi, and Montana); and

Joint Filing--35 states (all other states).

For federal tax purposes and in states with joint filing systems, married couples may choose to file either married joint or married separate returns.

This treatment extends to same-sex married couples. Prior to 2013, the federal Defense of Marriage Act (DOMA) prohibited federal agencies from recognizing same-sex marriages, and individuals in such relationships were required to file as individuals using the single or head-of-household filing status. In June, 2013, the U.S. Supreme Court ruled the DOMA prohibition violated the equal protection and due process principles in the U.S. Constitution, and in September, 2013, the Internal Revenue Service applied the ruling prospectively by allowing same-sex couples to select a married filing status, provided the individuals were lawfully married in a state that recognizes same-sex marriages.

The 2013 decision did not impact a second DOMA provision that allowed states to refuse to recognize same-sex marriages performed in other states. Nonetheless, 16 states recognized various forms of same-sex couples for state tax purposes in tax year 2013. In June, 2015, the U.S. Supreme Court invalidated the second DOMA provision and ruled that state laws are "invalid to the extent that they exclude same-sex couples from civil marriages on the same terms and conditions as opposite-sex couples." In addition, the Court ruled that "there is no lawful basis for a State to refuse to recognize a lawful same-sex marriage performed in another State on the ground of its same-sex character." As a result, all states now allow individuals in lawful, same-sex marriages to file as married couples. The Supreme Court ruling does not extend to same-sex civil unions, civil partners, or registered domestic partners. However, six states recognized those relationships for tax filing purposes in 2019.

Income Base Subject to Taxation

Most states with an income tax in 2019 used federal AGI as a starting point to determine the

state tax. New Hampshire and Tennessee taxed only unearned income such as interest and dividends. For the other states, although federal AGI was often used as the starting point to compute taxable income, major differences in the income subject to tax occurred in several areas. A summary of the major areas is presented below.

Social Security. Under federal law, social security benefits are subject to one of three treatments based on the taxpayer's provisional income. Provisional income includes one-half of social security benefits and the taxpayer's modified AGI, defined as tax-exempt interest plus federal AGI prior to the inclusion of any taxable social security benefits and certain other adjustments to income.

Under the first treatment, no tax is imposed if provisional income does not exceed a threshold of \$25,000 for single taxpayers and \$32,000 for joint filers.

The second treatment applies to taxpayers whose provisional income exceeds the preceding income thresholds, but does not exceed a second set of thresholds of \$34,000 for single taxpayers and \$44,000 for joint filers. For these taxpayers, the taxable portion of social security is the lesser of: (a) 50% of social security benefits; or (b) 50% of the amount by which provisional income exceeds the first income threshold.

Under the third treatment, up to 85% of social security benefits are subject to tax if the taxpayer's provisional income exceeds the second threshold. For these taxpayers, the taxable portion of social security equals the lesser of two amounts. The first amount equals 85% of social security benefits. The second amount equals the sum of 85% of the amount by which provisional income exceeds the second income threshold and the lesser of two other amounts. The first amount equals the amount that would be subject to tax if there was no second income threshold, and benefits were subject to the 50% treatment, described above. The second

amount equals one-half of the difference between the two income thresholds, or \$4,500 for single taxpayers ($0.5 \times \$34,000 - \$25,000$) and \$6,000 for joint filers ($0.5 \times \$44,000 - \$32,000$). For married couples who file separately and do not live apart for the entire year, taxable social security benefits include the lesser of 85% of social security benefits or 85% of provisional income.

A total of 30 states, including Wisconsin, exempted social security income from taxation. Fourteen states taxed social security benefits in 2019. Four states followed current federal practice and taxed up to 85% of benefits, including Minnesota, which provided a second separate state subtraction subject to an income-based phaseout. An additional ten states provided their own taxation treatment.

Capital Gains. At the federal level, net capital gains are generally fully taxable regardless of how long the assets were held. However, capital gains are taxed at lower rates than ordinary income.

Net capital losses are deductible against ordinary income, although the deduction amount is limited to \$3,000 annually (\$1,500 if married and filing separately); unused capital losses can be carried forward to offset income in subsequent years. Special tax rules apply to gains realized from the sale or exchange of a principal residence.

A total of four states followed federal practice and taxed all capital gains and provided a \$3,000 limit on losses. New Hampshire completely exempted capital gains from taxation and Tennessee taxed only the gains from stock and mutual funds distributed as dividends. Alabama and Pennsylvania taxed capital gains, but specified that all losses were deductible in the year incurred. In addition, Pennsylvania applied a separate state tax benefit rule with respect to unused losses, depreciation, and reduction of basis. Hawaii had a special alternative tax for capital gains. New Jersey and Pennsylvania did not permit any capital losses to be

deducted from ordinary income. The remaining 34 states provided a variety of exclusions and deductions or otherwise deviated from federal treatment. For example, Wisconsin permitted exclusions of 60% from the sale of farm assets and 30% from the sale of other assets. Wisconsin, as well as 21 other states, specifically extended preferential treatment for some form of in-state investment (including investment in state/municipal bonds). For more information on the treatment of capital gains by individual states, please refer to the attached outline of each state's income tax structure.

Interest/Dividends. All states are required by federal law to exempt from state tax interest income derived from U.S. obligations. The federal government, in turn, exempts from federal tax interest from state and municipal bonds.

Prior to 2003, taxable dividend income was subject to federal tax at the same rates as ordinary income. However, starting with dividends received in 2003, the lower maximum rates that apply to capital gains also apply to qualified dividend income. To qualify for the lower tax rates, certain holding periods apply. Qualified dividends include ordinary dividends received from most domestic corporations and from foreign corporations meeting certain requirements. The following are examples of payments that are not qualified dividends: capital gains distributions; dividends paid on deposits with mutual savings banks, credit unions, and similar financial institutions; and payments in lieu of dividends.

With the exception of interest from U.S. obligations and from state and municipal bonds (discussed below), most states followed federal practice in 2019 and taxed interest and dividend income. Two states, Michigan and Montana, provided limited deductions for elderly taxpayers. Kansas exempted certain venture capital dividends; Massachusetts provided a limited exclusion for interest from state banks; Nebraska exempted certain extraordinary dividend income from qualified Nebraska corporations; New Jersey

exempted distributions from a New Jersey qualified investment fund; North Dakota exempted 40% of dividends subject to the lower federal tax rate; Ohio exempted a certain amount of interest and dividend income if received as pass-through business income; Oregon exempted dividends from certain domestic international sales corporations; and Vermont exempted interest and earnings from investment in certain state infrastructure authorities. Finally, the two states with income taxes based solely on unearned income, New Hampshire and Tennessee, specifically excluded interest and dividend income earned from a number of specified sources.

State and Municipal Bond Interest. As described above, all states are required by federal law to exempt from tax interest income derived from U.S. obligations. In 2019, 38 states also provided a tax exemption for interest earned from their own state and municipal bonds. This included Indiana which also exempted interest on other states' obligations, provided the obligation was held or acquired before January 1, 2012. Utah also provided an exemption for interest from non-Utah state and municipal bonds from states that provided a reciprocal exemption of interest from Utah obligations. Illinois, Iowa, Kansas, and Wisconsin exempted only specific state and local obligations. All state and municipal bond interest was exempt in North Dakota and the District of Columbia.

Unemployment Compensation. Under federal law, unemployment compensation is taxable. A provision in the American Recovery and Reinvestment Act of 2009 excluded the first \$2,400 of unemployment compensation from gross income in 2009, but payments have been fully taxable since then.

Prior to 1987, a partial exclusion for unemployment compensation was provided to lower-income taxpayers. The amount of unemployment compensation included in income was the lesser of: (a) total unemployment compensation; or (b)

one-half of the amount that AGI plus total unemployment compensation exceeded a base amount. The base amount was \$12,000 for single persons, \$18,000 for married persons filing jointly, and zero for certain married couples filing separately.

In 2019, 34 states conformed to federal law with respect to unemployment benefits and taxed all benefits. Eight states exempted all unemployment compensation from taxation, and two states (Indiana and Wisconsin) taxed unemployment compensation based on the provisions of federal law that were in effect for tax year 1986.

Federal law preempts states from taxing unemployment benefits (and retirement benefits) received from the Railroad Retirement Board.

Active Duty Military Pay. Under federal law, payments received as a member of a military service generally are taxable as wages, except for retirement pay, which is taxable as a pension. Allowances generally are not taxable. Military pay taxable as wages includes active duty pay, reserve training pay, reenlistment bonuses, and armed services academy pay.

However, federal law provides an exclusion from gross income for certain pay related to a combat zone. A combat zone is any area that the President of the United States designates as such by executive order. In addition, certain qualified hazardous duty areas are treated as if they were combat zones. Enlisted members of the Armed Forces and warrant officers may exclude gross income for all pay received for any month during which they served in a combat zone or were hospitalized as a result of serving in a combat zone. For commissioned officers other than commissioned warrant officers, certain limits to the exclusion apply.

Thirteen states followed federal practice in 2019, providing the combat zone exclusion (CZE) described above but otherwise taxing active duty military pay. Another 16 states, including

Wisconsin, conformed to the federal CZE while providing additional tax exemptions or credits for active duty military and/or reservists' pay. Thirteen states (Arizona, Arkansas, Illinois, Iowa, Kentucky, Michigan, Minnesota, Missouri, Montana, New Hampshire, New Mexico, Oklahoma, and Tennessee) excluded military pay from taxation, while Pennsylvania provided an exclusion for persons stationed out-of-state. Military pay, including combat pay, was included in taxable income in New Jersey. Table 1 summarizes the states' tax treatment of active duty military pay.

Federal law provides certain additional tax breaks related to military personnel. For example, there is an exclusion from income for the death gratuity received by survivors of deceased Armed Forces members, and for certain living and moving allowances. As these and other provisions relate to benefits other than active duty pay, they are not referenced in Table 1 or in the description of "Active Duty Military" on the summary page for each state. However, states that provided the federal CZE generally conformed to the other federal exemptions related to military benefits.

Retirement/Pension Income. For federal tax purposes, distributions from retirement plans are generally taxable. In 2019, many states provided state tax exclusions for retirement/pension income. Table 2 summarizes the basic exclusion amounts for the various types of retirement income in each state. The amounts shown in the table were the maximum exclusions for a single taxpayer, and, in some cases, could be reduced by social security and railroad retirement benefits or could be phased out at higher income levels. When two figures are indicated, the exclusion provided was based on a factor such as income, age, or disability. "State calculation" indicates that the exclusion was limited by additional factors. For example, some states limited the exclusion based on the source of the income or the date of retirement. Additional detail on state provisions may be found in the state-by-state summaries. Federal law prohibits states from taxing railroad

retirement benefits.

Health Savings Accounts. Since tax year 2004, federal law has exempted certain contributions to, and distributions from, a qualified health savings account (HSA). Under the federal provisions, an employee or another worker covered by a high-deductible health insurance plan (as defined under federal law) may make pre-tax contributions to an HSA to cover health care costs, subject to certain contribution limits that are indexed annually for inflation. The general limits are increased for individuals who are age 55 or older by the end of the tax year. An individual's employer may also make contributions to an HSA on behalf of an eligible individual; such contributions are excluded from the employee's income for federal tax purposes. HSA distributions are exempt from tax, as long as they are used to pay for qualified medical expenses of the account beneficiary. Earnings on amounts retained in HSAs are also exempt from tax.

In tax year 2019, 41 states generally conformed to the federal HSA provisions. Wisconsin was among the states that conformed.

College Savings Plans. Under federal law, states, state agencies, and eligible educational institutions may administer college savings plans and qualified tuition programs where individuals make contributions to accounts established on behalf of beneficiaries. Withdrawals from accounts are not subject to federal tax if used to pay for the qualified educational expenses of the beneficiary (which include up to \$10,000 of elementary and secondary school tuition expenses per beneficiary per year, pursuant to the federal Tax Cuts and Jobs Act [TCJA]). All states followed the federal treatment in 2019, except that the aforementioned K-12 expenses are not considered eligible expenses in seven states. Plan contributions received preferential treatment in 35 states. Contributions were the basis for tax credits in four states and deductions in 32 states; Minnesota is included in both.

Taxpayers in eight of these states could deduct contributions to any state's plan, while 24 states limited the deduction to that state's savings plan. Among the 32 states offering deductions, 28 states limited the amount of the deduction either on a per-taxpayer or per-beneficiary basis.

Deductions

Under federal law, the standard deduction varies depending on filing status, age, and whether the taxpayer or spouse is blind. The federal standard deduction for tax year 2019 is summarized in the chart below.

2019 Federal Standard Deduction

Filing Status	Under Age 65	Age 65 or Blind	Age 65 and Blind
Single	\$12,200	\$13,850	\$15,500
Married, filing jointly			
One spouse	NA	25,700	27,000
Both spouses	24,400	27,000	29,600
Married, filing separately	12,200	13,500	14,800
Head of household	18,350	20,000	21,650

The majority of states (35) provided a standard deduction in 2019. Of these states, 11 used the federal standard deduction amounts, and 24 states crafted unique deductions (including Michigan, where a deduction was only provided for individuals with certain dates of birth). Nearly all states with a standard deduction provided a flat deduction amount, although seven states (including Minnesota) tied their deduction to the taxpayer's AGI. A sliding scale standard deduction was employed in four of these states where the deduction either phased down to a minimum amount (Alabama) or phased completely out (Connecticut, Rhode Island, and Wisconsin) at higher income levels. Table 3 shows the standard deduction amounts provided in each state by filing status.

Under federal law, itemized deductions may be claimed for certain state and local taxes paid (up to \$10,000), interest expenses, medical expenses, charitable contributions, and casualty and theft losses. Prior to tax year 2010, certain itemized deductions were reduced if AGI was greater than a specified threshold, but the reduction was suspended for three years. For tax year 2013, the reduction was reinstated and indexed for inflation. The TCJA suspended this limitation again for tax years 2018 through 2025.

31 states allowed itemized deductions in 2019, including Wisconsin where a tax credit was based on selected federal deductions. North Dakota was fully federalized, allowing taxpayers to deduct the same amount for state purposes as for federal purposes. Including Wisconsin, another 24 states allowed federal deductions with adjustments. Among the federalized states, five states have adopted limitations based on state-determined income thresholds, and two states have adopted limitations based on federal income thresholds. Six other states allowed itemized deductions, but the deductions were unique to each state (labeled "state itemized deductions" in the state summaries). Of the states that offered itemized deductions, 25 disallowed a deduction for state and local income taxes, while 15 disallowed a deduction for state and local sales taxes. Finally, taxpayers were not allowed to itemize deductions in 13 states.

Exemptions

Pursuant to the TCJA, for tax years 2018 through 2025, the personal exemption is set at zero. Prior to tax year 2010, this exemption was phased out for high-income taxpayers, but the phase-out was suspended for three years. For 2013, the phase-out was reinstated using the same income thresholds that were employed for itemized deductions, including indexing. Prior to its suspension under the TCJA, for each \$2,500 in

additional income, or fraction thereof, the exemption amount was reduced by 2%.

In 2019, 38 states provided a personal exemption or tax credit to adjust for family size. The remaining six states either provided no such exemption or credit, or set their personal exemption equal to the federal exemption (which, as noted above, is currently set to zero). Of those states providing a family size adjustment, 29 provided exemptions, and nine provided exemption credits. A tax credit differs from an exemption in that it is subtracted directly from tax liability, rather than used to reduce the amount of income subject to taxation. Personal exemptions and credits for 2019 are shown by state in Table 4. Additional detail is provided in the individual state outlines.

Tax Rates and Brackets

The major features of each state's tax rates and brackets are shown in Table 5. The table shows the lowest and highest marginal tax rates, the number of brackets used, and the bracket amount at which the highest marginal tax rate was effective for taxpayers by marital status.

The highest marginal tax rate used by a state was 12.3% in California. Hawaii had the greatest number of tax brackets at 12. Ten states imposed a single (flat) tax rate on all taxable income, while one state (Massachusetts) had two flat tax rates, each of which applied to different types of income.

Tax Credits

The purpose and structure of tax credits varies between state and federal law and among the states. Tax credits are often provided to offer an incentive for certain activities or to adjust for

certain costs. Tax credits are subtracted from tax liability and are not dependent on the marginal tax rate of the taxpayer. A summary of the major types of tax credits in 2019 and the number of states that provided such credits follows. Though specific credits often vary by state, each state that gave any special consideration to individuals in the following categories is included in the list below. As indicated in this paper's introductory material, these are credits available to individuals and families, and tax credits available only to business entities are excluded.

Credit for taxes paid to other states.....	42 states
Child/dependent care.....	25 states
Earned income tax credit*.....	29 states
Property tax/rent/homestead**.....	19 states
Elderly/disabled.....	18 states
Low-income.....	13 states

*Includes working family credits in Minnesota and New Mexico, but excludes the earned income tax credit in Washington State, which does not have a state income tax.

**In some cases, states counted in this category provide such credits only for elderly or disabled or low-income individuals.

Other Taxes

Several states imposed additional taxes at the time the state income tax return was filed. Major taxes included on the 2019 income tax forms of these states are summarized below.

Use tax	30 states
Tax on early/non-qualified distributions from tax- advantaged savings programs	14 states
Minimum tax	5 states
Local income tax/surcharge	4 states

Table 1: State Taxation of Active Duty Military Pay (Tax Year 2019)

State	Provision
Alabama	Same as federal
Arizona	Exempt, including active service of Reserve and National Guard members
Arkansas	Exempt, including National Guard and Reserve
California	Same as federal
Colorado	Same as federal
Connecticut	CZE, plus all income exempt if combat zone death.
Delaware	Same as federal
District of Columbia	Same as federal
Georgia	Same as federal
Hawaii	CZE and exempt up to \$6,735 for Reserve and National Guard members
Idaho	CZE and if stationed out-of-state, income of Idaho residents on active duty is exempt
Illinois	Exempt, including active service of National Guard members
Indiana	CZE and exempt up to \$5,000 for total of active duty and regular reserves and National Guard pay; full exclusion for reserves and National Guard pay when unit is federalized or during the period the individual is deployed and mobilized for full-time service
Iowa	Exempt, plus tax forgiven if killed in a combat zone or due to a terrorist or military action or missing and presumed dead; deductions for certain student loan repayments of active duty military
Kansas	Same as federal
Kentucky	Exempt, including Reserve and National Guard members; \$20 personal credit for Kentucky National Guard members; all income is exempt for soldiers killed in the line of duty for the year of death and the preceding year
Louisiana	CZE and up to \$30,000 excluded for service outside Louisiana for 120, or more, consecutive days
Maine	CZE, plus exempt if a Maine resident for service performed outside Maine
Maryland	CZE and exclude up to \$15,000 for service outside U.S. if total military pay is less than \$30,000
Massachusetts	Same as federal
Michigan	Exempt
Minnesota	Exempt
Mississippi	CZE and exempt up to \$15,000 in Reserve and National Guard pay
Missouri	Exempt
Montana	Exempt
Nebraska	Same as federal
New Hampshire	Exempt
New Jersey	Active duty combat pay is taxable.
New Mexico	Exempt
New York	Same as federal
North Carolina	Same as federal
North Dakota	CZE, plus exemption for pay received by National Guard/Reserve member for federal active duty service.
Ohio	Federal exclusions and subtraction for additional active duty pay and allowances while stationed outside Ohio
Oklahoma	Exempt, including Reserve and National Guard
Oregon	CZE and general exclusion for income earned outside of Oregon; exclude \$6,000 if earned in Oregon (includes National Guard and Reserves). Exclude all active duty Guard and Reservists pay under certain conditions
Pennsylvania	Exempt if stationed outside of state
Rhode Island	Same as federal
South Carolina	CZE and exempt Reserve and National Guard training pay
Tennessee	Exempt
Utah	Same as federal
Vermont	CZE plus exclusions for income from full-time active duty outside Vermont, for first \$2,000 of training pay for Reserve and National Guard members with Vermont AGI less than \$50,000
Virginia	CZE and exempt up to \$15,000 of basic military pay if on extended active duty and up to \$3,000 for Virginia National Guard pay
West Virginia	CZE, exclusion for pay to Reserve and National Guard members called to active duty under a Presidential order, and exclusion for active duty pay in year of discharge, provided active duty service equaled at least 30 days
Wisconsin	CZE and exclusions for certain active duty pay of Reserve and National Guard members

Table 2: State Tax Exclusion for Pension/Retirement Income (Tax Year 2019)

State	Private	State & Local	Federal Civilian	Military
Alabama	State Calculation	Most Exempt	Exempt	Exempt
Arizona	None	\$2,500	\$2,500	\$3,500
Arkansas	\$6,000	\$6,000	\$6,000	Exempt
California	None	None	None	None
Colorado	\$20,000/\$24,000	\$20,000/\$24,000	\$20,000/\$24,000	\$20,000/\$24,000
Connecticut	None/14%	State Calculation	None/14%	Exempt
Delaware	\$2,000/\$12,500	\$2,000/\$12,500	\$2,000/\$12,500	\$2,000/\$12,500
District of Columbia	None	None	None	None
Georgia	\$35,000/\$65,000	\$35,000/\$65,000	\$35,000/\$65,000	\$35,000/\$65,000
Hawaii	State Calculation	Exempt	Exempt	Exempt
Idaho	None	\$34,332 ^a	\$34,332	\$34,332
Illinois	State Calculation	Exempt	Exempt	Exempt
Indiana	None	None	\$16,000	\$6,250 ^b
Iowa	\$6,000	\$6,000	\$6,000	Exempt
Kansas	None	Some Exempt	Exempt	Exempt
Kentucky	\$31,110	\$31,110/Exempt	\$31,110/Exempt	\$31,110/Exempt
Louisiana	\$6,000	\$6,000/Exempt	Exempt	Exempt
Maine	\$10,000	\$10,000	\$10,000	Exempt
Maryland	\$31,100	\$31,100 ^c	\$31,100	\$36,100/\$46,100
Massachusetts	None	State Calculation	State Calculation	Exempt
Michigan	State Calculation	State Calculation	State Calculation	Exempt
Minnesota	None	None	None	Exempt
Mississippi	Exempt	Exempt	Exempt	Exempt
Missouri	\$6,000	\$38,437	\$38,437	Exempt
Montana	\$4,300	\$4,300	\$4,300	\$4,300
Nebraska	None	None	None	State Calculation
New Hampshire	Exempt	Exempt	Exempt	Exempt
New Jersey	\$60,000	\$60,000	\$60,000	Exempt
New Mexico	None	None	None	None
New York	\$20,000	Exempt	Exempt	Exempt
North Carolina	None	Some Exempt	Some Exempt	Some Exempt
North Dakota	None	None	None	Exempt
Ohio	\$200 Credit	\$200 Credit	\$200 Credit	Exempt
Oklahoma	\$10,000	\$10,000	\$10,000	\$10,000/75%
Oregon	9% Credit	9% Credit	9% Credit/Pre-1991 Exempt	9% Credit/Pre-1991 Exempt
Pennsylvania	Exempt	Exempt	Exempt	Exempt
Rhode Island	\$15,000	\$15,000	\$15,000	\$15,000
South Carolina	\$3,000/\$10,000	\$3,000/\$10,000	\$3,000/\$10,000	\$14,600/\$27,000
Tennessee	Exempt	Exempt	Exempt	Exempt
Utah	None	None	None	None
Vermont	None	None	None	None
Virginia	None	None	None	Most Taxable
West Virginia	None	\$2,000/Exempt ^d	\$2,000	Exempt
Wisconsin	\$5,000 ^d	State Calculation ^d	State Calculation ^d	Exempt

^a Applies only in the case of certain public safety officials.

^b Partial exclusion for additional military retirement income is allowed.

^c Optional pension benefits for retired public safety personnel.

^d Subject to AGI limitations, up to \$5,000 exempt if 65 or older; payments from certain government systems are exempt if employed before 1964.

Table 3: Standard Deduction by State (Tax Year 2019)

State	% of AGI	Single	Married Joint	Married Separate	Head-of-Household
Alabama		\$2,500 - \$2,000	\$7,500 - \$4,000	\$3,750 - \$2,000	\$4,700 - \$2,000
Arizona ^a		Federal	Federal	Federal	Federal
Arkansas		\$2,200	\$4,400	\$2,200	\$2,200
California		\$4,537	\$9,074	\$4,537	\$9,074
Colorado		Federal	Federal	Federal	Federal
Connecticut		\$15,000 - \$0	\$24,000 - \$0	\$12,000 - \$0	\$19,000 - \$0
Delaware ^b		\$3,250	\$6,500	\$3,250	\$3,250
District of Columbia		Federal	Federal	Federal	Federal
Georgia ^b		\$4,600	\$6,000	\$3,000	\$4,600
Hawaii		\$2,200	\$4,400	\$2,200	\$3,212
Idaho		Federal	Federal	Federal	Federal
Illinois		None	None	None	None
Indiana		None	None	None	None
Iowa		\$2,080	\$5,120	\$2,080	\$5,120
Kansas ^b		\$3,000	\$7,500	\$3,750	\$5,500
Kentucky		\$2,590	\$2,590	\$2,590	\$2,590
Louisiana ^c		\$4,500	\$9,000	\$4,500	\$9,000
Maine		Federal	Federal	Federal	Federal
Maryland	15%	\$2,250 - \$1,500	\$4,550 - \$3,050	\$2,250 - \$1,500	\$4,550 - \$3,050
Massachusetts		None	None	None	None
Michigan ^d		None	None	None	None
Minnesota ^c		Federal	Federal	Federal	Federal
Mississippi		\$2,300	\$4,600	\$2,300	\$3,400
Missouri		Federal	Federal	Federal	Federal
Montana	20%	\$4,710 - \$2,090	\$9,420 - \$4,180	\$4,710 - \$2,090	\$9,420 - \$4,180
Nebraska ^b		\$6,900	\$13,800	\$6,900	\$10,100
New Hampshire		None	None	None	None
New Jersey		None	None	None	None
New Mexico		Federal	Federal	Federal	Federal
New York		\$8,000	\$16,050	\$8,000	\$11,200
North Carolina		\$10,000	\$20,000	\$10,000	\$15,000
North Dakota		Federal	Federal	Federal	Federal
Ohio		None	None	None	None
Oklahoma		\$6,350	\$12,700	\$6,350	\$9,350
Oregon ^b		\$2,270	\$4,545	\$2,270	\$3,655
Pennsylvania		None	None	None	None
Rhode Island		\$8,750 - \$0	\$17,500 - \$0	\$8,750 - \$0	\$13,100 - \$0
South Carolina		Federal	Federal	Federal	Federal
Tennessee		None	None	None	None
Utah		Federal	Federal	Federal	Federal
Vermont		\$6,150	\$12,300	\$6,150	\$9,200
Virginia		\$4,500	\$9,000	\$4,500	\$4,500
West Virginia		None	None	None	None
Wisconsin		\$10,860 - \$0	\$20,110 - \$0	\$9,550 - \$0	\$14,030 - \$0

^a Additional amounts based on charitable contributions.

^b Additional amounts if blind or 65 and over.

^c These amounts represent the combined standard deduction and personal exemptions (excluding additional exemptions for dependents, elderly, and blind individuals), which are built into the tax tables.

^d Standard deduction of \$20,000 (\$40,000 M-J) only available if born between January 1, 1946, and December 31, 1952. Additional \$15,000 for individuals who received retirement payments not covered by Social Security.

^e Amount is limited if federal AGI exceeds specified thresholds.

Table 4: Personal Exemptions/Credits by State (Tax Year 2019)

State	Exemption/ Credit	Single	Married-J	Married-S	Head-of- Household	Elderly	Dependent	Disabled Dependent	Blind--B Deaf--D Disabled--DS
Alabama	Exemption	\$1,500	\$3,000	\$1,500	\$3,000	\$-0-	\$300-\$1,000 ^a	\$-0-	\$-0-
Arizona	Exemption	-0-	-0-	-0-	-0-	2,100	-0-	-0-	B 1,500
Arkansas	Credit	26	52	26	52	26	26	500	B,D 26
California ^a	Credit	122	244	122	122	122	378	-0-	B 122
Colorado	None	None	None	None	None	None	None	None	None
Connecticut ^a	Credit	0-75%	0-75%	0-75%	0-75%	-0-	-0-	-0-	-0-
Delaware	Credit	\$110	\$220	\$110	\$110	\$110	\$110	\$0	\$0
Dist. of Columbia ^a	None	None	None	None	None	None	None	None	None
Georgia	Exemption	2,700	7,400	3,700	2,700	-0-	3,000	-0-	-0-
Hawaii	Exemption	1,144	2,288	1,144	1,144	1,144	1,144	-0-	B,D,DS 7,000
Idaho	None	None	None	None	None	None	None	None	None
Illinois ^a	Exemption	2,275	4,550	2,275	2,275	1,000	2,275	-0-	B 1,000
Indiana	Exemption	1,000	2,000	1,000	1,000	1,000	1,500	-0-	B 1,000
Iowa	Credit	40	80	40	80	20	40	-0-	B 20
Kansas	Exemption	2,250	4,500	2,250	4,500	-0-	2,250	-0-	-0-
Kentucky	Credit	-0-	-0-	-0-	-0-	40	-0-	-0-	B 40
Louisiana	Exemption	1,000 ^b	2,000 ^b	1,000 ^b	2,000 ^b	1,000	1,000	-0-	B 1,000
Maine ^a	Exemption	4,200	8,400	4,200	4,200	-0-	-0-	-0-	-0-
Maryland ^a	Exemption	3,200	6,400	3,200	3,200	1,000	3,200	-0-	B 1,000
Massachusetts	Exemption	4,400	8,800	4,400	6,800	700	1,000	-0-	B 2,200
Michigan	Exemption	4,400	8,800	4,400	4,400	-0-	1,500/4,400	-0-	B,D,DS 2,700
Minnesota ^a	Exemption	-0-	-0-	-0-	-0-	-0-	4,250	-0-	-0-
Mississippi	Exemption	6,000	12,000	6,000	8,000	1,500	1,500	-0-	B 1,500
Missouri	None	None	None	None	None	None	None	None	None
Montana	Exemption	2,510	5,020	2,510	2,510	2,510	2,510	2,510	B 2,510
Nebraska	Credit	137	274	137	137	-0-	137	-0-	-0-
New Hampshire	Exemption	2,400	4,800	2,400	2,400	1,200	-0-	-0-	B, DS 1,200
New Jersey	Exemption	1,000	2,000	1,000	1,000	1,000	1,000/1,500	-0-	B, DS 1,000
New Mexico ^a	Exemption	0-2,500 ^a	0-5,000 ^a	0-2,500 ^a	0-2,500 ^a	-0-	0-2,500 ^a	-0-	-0-
New York	Exemption	-0-	-0-	-0-	-0-	-0-	1,000	-0-	-0-
North Carolina ^a	Exemption	-0-	-0-	-0-	-0-	-0-	2,500 ^a	-0-	-0-
North Dakota	None	None	None	None	None	None	None	None	None
Ohio ^a	Exemption	1,850-2,350	3,700-4,700	1,850-2,350	1,850-2,350	-0-	1,850-2,350	-0-	-0-
Oklahoma	Exemption	1,000	2,000	1,000	1,000	1,000	1,000	-0-	B 1,000
Oregon ^a	Credit	206	412	206	206	-0-	206	206	DS 206
Pennsylvania	None	None	None	None	None	None	None	None	None
Rhode Island ^a	Exemption	4,100	8,200	4,100	4,100	-0-	4,100	-0-	-0-
South Carolina	Exemption	-0-	-0-	-0-	-0-	-0-	4,190/8,380	-0-	-0-
Tennessee	Exemption	1,250	2,500	1,250	1,250	-0-/Exempt	-0-	-0-	B Exempt
Utah ^c	Credit	-0-	-0-	-0-	-0-	-0-	579	-0-	-0-
Vermont	Exemption	4,250	8,500	4,250	4,250	-0-	4,250	-0-	-0-
Virginia	Exemption	930	1,860	930	930	800	930	-0-	B 800
West Virginia	Exemption	2,000	4,000	2,000	2,000	-0-	500/2,000	-0-	-0-
Wisconsin	Exemption	700	1,400	700	700	250	700	-0-	-0-

^a Based on state or federal income thresholds, the exemption is phased out at higher incomes or eliminated in the case of Illinois' and New Mexico's exemptions, and Oregon's tax credit. Connecticut's credit is a percentage of tax liability.

^b These personal exemption amounts are included in the combined standard deduction/personal exemption figures shown in Table 3.

^c The credit equals the sum of exemptions and deductions multiplied by 6%, subject to phase-out based on income.

Table 5: Tax Rates and Brackets by State (Tax Year 2019)

State	<u>Marginal Tax Rates</u>		Number of Brackets	<u>Top Marginal Tax Rate Begins at:</u>			
	Lowest Tax Rate	Top Tax Rate		Single Bracket	Married-J Bracket	Married-S Bracket	Head-of-H Bracket
Alabama	2.0%	5.0%	3	\$3,001	\$6,001	\$3,001	\$3,001
Arizona	2.59	4.5	4	159,001	318,001	159,001	318,001
Arkansas ^a	0.0	6.9	7	80,801	80,801	80,801	80,801
California ^a	1.0	12.3	9	590,742	1,181,484	590,742	803,410
Colorado	4.5	4.5	Flat Rate	---	---	---	---
Connecticut ^a	3.0	6.99	7	500,001	1,000,001	500,001	800,001
Delaware	0.0	6.6	7	60,001	60,001	60,001	60,001
Dist. of Columbia	4.0	8.95	6	1,000,001	1,000,001	1,000,001	1,000,001
Georgia	1.0	5.75	6	7,001	10,001	5,001	10,001
Hawaii	1.4	11.0	12	200,001	400,001	200,001	300,001
Idaho	1.125	6.925	7	11,554	23,108	11,554	23,108
Illinois	4.95	4.95	Flat Rate	---	---	---	---
Indiana	3.23	3.23	Flat Rate	---	---	---	---
Iowa	0.33	8.53	9	73,711	73,711	73,711	73,711
Kansas	0.0	5.7	4	30,001	60,001	30,001	30,001
Kentucky	5.0	5.0	Flat Rate	---	---	---	---
Louisiana	2.0	6.0	3	50,001	100,001	50,001	50,001
Maine	5.8	7.15	3	51,700	103,400	51,700	77,550
Maryland	2.0	5.75	8	250,001	300,001	250,001	300,001
Massachusetts ^b	5.05	12.0	Flat Rates	---	---	---	---
Michigan	4.25	4.25	Flat Rate	---	---	---	---
Minnesota	5.35	9.85	4	161,721	269,011	134,506	214,981
Mississippi	0.0	5.0	4	10,001	10,001	10,001	10,001
Missouri	1.5	5.4	9	8,425	8,425	8,425	8,425
Montana	1.0	6.9	7	18,401	18,401	18,401	18,401
Nebraska	2.46	6.84	4	31,161	62,321	31,161	46,201
New Hampshire	5.0	5.0	Flat Rate	---	---	---	---
New Jersey ^c	1.4	10.75	7/8	5,000,001	5,000,001	5,000,001	5,000,001
New Mexico	1.7	4.9	4	16,001	24,001	12,001	24,001
New York ^a	4.0	8.82	8	1,077,551	2,155,351	1,077,551	1,616,451
North Carolina	5.25	5.25	Flat Rate	---	---	---	---
North Dakota	1.1	2.9	5	433,201	433,201	216,601	433,201
Ohio	0.0	4.797	6	217,401	217,401	217,401	217,401
Oklahoma	0.5	5.0	6	7,201	12,201	7,201	12,201
Oregon	5.0	9.9	4	125,001	250,001	125,001	250,001
Pennsylvania	3.07	3.07	Flat Rate	---	---	---	---
Rhode Island	3.75	5.99	3	145,601	145,601	145,601	145,601
South Carolina	0.0	7.0	6	15,160	15,160	15,160	15,160
Tennessee	2.0	2.0	Flat Rate	---	---	---	---
Utah	4.95	4.95	Flat Rate	---	---	---	---
Vermont ^a	3.35	8.75	4	200,201	243,751	121,876	221,951
Virginia	2.0	5.75	4	17,001	17,001	17,001	17,001
West Virginia	3.0	6.5	5	60,000	60,000	30,000	60,000
Wisconsin	3.86	7.65	4	258,951	345,271	172,631	258,951

^a Separate tax calculations apply to different taxpayers depending on the taxpayer's income.^b Massachusetts has two flat tax rates, each of which is applied to different sources of income.^c Seven rates for single and married separate filers and eight rates for married joint and head-of-household filers.

ALABAMA

Filing System: Joint

TAX BASE: STATE ADJUSTED GROSS INCOME	DEDUCTIONS																							
<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend Exempts U.S. government bonds.</p> <p>Capital Gains & Losses Same as federal, except all gains are taxable and all losses deductible in year incurred.</p> <p>Pension/Retirement Income</p> <p>--Private Payments from defined benefit plans are exempt.</p> <p>--Public Most systems exempt.</p> <p>--U.S. Civil Service Exempt.</p> <p>--Military Exempt.</p> <p>Active Duty Military Same as federal.</p> <p>Unemployment Compensation Exempt.</p> <p>Social Security Benefits Exempt.</p> <p>State/Municipal Bond Interest Taxable except Alabama obligations.</p> <p>Health Savings Accounts Same as federal.</p> <p>Miscellaneous</p> <p>Disability Income Same as federal.</p> <p>College Savings Plans Same as federal, plus deduction for contributions up to \$5,000/taxpayer to Alabama's plan.</p> <p>Lottery Winnings Same as federal.</p> <p>Federal Income Taxes Deductible.</p> <p>Other Exclusions for up to \$25,000 in severance pay resulting from administrative downsizing and income from the U.S. Department of Defense for a member of the military killed in action in a combat zone as well as the income of that member's spouse in the year of death. Deductions for adoption expenses, health insurance premiums if paid by certain small business employees, expenses to retrofit or upgrade homes to resist wind or flood damage, up to \$5,000 (\$10,000 M-J) of deposits to an Alabama first time and second chance homebuyer savings account, and deposits to a catastrophe savings account. Moving expenses for certain active duty Armed Forces members 100% deductible if new job is in Alabama.</p>	<p>Standard: Sliding scale standard deduction, phases down from a maximum to a minimum amount based on taxpayer's Alabama AGI.</p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: left;"><u>Filing Status</u></th> <th style="text-align: center;"><u>Minimum</u></th> <th style="text-align: center;"><u>Maximum</u></th> </tr> </thead> <tbody> <tr> <td>Single</td> <td style="text-align: center;">\$2,000</td> <td style="text-align: center;">\$2,500</td> </tr> <tr> <td>H-H</td> <td style="text-align: center;">2,000</td> <td style="text-align: center;">4,700</td> </tr> <tr> <td>Married-J</td> <td style="text-align: center;">4,000</td> <td style="text-align: center;">7,500</td> </tr> <tr> <td>Married-S</td> <td style="text-align: center;">2,000</td> <td style="text-align: center;">3,750</td> </tr> </tbody> </table> <p>Itemized: State itemized deductions.</p> <p>Major Differences from Federal Law: <u>Medical:</u> Limited to amount by which medical costs exceed 4% of AGI, except all long-term care premiums are fully deductible. <u>Taxes:</u> State income taxes and state and local sales taxes not deductible; deduction for FICA, federal self-employment tax, railroad retirement tax. <u>Other:</u> Miscellaneous deductions subject to 2% federal AGI limitation which were suspended under federal law are allowed for Alabama purposes.</p>	<u>Filing Status</u>	<u>Minimum</u>	<u>Maximum</u>	Single	\$2,000	\$2,500	H-H	2,000	4,700	Married-J	4,000	7,500	Married-S	2,000	3,750								
<u>Filing Status</u>	<u>Minimum</u>	<u>Maximum</u>																						
Single	\$2,000	\$2,500																						
H-H	2,000	4,700																						
Married-J	4,000	7,500																						
Married-S	2,000	3,750																						
TAX RATES AND BRACKETS	EXEMPTIONS																							
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center;"><u>Taxable Income Brackets</u></th> <th style="text-align: center;"><u>Marginal Tax Rates</u></th> </tr> <tr> <th style="text-align: center;"><u>Single/Married-S/H-H</u></th> <th style="text-align: center;"><u>Married Joint</u></th> <th></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0 - \$500</td> <td style="text-align: center;">\$0 - \$1,000</td> <td style="text-align: center;">2.0%</td> </tr> <tr> <td style="text-align: center;">501 - 3,000</td> <td style="text-align: center;">1,001 - 6,000</td> <td style="text-align: center;">4.0</td> </tr> <tr> <td style="text-align: center;">3,001 and over</td> <td style="text-align: center;">6,001 and over</td> <td style="text-align: center;">5.0</td> </tr> </tbody> </table>	<u>Taxable Income Brackets</u>		<u>Marginal Tax Rates</u>	<u>Single/Married-S/H-H</u>	<u>Married Joint</u>		\$0 - \$500	\$0 - \$1,000	2.0%	501 - 3,000	1,001 - 6,000	4.0	3,001 and over	6,001 and over	5.0	<p>Single/Married-S \$1,500</p> <p>Married-J/H-H 3,000</p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: left;"><u>AL AGI</u></th> <th style="text-align: center;"><u>Dependent Exemption</u></th> </tr> </thead> <tbody> <tr> <td>\$0 - \$20,000</td> <td style="text-align: center;">\$1,000</td> </tr> <tr> <td>20,001 - 100,000</td> <td style="text-align: center;">500</td> </tr> <tr> <td>Over 100,000</td> <td style="text-align: center;">300</td> </tr> </tbody> </table>	<u>AL AGI</u>	<u>Dependent Exemption</u>	\$0 - \$20,000	\$1,000	20,001 - 100,000	500	Over 100,000	300
<u>Taxable Income Brackets</u>		<u>Marginal Tax Rates</u>																						
<u>Single/Married-S/H-H</u>	<u>Married Joint</u>																							
\$0 - \$500	\$0 - \$1,000	2.0%																						
501 - 3,000	1,001 - 6,000	4.0																						
3,001 and over	6,001 and over	5.0																						
<u>AL AGI</u>	<u>Dependent Exemption</u>																							
\$0 - \$20,000	\$1,000																							
20,001 - 100,000	500																							
Over 100,000	300																							
NONBUSINESS TAX CREDITS	OTHER TAXES																							
<ul style="list-style-type: none"> • Adoption • Contribution to scholarship granting organization • Growing Alabama • Historic rehabilitation • Income taxes paid to other states • Income taxes paid to a foreign country • Neighborhood infrastructure incentive plan • Rural physician • Transferring from a failing public school 	<ul style="list-style-type: none"> • Use tax 																							

ARIZONA

Filing System: Joint

TAX BASE: FEDERAL ADJUSTED GROSS INCOME		DEDUCTIONS																		
<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend Exempts U.S. government bonds.</p> <p>Capital Gains & Losses Same as federal, except a 25% exclusion extends to net long-term gains on assets acquired after December 31, 2011, and net gains from investments in small businesses are exempt.</p> <p>Pension/Retirement Income</p> <p>--Private Same as federal.</p> <p>--Public For Arizona state and local pensions, exclusion of up to \$2,500/ taxpayer.</p> <p>--U.S. Civil Service Exclusion of up to \$2,500/taxpayer.</p> <p>--Military Exclusion of up to \$3,500/taxpayer.</p> <p>Active Duty Military Exempt, including active service of Reserve and National Guard members.</p> <p>Unemployment Compensation..... Same as federal.</p> <p>Social Security Benefits Exempt.</p> <p>State/Municipal Bond Interest..... Taxable except Arizona obligations.</p> <p>Health Savings Accounts Same as federal.</p> <p>Miscellaneous</p> <p>Disability Income Same as federal.</p> <p>College Savings Plans Same as federal, plus deduction for contributions up to \$2,000/taxpayer (\$4,000 MJ) made directly to any state's 529 plan.</p> <p>Lottery Winnings..... Same as federal.</p> <p>Federal Income Taxes Not deductible.</p> <p>Other Deductions for adoption expenses up to \$3,000, up to \$500 for converting a fireplace to a "qualified" stove or fireplace, crops contributed to charitable organizations, premium costs for long-term care insurance, and qualified expenditures incurred in complying with the Americans with Disabilities Act. In addition, deductions for certain expenses not deducted for federal purposes because taxpayer claimed the following federal credits: work opportunity; empowerment zone employment; Indian employment; and employer-paid social security on cash tips. Exclusion for sole proprietorship income of an Arizona nonprofit medical marijuana dispensary. Claim of right adjustment.</p>		<p>Standard*: Same as federal.</p> <p>*Standard deduction is increased by 25% of total eligible charitable contributions.</p> <p>Itemized: Federal itemized deductions.</p> <p>Major Differences from Federal Law: <u>Medical Expenses:</u> Expenses are not reduced as a percent of AGI. <u>Charitable Contributions:</u> Cannot claim same contributions used for state credit. <u>Other:</u> Deduction allowed equal to the federal mortgage interest credit.</p>																		
TAX RATES AND BRACKETS		EXEMPTIONS																		
<table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th colspan="2" style="text-align: center;"><u>Taxable Income Brackets</u></th> <th style="text-align: center;"><u>Marginal Tax Rates</u></th> </tr> <tr> <th style="text-align: center;"><u>Single/Married-S</u></th> <th style="text-align: center;"><u>Married Joint/H-H</u></th> <th></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0 - \$26,500</td> <td style="text-align: center;">\$0 - \$53,000</td> <td style="text-align: center;">2.59%</td> </tr> <tr> <td style="text-align: center;">26,501 - 53,000</td> <td style="text-align: center;">53,001 - 106,000</td> <td style="text-align: center;">3.34</td> </tr> <tr> <td style="text-align: center;">53,001 - 159,000</td> <td style="text-align: center;">106,001 - 318,000</td> <td style="text-align: center;">4.17</td> </tr> <tr> <td style="text-align: center;">159,001 and over</td> <td style="text-align: center;">318,001 and over</td> <td style="text-align: center;">4.50</td> </tr> </tbody> </table>		<u>Taxable Income Brackets</u>		<u>Marginal Tax Rates</u>	<u>Single/Married-S</u>	<u>Married Joint/H-H</u>		\$0 - \$26,500	\$0 - \$53,000	2.59%	26,501 - 53,000	53,001 - 106,000	3.34	53,001 - 159,000	106,001 - 318,000	4.17	159,001 and over	318,001 and over	4.50	<p>Age 65 and over \$2,100</p> <p>Blind 1,500</p> <p>Qualifying parents and grandparents 10,000</p> <p>Financed health care for person aged 65+ 2.300</p> <p>Stillborn child..... 2.300</p>
<u>Taxable Income Brackets</u>		<u>Marginal Tax Rates</u>																		
<u>Single/Married-S</u>	<u>Married Joint/H-H</u>																			
\$0 - \$26,500	\$0 - \$53,000	2.59%																		
26,501 - 53,000	53,001 - 106,000	3.34																		
53,001 - 159,000	106,001 - 318,000	4.17																		
159,001 and over	318,001 and over	4.50																		
NONBUSINESS TAX CREDITS		OTHER TAXES																		
<ul style="list-style-type: none"> • Contributions to qualifying charitable organizations • Contributions made or fees paid to public schools • Contributions to private/certified school tuition organizations • Contributions to qualifying foster care charitable organizations • Dependent • Donation of school site 		None.																		
<ul style="list-style-type: none"> • Donations to the military family relief fund • Family income tax credit • Income taxes paid to other states/countries • Increased excise taxes • Increased research activities • Investment in qualified small businesses • Property tax/rent • Solar energy devices 																				

ARKANSAS

Filing System: Joint/Combined

TAX BASE: STATE ADJUSTED GROSS INCOME	DEDUCTIONS																
<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend Exempts U.S. government bonds.</p> <p>Capital Gains & Losses Exclusions for net long-term capital gains: (a) 100% of amount of gain exceeding \$10 million and (b) 50% of all other gains.</p> <p>Pension/Retirement Income*</p> <p>--Private First \$6,000/taxpayer exempt.</p> <p>--Public First \$6,000/taxpayer exempt.</p> <p>--U.S. Civil Service First \$6,000/taxpayer exempt.</p> <p>--Military. Exempt.</p> <p>Active Duty Military Exempt, including National Guard and Reserves.</p> <p>Unemployment Compensation..... Same as federal.</p> <p>Social Security Benefits Exempt.</p> <p>State/Municipal Bond Interest..... Taxable except Arkansas obligations.</p> <p>Health Savings Accounts Same as federal.</p> <p>Miscellaneous</p> <p>Disability Income Same as federal, plus exempt first \$6,000 of employer-sponsored disability retirement payments.</p> <p>College Savings Plans Same as federal, plus deduction for contributions up to \$5,000/taxpayer to Arkansas' plan and \$3,000/taxpayer to another state's plan.</p> <p>Lottery Winnings..... Same as federal.</p> <p>Federal Income Taxes Not deductible.</p> <p>Other Border city (Texarkana) exemption. Deductions for support of a permanently disabled dependent, long-term intergenerational trusts, organ donor expenses, military reserve expenses, reforestation expenses, and employment-related moving expenses.</p>	<p>Standard:</p> <p>Single/Married-S/H-H \$2,200</p> <p>Married-J 4,400</p> <p>Itemized:</p> <p>State itemized deductions.</p> <p>Major Differences from Federal Law:</p> <p><u>Taxes:</u> State income taxes and state and local sales taxes not deductible.</p> <p><u>Medical:</u> Amount exceeding 10% of AGI.</p> <p><u>Other:</u> Deductions for post-secondary education tuition and volunteer firefighter expenses. Miscellaneous deductions subject to 2% federal AGI limitation which were suspended under federal law are allowed for Arkansas purposes.</p>																
TAX RATES AND BRACKETS	EXEMPTIONS (TAX CREDIT)																
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center; width: 50%;">Taxable Income Bracket</th> <th style="text-align: center; width: 50%;">Marginal Tax Rates</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0 - \$4,599</td> <td style="text-align: center;">0.0%</td> </tr> <tr> <td style="text-align: center;">4,600 - 9,099</td> <td style="text-align: center;">2.0</td> </tr> <tr> <td style="text-align: center;">9,100 - 13,699</td> <td style="text-align: center;">3.0</td> </tr> <tr> <td style="text-align: center;">13,700 - 22,599</td> <td style="text-align: center;">3.4</td> </tr> <tr> <td style="text-align: center;">22,600 - 37,899</td> <td style="text-align: center;">5.0</td> </tr> <tr> <td style="text-align: center;">37,900 - 80,800</td> <td style="text-align: center;">6.0</td> </tr> <tr> <td style="text-align: center;">80,801 and over</td> <td style="text-align: center;">6.9</td> </tr> </tbody> </table> <p>Complete exemption from tax if income is below a threshold based on the 2007 federal poverty level (FPL), adjusted for inflation. A low income tax credit is extended through special, low income tax tables if income is below a threshold based on 133% of 2007 FPL, adjusted for inflation.</p>	Taxable Income Bracket	Marginal Tax Rates	\$0 - \$4,599	0.0%	4,600 - 9,099	2.0	9,100 - 13,699	3.0	13,700 - 22,599	3.4	22,600 - 37,899	5.0	37,900 - 80,800	6.0	80,801 and over	6.9	<p>Single/Married-S \$26</p> <p>Married-J/H-H 52</p> <p>Dependent 26</p> <p>Age 65 or over 26</p> <p>Developmentally Disabled</p> <p>Individual 500</p> <p>Blind 26</p> <p>Deaf 26</p> <p>Age 65 special* 26</p>
Taxable Income Bracket	Marginal Tax Rates																
\$0 - \$4,599	0.0%																
4,600 - 9,099	2.0																
9,100 - 13,699	3.0																
13,700 - 22,599	3.4																
22,600 - 37,899	5.0																
37,900 - 80,800	6.0																
80,801 and over	6.9																
NONBUSINESS TAX CREDITS	OTHER TAXES																
<ul style="list-style-type: none"> • Adoption expenses • Child care • Early childhood program • Income taxes paid to other states • Phenylketonuria disorder • Political contributions 	<ul style="list-style-type: none"> • Early withdrawal penalty from IRA and employer qualified retirement plan 																

*Taxpayers claiming the pension exclusion may not claim the age 65 special exemption/tax credit. In addition, the \$6,000 pension exclusion can be applied toward early distributions from an IRA if the participant has reached 59 ½ years of age.

CALIFORNIA

Filing System: Joint*

TAX BASE: FEDERAL ADJUSTED GROSS INCOME				DEDUCTIONS	
<u>Major Differences from Federal Law</u>					
Interest/Dividend Exempts U.S. government bonds.				Standard:	
Capital Gains & Losses Same as federal, except no deferral or exclusion for qualified small business stock.				Single/Married-S \$4,537	
Pension/Retirement Income				Married-J/H-H 9,074	
--Private..... Same as federal.				Itemized:	
--Public..... Same as federal.				Same as federal.	
--U.S. Civil Service..... Same as federal.				Major Differences from Federal Law:	
--Military..... Same as federal.				<u>Taxes:</u> State, local, and foreign income taxes, state and local sales taxes, federal estate taxes, and state disability insurance are not deductible.	
Active Duty Military Same as federal.				<u>Contributions:</u> Limited to 50% of AGI with carryover provision.	
Unemployment Compensation..... Exempt.				<u>Miscellaneous:</u> Different treatment of investment and home mortgage interest expenses and employee business expense. California lottery losses not deductible. Federal mortgage interest credit deductible.	
Social Security Benefits..... Exempt.				<u>Other:</u> Legislators' travel expenses are only deductible if incurred while away from home overnight. Adoption-related expenses used to claim state credit cannot be claimed. Private mortgage insurance not deductible.	
State/Municipal Bond Interest..... Taxable except California obligations.				<u>High Income Limitation:</u> Total deductions are limited using California income thresholds, but the \$10,000 federal limit on state and local tax deductions does not apply to real and personal property taxes.	
Health Savings Accounts..... Contributions and interest earnings taxable; distributions exempt, regardless of whether used for qualified medical expenses.					
Miscellaneous					
Disability Income..... Same as federal.					
College Savings Plans Same as federal, except distributions used for K-12 tuition expenses do not qualify.					
Lottery Winnings California lottery winnings exempt.					
Federal Income Taxes..... Not deductible.					
Other Exclusions for crime hotline rewards, beverage container recycling income, rebates for water and energy conservation appliances, and paid family leave program compensation. Add-back for mortgage forgiveness debt relief and for Olympic medals and prize money. The following federal deductions do not apply: educator expenses, and tuition and fees. Alimony paid is deductible, alimony received is taxable. No limitation on redshoring fringe benefits.					
TAX RATES AND BRACKETS**				EXEMPTIONS (TAX CREDIT)	
<u>Taxable Income Brackets</u>			<u>Marginal Tax Rates</u>	Personal \$122 Dependent..... 378 Age 65 or older..... 122 Blind 122 Credits limited at higher incomes.	
<u>Single/Married-S</u>	<u>Married Joint***</u>				
Over But not over	Over But not over	Over But not over	Over But not over		
\$0 - \$8,809	\$0 - \$17,618	\$0 - \$17,629	1.0%		
8,809 - 20,883	17,618 - 41,766	17,629 - 41,768	2.0		
20,883 - 32,960	41,766 - 65,290	41,768 - 53,843	4.0		
32,960 - 45,753	65,290 - 91,506	53,843 - 66,636	6.0		
45,753 - 57,824	91,506 - 115,648	66,636 - 78,710	8.0		
57,824 - 295,373	115,648 - 590,746	78,710 - 401,705	9.3		
295,373 - 354,445	590,746 - 708,890	401,705 - 482,047	10.3		
354,445 - 590,742	708,890 - 1,181,484	482,047 - 803,410	11.3		
590,742 and over	1,181,484 and over	803,410 and over	12.3		
NONBUSINESS TAX CREDITS***				OTHER TAXES	
<ul style="list-style-type: none"> • Child adoption • Child and dependent care expenses • Claim of right • College access • Dependent parent • Earned income • Income taxes paid to other states 		<ul style="list-style-type: none"> • Joint custody head-of-household • Natural heritage preservation • New donated fresh fruits/vegetables • Nonrefundable renters • Prior year alternative minimum tax • Senior head-of-household • Young child 		<ul style="list-style-type: none"> • Alternative minimum tax • Mental health services tax • Taxes on early distributions from qualified retirement plans and other tax-favored accounts • Use tax 	

* Registered domestic partners must file as married joint or married separate. Qualifying widow(er)s with a dependent child may file as married joint.
 ** This rate and bracket schedule only applies to taxpayers with taxable income greater than \$100,000. A separate tax table is provided for taxpayers with taxable income of \$100,000 or less.
 *** These brackets also apply to a qualifying widow.
 *** Tax credits may be limited at higher incomes.

COLORADO

Filing System: Joint

TAX BASE: FEDERAL TAXABLE INCOME		DEDUCTIONS
<u>Major Differences from Federal Law</u>		
Interest/Dividend	Exempts U.S. government bonds.	Standard: Same as federal.
Capital Gains & Losses	Provided the property has been held at least 5 uninterrupted years, exclude up to \$100,000 of gain on either real or tangible personal property located in Colorado and acquired between May 9, 1994 and June 4, 2009, or tangible personal property acquired on or after June 4, 2009, regardless of location.	Itemized: Same as federal.
Pension/Retirement Income		Major Differences From Federal Law: <u>Taxes:</u> State income taxes not deductible.
--Private	Exclude up to \$20,000/person (if 55-64); \$24,000/person (65 and older).	
--Public	Exclude up to \$20,000/person (if 55-64); \$24,000/person (65 and older).	
--U.S. Civil Service	Exclude up to \$20,000/person (if 55-64); \$24,000/person (65 and older).	
--Military	Exclude up to \$4,500/person if aged 54 or younger. Exclude up to \$20,000/person (if 55-64); \$24,000/person (65 and older).	
Active Duty Military	Same as federal.	
Unemployment Compensation.....	Same as federal.	
Social Security Benefits	If aged 55-64, up to \$20,000/person of federally taxable benefits excluded; up to \$24,000/person if 65 or older. Maximum amounts are combined limits for pension income and federally taxed social security.	
State/Municipal Bond Interest.....	Taxable, except obligations of Colorado or its political subdivisions.	
Health Savings Accounts	Same as federal.	
Miscellaneous		
Disability Income	Same as federal, except persons 55 and older may claim same subtraction as provided for pension/retirement income above.	
College Savings Plans	Same as federal, except distributions used for K-12 tuition expenses do not qualify, plus deduction for contributions (no limit) to Colorado's plan.	
Lottery Winnings.....	Same as federal.	
Federal Income Taxes	Not deductible.	
Other	Deductions for up to \$2,500 of wildfire mitigation costs, for contributions of up to \$3,000 to medical savings accounts, for business expenses for Colorado-licensed marijuana businesses, for income earned as a direct result of winning an Olympic gold medal, and for up to \$25,000 for agricultural asset lease. For taxpayers who claim the standard deduction for federal tax purposes, deduction for charitable contributions in excess of \$500 that could have been claimed as federal itemized deductions. Exclusion for income from interest earnings from first time home buyer savings accounts and for non-resident disaster relief compensation.	
TAX RATES AND BRACKETS		EXEMPTIONS
4.5% of Colorado taxable income.		None.
NONBUSINESS TAX CREDITS		OTHER TAXES
<ul style="list-style-type: none"> • Alternative minimum tax • Child care expenses • Child care contribution • Conservation easement • Earned income • Food contributed to hunger relief charitable organizations 	<ul style="list-style-type: none"> • Historic property preservation • Income taxes paid to another state • Innovative motor vehicle • Long-term care insurance • Retrofitting home (disability) • Rural and frontier health care preceptor • School-to-career investment 	<ul style="list-style-type: none"> • Alternative minimum tax • Use tax

CONNECTICUT

Filing System: Joint

TAX BASE: FEDERAL ADJUSTED GROSS INCOME	DEDUCTIONS																																																																							
<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend..... Exempts U.S. government bonds.</p> <p>Capital Gains & Losses..... Gains/losses from the sale of Connecticut state and local bonds are subtracted/added back.</p> <p>Pension/Retirement Income</p> <p>--Private..... Same as federal, except exclusion equal to 14% of retirement income if federal AGI is below certain thresholds.</p> <p>--Public..... Same as federal, except exclusion equal to 25% of Connecticut teachers' retirement pay.</p> <p>--U.S. Civil Service..... Same as federal, except exclusion equal to 14% of retirement income if federal AGI is below certain thresholds.</p> <p>--Military..... Exempt.</p> <p>Active Duty Military..... CZE, plus all income exempt if combat zone death.</p> <p>Unemployment Compensation..... Same as federal.</p> <p>Social Security Benefits..... Exempt if income is below \$75,000 (\$100,000 MJ/HH); partially taxable if higher income.</p> <p>State/Municipal Bond Interest..... Taxable except Connecticut obligations.</p> <p>Health Savings Accounts..... Same as federal.</p> <p>Miscellaneous</p> <p>Disability Income..... Same as federal.</p> <p>College Savings Plans..... Same as federal, plus deduction for contributions up to \$5,000/taxpayer to Connecticut's plan.</p> <p>Lottery Winnings..... Same as federal.</p> <p>Federal Income Taxes..... Not deductible.</p> <p>Other..... Deduction for organ donation expenses. Exclusions for interest on Connecticut individual development accounts and Connecticut home care option program for the elderly accounts and for assistance for crumbling or collapsing foundations. Modifications (add or subtract) for Connecticut fiduciary adjustment.</p>	<p>Standard: Sliding scale standard deduction.</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Filing Status</th> <th style="text-align: left;">Standard Deduction</th> <th style="text-align: left;">Income Range for Deduction Phase-Out</th> </tr> </thead> <tbody> <tr> <td>Single</td> <td>\$15,000</td> <td>\$30,000 - \$44,000</td> </tr> <tr> <td>H-H</td> <td>19,000</td> <td>38,000 - 56,000</td> </tr> <tr> <td>Married-J</td> <td>24,000</td> <td>48,000 - 71,000</td> </tr> <tr> <td>Married-S</td> <td>12,000</td> <td>24,000 - 35,000</td> </tr> </tbody> </table> <p>Itemized: None.</p>	Filing Status	Standard Deduction	Income Range for Deduction Phase-Out	Single	\$15,000	\$30,000 - \$44,000	H-H	19,000	38,000 - 56,000	Married-J	24,000	48,000 - 71,000	Married-S	12,000	24,000 - 35,000																																																								
Filing Status	Standard Deduction	Income Range for Deduction Phase-Out																																																																						
Single	\$15,000	\$30,000 - \$44,000																																																																						
H-H	19,000	38,000 - 56,000																																																																						
Married-J	24,000	48,000 - 71,000																																																																						
Married-S	12,000	24,000 - 35,000																																																																						
TAX RATES AND BRACKETS	EXEMPTIONS (TAX CREDIT)																																																																							
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: center;">Taxable Income Brackets</th> <th style="text-align: center;">Marginal Tax Rates</th> </tr> <tr> <th style="text-align: center;">Single/Married-S</th> <th style="text-align: center;">Married Joint</th> <th style="text-align: center;">Head-of-Household</th> <th style="text-align: center;"></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0 - \$10,000</td> <td style="text-align: center;">\$0 - \$20,000</td> <td style="text-align: center;">\$0 - \$16,000</td> <td style="text-align: center;">3.0%</td> </tr> <tr> <td style="text-align: center;">10,001 - 50,000</td> <td style="text-align: center;">20,001 - 100,000</td> <td style="text-align: center;">16,001 - 80,000</td> <td style="text-align: center;">5.0</td> </tr> <tr> <td style="text-align: center;">50,001 - 100,000</td> <td style="text-align: center;">100,001 - 200,000</td> <td style="text-align: center;">80,001 - 160,000</td> <td style="text-align: center;">5.5</td> </tr> <tr> <td style="text-align: center;">100,001 - 200,000</td> <td style="text-align: center;">200,001 - 400,000</td> <td style="text-align: center;">160,001 - 320,000</td> <td style="text-align: center;">6.0</td> </tr> <tr> <td style="text-align: center;">200,001 - 250,000</td> <td style="text-align: center;">400,001 - 500,000</td> <td style="text-align: center;">320,001 - 400,000</td> <td style="text-align: center;">6.5</td> </tr> <tr> <td style="text-align: center;">250,001 - 500,000</td> <td style="text-align: center;">500,001 - 1,000,000</td> <td style="text-align: center;">400,001 - 800,000</td> <td style="text-align: center;">6.9</td> </tr> <tr> <td style="text-align: center;">500,001 and over</td> <td style="text-align: center;">1,000,001 and over</td> <td style="text-align: center;">800,001 and over</td> <td style="text-align: center;">6.99</td> </tr> </tbody> </table> <p>For certain taxpayers, tax amounts are increased under two provisions. Income amounts subject to the 3% marginal tax rate are reduced depending on filing status and AGI thresholds, so that amounts not taxed at 3% are instead taxed at 5%. In addition, taxpayers with AGI exceeding specified thresholds, based on their filing status, are subject to a tax recapture provision.</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Filing Status</th> <th style="text-align: left;">Income Range for 3% Tax Rate Phase-Out</th> <th style="text-align: left;">Tax Add-Back</th> <th style="text-align: left;">Income Range for Tax Recapture</th> <th style="text-align: left;">Recapture Amount</th> </tr> </thead> <tbody> <tr> <td>Single</td> <td>\$56,500 - \$101,500</td> <td>\$20 - \$200</td> <td>\$200,000 - \$540,000</td> <td>\$90 - \$3,150</td> </tr> <tr> <td>H-H</td> <td>78,500 - 114,500</td> <td>32 - 320</td> <td>320,000 - 864,000</td> <td>140 - 4,920</td> </tr> <tr> <td>Married-J</td> <td>100,500 - 145,500</td> <td>40 - 400</td> <td>400,000 - 1,080,000</td> <td>180 - 6,300</td> </tr> <tr> <td>Married-S</td> <td>50,250 - 72,750</td> <td>20 - 200</td> <td>200,000 - 540,000</td> <td>90 - 3,150</td> </tr> </tbody> </table>	Taxable Income Brackets			Marginal Tax Rates	Single/Married-S	Married Joint	Head-of-Household		\$0 - \$10,000	\$0 - \$20,000	\$0 - \$16,000	3.0%	10,001 - 50,000	20,001 - 100,000	16,001 - 80,000	5.0	50,001 - 100,000	100,001 - 200,000	80,001 - 160,000	5.5	100,001 - 200,000	200,001 - 400,000	160,001 - 320,000	6.0	200,001 - 250,000	400,001 - 500,000	320,001 - 400,000	6.5	250,001 - 500,000	500,001 - 1,000,000	400,001 - 800,000	6.9	500,001 and over	1,000,001 and over	800,001 and over	6.99	Filing Status	Income Range for 3% Tax Rate Phase-Out	Tax Add-Back	Income Range for Tax Recapture	Recapture Amount	Single	\$56,500 - \$101,500	\$20 - \$200	\$200,000 - \$540,000	\$90 - \$3,150	H-H	78,500 - 114,500	32 - 320	320,000 - 864,000	140 - 4,920	Married-J	100,500 - 145,500	40 - 400	400,000 - 1,080,000	180 - 6,300	Married-S	50,250 - 72,750	20 - 200	200,000 - 540,000	90 - 3,150	<p>Personal tax credits ranging from 0% to 75% of tax, depending on filing status and Connecticut AGI. 75% credit is phased out as follows:</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Filing Status</th> <th style="text-align: left;">Income Range for Credit Phase-Out</th> </tr> </thead> <tbody> <tr> <td>Single</td> <td>\$18,800 - \$64,500</td> </tr> <tr> <td>Head-of-Household</td> <td>24,000 - 78,500</td> </tr> <tr> <td>Married-J</td> <td>30,000 - 100,500</td> </tr> <tr> <td>Married-S</td> <td>15,000 - 52,500</td> </tr> </tbody> </table>	Filing Status	Income Range for Credit Phase-Out	Single	\$18,800 - \$64,500	Head-of-Household	24,000 - 78,500	Married-J	30,000 - 100,500	Married-S	15,000 - 52,500
Taxable Income Brackets			Marginal Tax Rates																																																																					
Single/Married-S	Married Joint	Head-of-Household																																																																						
\$0 - \$10,000	\$0 - \$20,000	\$0 - \$16,000	3.0%																																																																					
10,001 - 50,000	20,001 - 100,000	16,001 - 80,000	5.0																																																																					
50,001 - 100,000	100,001 - 200,000	80,001 - 160,000	5.5																																																																					
100,001 - 200,000	200,001 - 400,000	160,001 - 320,000	6.0																																																																					
200,001 - 250,000	400,001 - 500,000	320,001 - 400,000	6.5																																																																					
250,001 - 500,000	500,001 - 1,000,000	400,001 - 800,000	6.9																																																																					
500,001 and over	1,000,001 and over	800,001 and over	6.99																																																																					
Filing Status	Income Range for 3% Tax Rate Phase-Out	Tax Add-Back	Income Range for Tax Recapture	Recapture Amount																																																																				
Single	\$56,500 - \$101,500	\$20 - \$200	\$200,000 - \$540,000	\$90 - \$3,150																																																																				
H-H	78,500 - 114,500	32 - 320	320,000 - 864,000	140 - 4,920																																																																				
Married-J	100,500 - 145,500	40 - 400	400,000 - 1,080,000	180 - 6,300																																																																				
Married-S	50,250 - 72,750	20 - 200	200,000 - 540,000	90 - 3,150																																																																				
Filing Status	Income Range for Credit Phase-Out																																																																							
Single	\$18,800 - \$64,500																																																																							
Head-of-Household	24,000 - 78,500																																																																							
Married-J	30,000 - 100,500																																																																							
Married-S	15,000 - 52,500																																																																							
NONBUSINESS TAX CREDITS	OTHER TAXES																																																																							
<ul style="list-style-type: none"> • Angel investor • Claim of right • Earned income • Income tax paid to other jurisdictions 	<ul style="list-style-type: none"> • Insurance reinvestment fund • Prior year alternative minimum tax • Property tax on primary residence and motor vehicle 																																																																							
<ul style="list-style-type: none"> • Alternative minimum tax • PTE tax (mandatory) • Use tax 																																																																								

DELAWARE

Filing System: Joint/Combined

TAX BASE: FEDERAL ADJUSTED GROSS INCOME		DEDUCTIONS															
<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend Exempts U.S. government bonds. Capital Gains & Losses Same as federal. Pension/Retirement Income --Private Exclude up to \$2,000 if under 60; \$12,500 if 60 and over. --Public Exclude up to \$2,000 if under 60; \$12,500 if 60 and over. --U.S. Civil Service Exclude up to \$2,000 if under 60; \$12,500 if 60 and over. --Military Exclude up to \$2,000 if under 60; \$12,500 if 60 and over. Active Duty Military Same as federal. Unemployment Compensation Same as federal. Social Security Benefits Exempt. State/Municipal Bond Interest Taxable except Delaware obligations. Health Savings Accounts Same as federal. Miscellaneous Disability Income See other. College Savings Plans Same as federal. Lottery Winnings Same as federal. Federal Income Taxes Not deductible. Other Exclusion if disabled or age 60 or over if earned income and AGI are below certain thresholds. State tax treatment of fiduciary income from estates and trusts. Exclude certain distributions from retirement plans used for higher education expenses. Deduction for wages disallowed under federal work opportunity credit.</p>		<p>Standard: Single/H-H/Married-S \$3,250 Married-J 6,500</p> <p>Additional standard deduction if: Blind \$2,500 Age 65 or over 2,500</p> <p>Itemized: Federal itemized deductions.</p> <p>Major Differences from Federal Law: Contributions: Additional charitable mileage deduction. Charitable contributions claimed as a state tax credit not deductible. Taxes: Foreign taxes paid are deductible.</p>															
TAX RATES AND BRACKETS		EXEMPTIONS (TAX CREDIT)															
<table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: left;"><u>Taxable Income Bracket</u></th> <th style="text-align: left;"><u>Marginal Tax Rates</u></th> </tr> </thead> <tbody> <tr><td>\$0 - \$2,000</td><td>0.00%</td></tr> <tr><td>2,001 - 5,000</td><td>2.20</td></tr> <tr><td>5,001 - 10,000</td><td>3.90</td></tr> <tr><td>10,001 - 20,000</td><td>4.80</td></tr> <tr><td>20,001 - 25,000</td><td>5.20</td></tr> <tr><td>25,001 - 60,000</td><td>5.55</td></tr> <tr><td>60,001 and over</td><td>6.60</td></tr> </tbody> </table>	<u>Taxable Income Bracket</u>	<u>Marginal Tax Rates</u>	\$0 - \$2,000	0.00%	2,001 - 5,000	2.20	5,001 - 10,000	3.90	10,001 - 20,000	4.80	20,001 - 25,000	5.20	25,001 - 60,000	5.55	60,001 and over	6.60	<p>Personal \$110 Dependent 110 Age 60 or over 110</p>
<u>Taxable Income Bracket</u>	<u>Marginal Tax Rates</u>																
\$0 - \$2,000	0.00%																
2,001 - 5,000	2.20																
5,001 - 10,000	3.90																
10,001 - 20,000	4.80																
20,001 - 25,000	5.20																
25,001 - 60,000	5.55																
60,001 and over	6.60																
NONBUSINESS TAX CREDITS		OTHER TAXES															
<ul style="list-style-type: none"> • Angel investor • Child and dependent care • Earned income • Historic preservation • Income taxes paid to another state 	<ul style="list-style-type: none"> • Land and historic resource • Neighborhood assistance • Real estate capital gains tax payments • Volunteer firefighter, fire auxiliary, and rescue squad 	<ul style="list-style-type: none"> • Lump-sum distributions (beneficial tax treatment) 															

DISTRICT OF COLUMBIA

Filing System: Joint/Combined*

TAX BASE: FEDERAL ADJUSTED GROSS INCOME	DEDUCTIONS														
<p style="text-align: center; margin: 0;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend Exempts U.S. government bonds.</p> <p>Capital Gains & Losses Same as federal, except reduced rate for gains from sale of investment in a D.C. qualified high technology company.</p> <p>Pension/Retirement Income</p> <p>--Private Same as federal.</p> <p>--Public Same as federal.</p> <p>--U.S. Civil Service Same as federal.</p> <p>--Military Same as federal.</p> <p>Active Duty Military Same as federal.</p> <p>Unemployment Compensation..... Same as federal.</p> <p>Social Security Benefits Exempt.</p> <p>State/Municipal Bond Interest..... Exempt.</p> <p>Health Savings Accounts Same as federal.</p> <p>Miscellaneous</p> <p>Disability Income Up to \$5,200 exempt.</p> <p>College Savings Plans Same as federal, plus deduction for contributions up to \$4,000/taxpayer to qualified college savings accounts, provided the taxpayer is the account owner.</p> <p>Lottery Winnings..... Same as federal.</p> <p>Federal Income Taxes Not deductible.</p> <p>Other Exclusions for DC and federal government survivor benefits, loan assistance for DC poverty lawyers, loan repayment awards received by certain health-care professionals from DC government, and up to \$10,000 for disabled DC residents with household AGI less than \$100,000. Separate deductions for expenditures by DC teachers for classroom teaching materials and for certain tuition and fees are netted against federal deductions.</p>	<p>Standard: Same as federal.</p> <p>Itemized: Same as federal. Taxpayers who itemize for federal purposes must itemize on their D.C. return.</p> <p>Major Differences from Federal Law: <u>Taxes:</u> State and local income and sales taxes not deductible. <u>High Income Limitation:</u> Total deductions are limited using District of Columbia income thresholds, except deductions for medical and dental expenses, expenses incurred in the production of investment interest, and casualty or theft loss are not limited.</p>														
TAX RATES AND BRACKETS	EXEMPTIONS														
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center; padding: 5px;"><u>Taxable Income Bracket</u></th> <th style="text-align: center; padding: 5px;"><u>Marginal Tax Rates</u></th> </tr> </thead> <tbody> <tr> <td style="text-align: center; padding: 5px;">\$0 - \$10,000</td> <td style="text-align: center; padding: 5px;">4.00%</td> </tr> <tr> <td style="text-align: center; padding: 5px;">10,001 - 40,000</td> <td style="text-align: center; padding: 5px;">6.00</td> </tr> <tr> <td style="text-align: center; padding: 5px;">40,001 - 60,000</td> <td style="text-align: center; padding: 5px;">6.50</td> </tr> <tr> <td style="text-align: center; padding: 5px;">60,001 - 350,000</td> <td style="text-align: center; padding: 5px;">8.50</td> </tr> <tr> <td style="text-align: center; padding: 5px;">350,001 - 1,000,000</td> <td style="text-align: center; padding: 5px;">8.75</td> </tr> <tr> <td style="text-align: center; padding: 5px;">1,000,001 and over</td> <td style="text-align: center; padding: 5px;">8.95</td> </tr> </tbody> </table>	<u>Taxable Income Bracket</u>	<u>Marginal Tax Rates</u>	\$0 - \$10,000	4.00%	10,001 - 40,000	6.00	40,001 - 60,000	6.50	60,001 - 350,000	8.50	350,001 - 1,000,000	8.75	1,000,001 and over	8.95	<p>None.</p>
<u>Taxable Income Bracket</u>	<u>Marginal Tax Rates</u>														
\$0 - \$10,000	4.00%														
10,001 - 40,000	6.00														
40,001 - 60,000	6.50														
60,001 - 350,000	8.50														
350,001 - 1,000,000	8.75														
1,000,001 and over	8.95														
NONBUSINESS TAX CREDITS	OTHER TAXES														
<ul style="list-style-type: none"> • Alternative fuel vehicle (2) • Child and dependent care • D.C. government employee first-time homebuyer • Early learning (keep child care affordable) • Earned income • Earned income for childless workers • Earned income for non-custodial parents • Income taxes paid to another state • Property tax/rent 	<ul style="list-style-type: none"> • Health care shared responsibility payments 														

*Registered domestic partners may file a joint return, file separately on the same return, or file separately using the single filing status.

GEORGIA

Filing System: Joint

TAX BASE: FEDERAL ADJUSTED GROSS INCOME	DEDUCTIONS																															
<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend Exempts U.S. government bonds.</p> <p>Capital Gains & Losses Same as federal.</p> <p>Pension/Retirement Income</p> <p> --Private See retirement exclusion under "Other".</p> <p> --Public See retirement exclusion under "Other".</p> <p> --U.S. Civil Service See retirement exclusion under "Other".</p> <p> --Military See retirement exclusion under "Other".</p> <p>Active Duty Military Same as federal.</p> <p>Unemployment Compensation..... Same as federal.</p> <p>Social Security Benefits Exempt.</p> <p>State/Municipal Bond Interest..... Taxable except Georgia obligations.</p> <p>Health Savings Accounts Same as federal.</p> <p>Miscellaneous</p> <p> Disability Income See disability exclusion under "Other".</p> <p> College Savings Plans Same as federal, plus deduction for contributions up to \$2,000 per beneficiary (\$4,000 M-J) to Georgia's plan (amounts double for tax year 2020).</p> <p> Lottery Winnings..... Same as federal.</p> <p> Federal Income Taxes Not deductible.</p> <p> Other Retirement exclusion of up to \$65,000/person if 65 or older and up to \$35,000/person if 62 to 64 or permanently disabled extends to most types of income, including up to \$4,000 of earned income. Exclusion for dependent's unearned income included in parent's federal AGI. Deductions for expenses related to organ donation and amounts claimed for federal jobs tax credit.</p>	<p>Standard:</p> <p>Single/H-H \$4,600</p> <p>Married-J 6,000</p> <p>Married-S 3,000</p> <p>Age 65 or over or blind..... 1,300</p> <p>Itemized:</p> <p>Federal itemized deductions.</p> <p>Major Differences from Federal Law:</p> <p><u>Taxes:</u> State income taxes other than Georgia's not deductible.</p> <p><u>Interest:</u> Investment interest expense for the production of exempt income is not deductible.</p>																															
TAX RATES AND BRACKETS	EXEMPTIONS																															
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: center; border-bottom: 1px solid black;">Taxable Income Brackets</th> <th rowspan="2" style="text-align: center; vertical-align: bottom;">Marginal Tax Rate</th> </tr> <tr> <th style="text-align: center; border-bottom: 1px solid black;">Single</th> <th style="text-align: center; border-bottom: 1px solid black;">Married-S</th> <th style="text-align: center; border-bottom: 1px solid black;">Married-J/H-H</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0 - \$750</td> <td style="text-align: center;">\$0 - \$500</td> <td style="text-align: center;">\$0 - \$1,000</td> <td style="text-align: center;">1%</td> </tr> <tr> <td style="text-align: center;">751 - 2,250</td> <td style="text-align: center;">501 - 1,500</td> <td style="text-align: center;">1,001 - 3,000</td> <td style="text-align: center;">2</td> </tr> <tr> <td style="text-align: center;">2,251 - 3,750</td> <td style="text-align: center;">1,501 - 2,500</td> <td style="text-align: center;">3,001 - 5,000</td> <td style="text-align: center;">3</td> </tr> <tr> <td style="text-align: center;">3,751 - 5,250</td> <td style="text-align: center;">2,501 - 3,500</td> <td style="text-align: center;">5,001 - 7,000</td> <td style="text-align: center;">4</td> </tr> <tr> <td style="text-align: center;">5,251 - 7,000</td> <td style="text-align: center;">3,501 - 5,000</td> <td style="text-align: center;">7,001 - 10,000</td> <td style="text-align: center;">5</td> </tr> <tr> <td style="text-align: center;">7,001 and over</td> <td style="text-align: center;">5,001 and over</td> <td style="text-align: center;">10,001 and over</td> <td style="text-align: center;">5.75</td> </tr> </tbody> </table>	Taxable Income Brackets			Marginal Tax Rate	Single	Married-S	Married-J/H-H	\$0 - \$750	\$0 - \$500	\$0 - \$1,000	1%	751 - 2,250	501 - 1,500	1,001 - 3,000	2	2,251 - 3,750	1,501 - 2,500	3,001 - 5,000	3	3,751 - 5,250	2,501 - 3,500	5,001 - 7,000	4	5,251 - 7,000	3,501 - 5,000	7,001 - 10,000	5	7,001 and over	5,001 and over	10,001 and over	5.75	<p>Single/H-H \$2,700</p> <p>Married-S 3,700</p> <p>Married-J 7,400</p> <p>Dependent 3,000</p>
Taxable Income Brackets			Marginal Tax Rate																													
Single	Married-S	Married-J/H-H																														
\$0 - \$750	\$0 - \$500	\$0 - \$1,000	1%																													
751 - 2,250	501 - 1,500	1,001 - 3,000	2																													
2,251 - 3,750	1,501 - 2,500	3,001 - 5,000	3																													
3,751 - 5,250	2,501 - 3,500	5,001 - 7,000	4																													
5,251 - 7,000	3,501 - 5,000	7,001 - 10,000	5																													
7,001 and over	5,001 and over	10,001 and over	5.75																													
NONBUSINESS TAX CREDITS	OTHER TAXES																															
<ul style="list-style-type: none"> • Adoption of a foster child • Agribusiness and rural jobs • Caregiving expense • Child and dependent care expense • Community based faculty preceptor • Disabled person home purchase or retrofit • Disaster assistance • Historic rehabilitation • Income taxes paid to another state 	<ul style="list-style-type: none"> • Land conservation • Low-income • National Guard/Air National Guard • Qualified education donation • Qualified education expense • Qualified investor • Qualified rural hospital organization expenses • Rural physicians • Seed-capital fund <p style="text-align: center;">None.</p>																															

HAWAII

Filing System: Joint*

TAX BASE: FEDERAL ADJUSTED GROSS INCOME		DEDUCTIONS																																																								
<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend Exempts U.S. government bonds.</p> <p>Capital Gains & Losses Alternative tax on capital gains.</p> <p>Pension/Retirement Income</p> <p>--Private Exempt if employer funded.</p> <p>--Public Exempt.</p> <p>--U.S. Civil Service Exempt.</p> <p>--Military Exempt.</p> <p>Active Duty Military CZE and exempt up to \$6,735 for Reserve and National Guard members.</p> <p>Unemployment Compensation Same as federal.</p> <p>Social Security Benefits Exempt.</p> <p>State/Municipal Bond Interest Taxable except Hawaii obligations.</p> <p>Health Savings Accounts Same as federal.</p> <p>Miscellaneous</p> <p>Disability Income Same as federal, but see disability exemption under "Exemptions".</p> <p>College Savings Plans Same as federal, but distributions used for K-12 tuition expenses do not qualify.</p> <p>Lottery Winnings Same as federal.</p> <p>Federal Income Taxes Not deductible.</p> <p>Other Deductions for payments to individual housing accounts and for earnings on individual housing and individual development accounts. Deductions for certain income from high technology business, qualified expenditures for exceptional trees, moving expenses, bicycle commuting reimbursement, and compensation earned by patients with Hansen's disease. Peace Corps compensation and income from temporary employment outside of the U.S. are taxable. Separate subtractions for student loan interest and employer-provided adoption benefits may result in some amounts that are exempt from federal taxes being taxable in Hawaii, and vice versa.</p>		<p>Standard:</p> <p>Single/Married-S \$2,200</p> <p>Married-J 4,400</p> <p>Head-of-Household 3,212</p> <p>Itemized:</p> <p>Federal itemized deductions.</p> <p>Major Differences from Federal Law:</p> <p><u>State and Local Income or Sales Taxes:</u> Deduction may not be claimed if federal AGI is \$100,000 or more if S or M-S, \$150,000 or more if HH, or \$200,000 or more if MJ. Hawaii does not follow federal deduction limitation of \$10,000 for state and local taxes.</p> <p><u>Medical and Dental:</u> Deduction of expenses exceeding 10% of Hawaii AGI.</p> <p><u>Casualty and Theft Losses and Miscellaneous:</u> Limitations are based on Hawaii AGI. Casualty loss deduction is not limited to losses resulting from a federally declared disaster. Miscellaneous deductions subject to 2% federal AGI limitation that were suspended at the federal level may still be claimed for Hawaii purposes.</p> <p><u>High Income Limitation:</u> Total itemized deductions are limited if Hawaii AGI exceeds certain thresholds.</p>																																																								
TAX RATES AND BRACKETS		EXEMPTIONS																																																								
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: center;">Taxable Income Brackets</th> <th style="text-align: center;">Marginal Tax Rates</th> </tr> <tr> <th style="text-align: center;">Single/Married-S</th> <th style="text-align: center;">Married Joint</th> <th style="text-align: center;">Head-of-Household</th> <th></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0 - \$2,400</td> <td style="text-align: center;">\$0 - \$4,800</td> <td style="text-align: center;">\$0 - \$3,600</td> <td style="text-align: center;">1.40%</td> </tr> <tr> <td style="text-align: center;">2,401 - 4,800</td> <td style="text-align: center;">4,801 - 9,600</td> <td style="text-align: center;">3,601 - 7,200</td> <td style="text-align: center;">3.20</td> </tr> <tr> <td style="text-align: center;">4,801 - 9,600</td> <td style="text-align: center;">9,601 - 19,200</td> <td style="text-align: center;">7,201 - 14,400</td> <td style="text-align: center;">5.50</td> </tr> <tr> <td style="text-align: center;">9,601 - 14,400</td> <td style="text-align: center;">19,201 - 28,800</td> <td style="text-align: center;">14,401 - 21,600</td> <td style="text-align: center;">6.40</td> </tr> <tr> <td style="text-align: center;">14,401 - 19,200</td> <td style="text-align: center;">28,801 - 38,400</td> <td style="text-align: center;">21,601 - 28,800</td> <td style="text-align: center;">6.80</td> </tr> <tr> <td style="text-align: center;">19,201 - 24,000</td> <td style="text-align: center;">38,401 - 48,000</td> <td style="text-align: center;">28,801 - 36,000</td> <td style="text-align: center;">7.20</td> </tr> <tr> <td style="text-align: center;">24,001 - 36,000</td> <td style="text-align: center;">48,001 - 72,000</td> <td style="text-align: center;">36,001 - 54,000</td> <td style="text-align: center;">7.60</td> </tr> <tr> <td style="text-align: center;">36,001 - 48,000</td> <td style="text-align: center;">72,001 - 96,000</td> <td style="text-align: center;">54,001 - 72,000</td> <td style="text-align: center;">7.90</td> </tr> <tr> <td style="text-align: center;">48,001 - 150,000</td> <td style="text-align: center;">96,001 - 300,000</td> <td style="text-align: center;">72,001 - 225,000</td> <td style="text-align: center;">8.25</td> </tr> <tr> <td style="text-align: center;">150,001 - 175,000</td> <td style="text-align: center;">300,001 - 350,000</td> <td style="text-align: center;">225,001 - 262,500</td> <td style="text-align: center;">9.00</td> </tr> <tr> <td style="text-align: center;">175,001 - 200,000</td> <td style="text-align: center;">350,001 - 400,000</td> <td style="text-align: center;">262,501 - 300,000</td> <td style="text-align: center;">10.00</td> </tr> <tr> <td style="text-align: center;">200,001 and over</td> <td style="text-align: center;">400,001 and over</td> <td style="text-align: center;">300,001 and over</td> <td style="text-align: center;">11.00</td> </tr> </tbody> </table>		Taxable Income Brackets			Marginal Tax Rates	Single/Married-S	Married Joint	Head-of-Household		\$0 - \$2,400	\$0 - \$4,800	\$0 - \$3,600	1.40%	2,401 - 4,800	4,801 - 9,600	3,601 - 7,200	3.20	4,801 - 9,600	9,601 - 19,200	7,201 - 14,400	5.50	9,601 - 14,400	19,201 - 28,800	14,401 - 21,600	6.40	14,401 - 19,200	28,801 - 38,400	21,601 - 28,800	6.80	19,201 - 24,000	38,401 - 48,000	28,801 - 36,000	7.20	24,001 - 36,000	48,001 - 72,000	36,001 - 54,000	7.60	36,001 - 48,000	72,001 - 96,000	54,001 - 72,000	7.90	48,001 - 150,000	96,001 - 300,000	72,001 - 225,000	8.25	150,001 - 175,000	300,001 - 350,000	225,001 - 262,500	9.00	175,001 - 200,000	350,001 - 400,000	262,501 - 300,000	10.00	200,001 and over	400,001 and over	300,001 and over	11.00	<p>Personal \$1,144</p> <p>Age 65 or over 1,144</p> <p>Dependent 1,144</p> <p>Blind, deaf, or totally disabled 7,000*</p> <p>*In lieu of regular personal exemption.</p>
Taxable Income Brackets			Marginal Tax Rates																																																							
Single/Married-S	Married Joint	Head-of-Household																																																								
\$0 - \$2,400	\$0 - \$4,800	\$0 - \$3,600	1.40%																																																							
2,401 - 4,800	4,801 - 9,600	3,601 - 7,200	3.20																																																							
4,801 - 9,600	9,601 - 19,200	7,201 - 14,400	5.50																																																							
9,601 - 14,400	19,201 - 28,800	14,401 - 21,600	6.40																																																							
14,401 - 19,200	28,801 - 38,400	21,601 - 28,800	6.80																																																							
19,201 - 24,000	38,401 - 48,000	28,801 - 36,000	7.20																																																							
24,001 - 36,000	48,001 - 72,000	36,001 - 54,000	7.60																																																							
36,001 - 48,000	72,001 - 96,000	54,001 - 72,000	7.90																																																							
48,001 - 150,000	96,001 - 300,000	72,001 - 225,000	8.25																																																							
150,001 - 175,000	300,001 - 350,000	225,001 - 262,500	9.00																																																							
175,001 - 200,000	350,001 - 400,000	262,501 - 300,000	10.00																																																							
200,001 and over	400,001 and over	300,001 and over	11.00																																																							
NONBUSINESS TAX CREDITS		OTHER TAXES																																																								
<ul style="list-style-type: none"> • Cesspool upgrade, conversion, or connection • Child and dependent care expenses • Child passenger restraint systems • Earned income • Food/excise • Healthcare preceptor 	<ul style="list-style-type: none"> • Important agricultural land qualified agricultural cost • Income taxes paid to other states/countries • Low-income household renter • Renewable energy technologies • School repair and maintenance 	<ul style="list-style-type: none"> • Alternative tax on capital gains (beneficial tax treatment) 																																																								

*Civil union couples have the same filing status options as married couples and may not choose the single filing status.

IDAHO

Filing System: Joint

TAX BASE: FEDERAL ADJUSTED GROSS INCOME	DEDUCTIONS																											
<p style="text-align: center; margin: 0;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend Exempt U.S. government bonds.</p> <p>Capital Gains & Losses 60% exclusion for long-term gains from the sale of certain real and tangible personal Idaho property.</p> <p>Pension/Retirement Income</p> <p>--Private Same as federal.</p> <p>--Public Certain police and firemen--exclude \$34,332 single or \$51,498 married if 65 and over, or disabled and 62 and over - reduced by amount of social security income.</p> <p>--U.S. Civil Service Exclude CSRS payments of up to \$34,332 single or \$51,498 married if 65 and over, or disabled and 62 and over - reduced by amount of social security income. Exclusion does not apply to FERS payments.</p> <p>--Military Exclude \$34,332 single or \$51,498 married if 65 and over, or disabled and 62 and over - reduced by amount of social security income.</p> <p>Active Duty Military CZE and if stationed out-of-state, income of Idaho residents on active duty is exempt.</p> <p>Unemployment Compensation Same as federal.</p> <p>Social Security Benefits Exempt.</p> <p>State/Municipal Bond Interest Taxable except Idaho obligations.</p> <p>Health Savings Accounts Same as federal.</p> <p>Miscellaneous</p> <p>Disability Income Same as federal.</p> <p>College Savings Plans Same as federal, plus deduction for contributions up to \$6,000/taxpayer to Idaho's plan.</p> <p>Lottery Winnings Deduct Idaho lottery winnings that are less than \$600 per prize.</p> <p>Federal Income Taxes Not deductible.</p> <p>Other Deductions for energy efficiency upgrades, alternative energy devices, child and dependent care, maintaining home for aged or developmentally disabled, educational donations of technological equipment, contributions to, and interest on, Idaho MSA, adoption expenses, and payments for health, long-term care, and self-employed worker's compensation insurance.</p>	<p>Standard: Same as federal.</p> <p>Itemized: Federal itemized deductions.</p> <p>Major Differences from Federal Law: <u>Taxes:</u> State and local income and sales taxes not deductible. <u>Other:</u> Can deduct amount of federal foreign tax credit claimed.</p>																											
TAX RATES AND BRACKETS	EXEMPTIONS																											
<table style="width: 100%; border-collapse: collapse; margin: 0;"> <thead> <tr> <th colspan="2" style="text-align: center; border-bottom: 1px solid black;">Taxable Income Brackets</th> <th style="text-align: center; border-bottom: 1px solid black;">Marginal Tax Rates</th> </tr> <tr> <th style="text-align: center; border-bottom: 1px solid black;">Single/Married-S</th> <th style="text-align: center; border-bottom: 1px solid black;">Married-J, H-H</th> <th></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0 - \$1,540</td> <td style="text-align: center;">\$0 - \$3,081</td> <td style="text-align: center;">1.125%</td> </tr> <tr> <td style="text-align: center;">1,541 - 3,080</td> <td style="text-align: center;">3,082 - 6,161</td> <td style="text-align: center;">3.125</td> </tr> <tr> <td style="text-align: center;">3,081 - 4,621</td> <td style="text-align: center;">6,162 - 9,243</td> <td style="text-align: center;">3.625</td> </tr> <tr> <td style="text-align: center;">4,622 - 6,161</td> <td style="text-align: center;">9,244 - 12,323</td> <td style="text-align: center;">4.625</td> </tr> <tr> <td style="text-align: center;">6,162 - 7,702</td> <td style="text-align: center;">12,324 - 15,405</td> <td style="text-align: center;">5.625</td> </tr> <tr> <td style="text-align: center;">7,703 - 11,553</td> <td style="text-align: center;">15,406 - 23,107</td> <td style="text-align: center;">6.625</td> </tr> <tr> <td style="text-align: center;">11,554 and over</td> <td style="text-align: center;">23,108 and over</td> <td style="text-align: center;">6.925</td> </tr> </tbody> </table>	Taxable Income Brackets		Marginal Tax Rates	Single/Married-S	Married-J, H-H		\$0 - \$1,540	\$0 - \$3,081	1.125%	1,541 - 3,080	3,082 - 6,161	3.125	3,081 - 4,621	6,162 - 9,243	3.625	4,622 - 6,161	9,244 - 12,323	4.625	6,162 - 7,702	12,324 - 15,405	5.625	7,703 - 11,553	15,406 - 23,107	6.625	11,554 and over	23,108 and over	6.925	<p>None.</p>
Taxable Income Brackets		Marginal Tax Rates																										
Single/Married-S	Married-J, H-H																											
\$0 - \$1,540	\$0 - \$3,081	1.125%																										
1,541 - 3,080	3,082 - 6,161	3.125																										
3,081 - 4,621	6,162 - 9,243	3.625																										
4,622 - 6,161	9,244 - 12,323	4.625																										
6,162 - 7,702	12,324 - 15,405	5.625																										
7,703 - 11,553	15,406 - 23,107	6.625																										
11,554 and over	23,108 and over	6.925																										
NONBUSINESS TAX CREDITS	OTHER TAXES																											
<ul style="list-style-type: none"> • Child • Claim of right • Contributions to educational entities, and to centers for independent living • Contributions to youth and rehabilitation facilities, and to nonprofit substance abuse centers • Grocery • Income taxes paid to other states • Live organ donation expenses • Maintaining home for family member with a developmental disability or over age 65 	<ul style="list-style-type: none"> • Fuels tax • Permanent building fund tax • Penalties on MSAs • Sales and use tax due 																											

ILLINOIS

Filing System: Joint

TAX BASE: FEDERAL ADJUSTED GROSS INCOME		DEDUCTIONS
<u>Major Differences from Federal Law</u>		Standard: None. Itemized: None.
Interest/Dividend	Exempts U.S. government bonds.	
Capital Gains & Losses	Same as federal, except exempts certain gains on employer securities.	
Pension/Retirement Income*		
--Private	Exempt if from a qualified employee benefit plan, individual retirement account, or a self-employed retirement plan.	
--Public	Exempt.	
--U.S. Civil Service	Exempt.	
--Military	Exempt.	
Active Duty Military	Exempt, including active service of National Guard members.	
Unemployment Compensation.....	Same as federal.	
Social Security Benefits	Exempt.	
State/Municipal Bond Interest.....	Taxable except certain Illinois obligations.	
Health Savings Accounts	Same as federal.	
Miscellaneous		
Disability Income	Same as federal.	
College Savings Plans	Same as federal, except earnings on other states' plans are taxable unless such plans comply with certain disclosure requirements. Deduction for contributions up to \$10,000/taxpayer to Illinois' plans.	
Lottery Winnings.....	Same as federal, but no deduction for gambling losses.	
Federal Income Taxes	Not deductible.	
Other	Deductions for river edge redevelopment zone and high impact business dividends, contributions to certain job training projects, expenses related to certain federal credits and federally tax-exempt income, interest on investments through the home ownership made easy program, ridesharing money, amounts received as accelerated payments of life, endowment, or annuity benefits as indemnity for terminal illness, unjust imprisonment compensation, and education loan repayments of certain primary care physicians.	
TAX RATES AND BRACKETS		EXEMPTIONS
4.95% of taxable net income		Personal.....\$2,275 Age 65 or over1,000 Blind.....1,000 Dependent2,275 Exemptions not allowed if federal AGI exceeds \$250,000, \$500,000 if MJ
NONBUSINESS TAX CREDITS		OTHER TAXES
<ul style="list-style-type: none"> • Adoption • Affordable housing donations • Angel investment • Earned income • Homeowner's property tax 	<ul style="list-style-type: none"> • Income taxes paid to other states • Instructional materials and supplies • Invest in kids • New markets • K-12 education expenses 	<ul style="list-style-type: none"> • Household employment tax • Use tax

*Federally taxable IRA and section 457 deferred compensation plans are exempt.

INDIANA

Filing System: Joint

TAX BASE: FEDERAL ADJUSTED GROSS INCOME	DEDUCTIONS
<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend Exempts U.S. government bonds.</p> <p>Capital Gains & Losses Same as federal, plus losses on the sale of qualified preferred stock are not treated as ordinary losses.</p> <p>Pension/Retirement Income*</p> <p>--Private Same as federal.</p> <p>--Public Same as federal.</p> <p>--U.S. Civil Service Up to \$16,000 exempt, less social security benefits if 62 or over or a surviving spouse.</p> <p>--Military Up to \$6,250 (plus 25% of excess over \$6,250) in retirement pay and survivor's benefits exempt.</p> <p>Active Duty Military/Reserve CZE and exempt up to \$5,000 for total of active duty and regular reserves and National Guard pay. Full exclusion for reserves and National Guard pay when unit is federalized, or during the period the individual is deployed and mobilized for full-time service.</p> <p>Unemployment Compensation Exclusion of up to \$12,000 S/\$18,000 MJ based on federal AGI.</p> <p>Social Security Benefits Exempt.</p> <p>State/Municipal Bond Interest Taxable except Indiana obligations. However, interest on obligations held or acquired before January 1, 2012 is exempt regardless of place where issued.</p> <p>Health Savings Accounts Same as federal.</p> <p>Miscellaneous</p> <p>Disability Income Up to \$5,200 exempt if retired.</p> <p>College Savings Plans Same as federal, plus state tax credit for up to \$1,000 of contributions.</p> <p>Lottery Winnings Exemption for Indiana (Hoosier) lottery prizes won before July 1, 2002.</p> <p>Federal Income Taxes Not deductible.</p> <p>Other Deductions for rent and property taxes paid on principal residence, up to \$7,500 of earned income if employed in an enterprise zone, income of persons receiving Medicaid in a care facility, Indiana Partnership long-term care insurance premiums, qualified patents income, Olympic/Paralympic medal winners, claim of right, private school and homeschool expenses, and contributions to regional development infrastructure fund.</p>	<p>Standard: None.</p> <p>Itemized: None.</p>
TAX RATES AND BRACKETS	EXEMPTIONS
3.23% of adjusted gross income.	<p>Personal \$1,000</p> <p>Dependent 1,000</p> <p>Certain dependent children 1,500</p> <p>Blind or 65 or over 1,000</p> <p>65 or over and low-income 500</p>
NONBUSINESS TAX CREDITS	OTHER TAXES
<ul style="list-style-type: none"> • Adoption • Community revitalization enhancement district • Contributions to Indiana's 529 savings plan • Donation to Indiana college or university • Earned income • Enterprise zone investment • Income taxes paid to other states and localities • Individual development account 	<ul style="list-style-type: none"> • Indiana state and county taxes withheld • Lake County residential income tax • Neighborhood assistance • Public school educator expense • Residential historic rehabilitation • School scholarship program contributions • Unified tax credit for low-income elderly • Venture capital investment <p>• County income tax</p> <p>• Household employment tax</p> <p>• Use tax</p>

*Exclusion of up to \$5,200 in the case of disability retirement.

IOWA

Filing System: Joint/Combined

TAX BASE: STATE ADJUSTED GROSS INCOME		DEDUCTIONS																								
<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend..... Exempts U.S. government bonds.</p> <p>Capital Gains & Losses..... 100% exclusion for qualifying capital gains on certain business and farm assets and from involuntary conversions related to eminent domain; 50% exclusion of gain from sale of employer securities of an Iowa corporation to a qualified Iowa employee stock ownership plan.</p> <p>Pension/Retirement Income*</p> <p>--Private..... Up to \$6,000 (\$12,000 married) exempt, if 55 or over, disabled, or certain surviving family members.</p> <p>--Public..... Up to \$6,000 (\$12,000 married) exempt, if 55 or over, disabled, or certain surviving family members.</p> <p>--U.S. Civil Service..... Up to \$6,000 (\$12,000 married) exempt, if 55 or over, disabled, or certain surviving family members.</p> <p>--Military..... Exempt, including reserve and National Guard retirement pay.</p> <p>Active Duty Military..... Exempt plus tax forgiven if killed in a combat zone or due to a terrorist or military action or missing and presumed dead. Deductions for certain student loan repayments of active duty military.</p> <p>Unemployment Compensation..... Same as federal.</p> <p>Social Security Benefits..... Exempt, but up to half of benefits may be subject to alternate tax.</p> <p>State/Municipal Bond Interest..... Taxable except certain Iowa obligations.</p> <p>Health Savings Accounts..... Same as federal.</p> <p>Miscellaneous</p> <p>Disability Income..... Exclusion of up to \$100/week if totally and permanently disabled and meet certain conditions.</p> <p>College Savings Plans..... Same as federal, plus deduction for each taxpayer's contributions up to \$3,387 per beneficiary to Iowa's plans.</p> <p>Lottery Winnings..... Same as federal.</p> <p>Federal Income Taxes..... Deductible.</p> <p>Other..... Deductions for: gains or losses on distressed sale transactions; income received by nonresidents for emergency response work; and amounts claimed for federal work opportunity; after-tax health and dental insurance premiums; in-home health care expenses; certain AmeriCorps awards; organ donor transplant expenses; contributions to Iowa injured veterans program; contributions to first-time homebuyer savings accounts; contributions to Iowa ABLE accounts; certain veterans' bonuses and grants; claim of right; and victim compensation awards. Low-income exemption.</p> <p>*No tax or penalty on distributions from retirement plans by National Guard members or reservists called to active duty.</p>		<p>Standard:</p> <p>Single/Married-S\$2,080</p> <p>Married-J/H-H5,120</p> <p>Itemized:</p> <p>Same as federal.</p> <p>Major Differences From Federal Law:</p> <p><u>Medical Expenses:</u> No deduction for health and dental insurance premiums already deducted from Iowa income. Expenses are limited to the extent they exceed 10% of AGI.</p> <p><u>Taxes:</u> Iowa income taxes are not deductible, \$10,000 federal deduction limit for state/local taxes does not apply.</p> <p><u>Charitable:</u> No deduction for contributions claimed as Iowa subtractions or credits.</p> <p><u>Miscellaneous:</u> Deductions for expenses incurred for care of disabled relative, adoption expenses, and mileage for charitable purposes.</p>																								
TAX RATES AND BRACKETS		EXEMPTIONS (TAX CREDIT)																								
<table border="0" style="width: 100%;"> <tr> <td style="text-align: center;">Taxable <u>Income Bracket</u></td> <td style="text-align: center;">Marginal <u>Tax Rates</u></td> <td style="text-align: center;">Taxable <u>Income Bracket</u></td> <td style="text-align: center;">Marginal <u>Tax Rates</u></td> </tr> <tr> <td style="text-align: center;">\$0 - \$1,638</td> <td style="text-align: center;">0.33%</td> <td style="text-align: center;">\$14,743 - \$24,570</td> <td style="text-align: center;">5.63%</td> </tr> <tr> <td style="text-align: center;">1,639 - 3,276</td> <td style="text-align: center;">0.67</td> <td style="text-align: center;">24,571 - 32,760</td> <td style="text-align: center;">5.96</td> </tr> <tr> <td style="text-align: center;">3,277 - 6,552</td> <td style="text-align: center;">2.25</td> <td style="text-align: center;">32,761 - 49,140</td> <td style="text-align: center;">6.25</td> </tr> <tr> <td style="text-align: center;">6,553 - 14,742</td> <td style="text-align: center;">4.14</td> <td style="text-align: center;">49,141 - 73,710</td> <td style="text-align: center;">7.44</td> </tr> <tr> <td></td> <td></td> <td style="text-align: center;">73,711 and over</td> <td style="text-align: center;">8.53</td> </tr> </table>	Taxable <u>Income Bracket</u>	Marginal <u>Tax Rates</u>	Taxable <u>Income Bracket</u>	Marginal <u>Tax Rates</u>	\$0 - \$1,638	0.33%	\$14,743 - \$24,570	5.63%	1,639 - 3,276	0.67	24,571 - 32,760	5.96	3,277 - 6,552	2.25	32,761 - 49,140	6.25	6,553 - 14,742	4.14	49,141 - 73,710	7.44			73,711 and over	8.53	<p>Single/Married-S\$40</p> <p>Married-J/H-H 80</p> <p>Blind20</p> <p>Age 65 or Over20</p> <p>Dependent..... 40</p>	
Taxable <u>Income Bracket</u>	Marginal <u>Tax Rates</u>	Taxable <u>Income Bracket</u>	Marginal <u>Tax Rates</u>																							
\$0 - \$1,638	0.33%	\$14,743 - \$24,570	5.63%																							
1,639 - 3,276	0.67	24,571 - 32,760	5.96																							
3,277 - 6,552	2.25	32,761 - 49,140	6.25																							
6,553 - 14,742	4.14	49,141 - 73,710	7.44																							
		73,711 and over	8.53																							
NONBUSINESS TAX CREDITS		OTHER TAXES																								
<ul style="list-style-type: none"> • Adoption • Alternative minimum tax • Beginning farmer • Charitable conservation contribution • Child and dependent care • Claim of right • Earned income • Early childhood development • Endow Iowa (endowment gifts) • Farm to food donation • Geothermal heat pump 		<ul style="list-style-type: none"> • Historic preservation • Income taxes paid to other states/countries • Innovation fund • Nonresident and part-year resident • Renewable energy • School tuition organization • Solar energy system • Tuition and textbook for K-12 dependents • Venture capital (2) • Volunteer firefighter/EMS/reserve peace officer <p>• Alternate tax (may reduce tax liability)</p> <p>• Emergency medical services surtax*</p> <p>• Iowa alternative minimum tax</p> <p>• Lump-sum tax</p> <p>• School district surtax*</p> <p>• Use tax</p> <p>*These surtaxes are optional and imposed at the discretion of counties and school districts.</p>																								

KANSAS

Filing System: Joint

TAX BASE: FEDERAL ADJUSTED GROSS INCOME	DEDUCTIONS																				
<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend Exempts U.S. government bonds and dividends from Kansas Venture Capital, Inc.</p> <p>Capital Gains & Losses Gains from the sale of certain Kansas bonds are exempt.</p> <p>Pension/Retirement Income</p> <p>--Private Same as federal.</p> <p>--Public Kansas public employee retirement system and certain other Kansas public systems exempt.</p> <p>--U.S. Civil Service Exempt.</p> <p>--Military Exempt.</p> <p>Active Duty Military Same as federal.</p> <p>Unemployment Compensation Same as federal.</p> <p>Social Security Benefits Exempt for taxpayers with federal AGI less than or equal to \$75,000. Otherwise, same as federal.</p> <p>State/Municipal Bond Interest Taxable except most Kansas state and municipal obligations.</p> <p>Health Savings Accounts Same as federal.</p> <p>Miscellaneous</p> <p>Disability Income Same as federal.</p> <p>College Savings Plans Same as federal, plus deduction for contributions up to \$3,000 per beneficiary (\$6,000 if MJ) to any state's 529 plan.</p> <p>Lottery Winnings Same as federal.</p> <p>Federal Income Taxes Not deductible.</p> <p>Other Addition for employee contributions to public employee retirement system and amounts deducted for federal purposes but used to calculate various state tax credits. Deductions for armed forces recruitment, sign up, or retention bonuses; for repayment of education or student loans received as a result of service in the armed services; and for organ donation expenses.</p>	<p>Standard:</p> <p style="text-align: right;">Added</p> <p style="text-align: center;"><u>Amount if:</u></p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;"></th> <th style="width: 15%;"></th> <th style="width: 15%; text-align: center;"><u>Age 65</u></th> <th style="width: 15%; text-align: center;"><u>Blind</u></th> </tr> </thead> <tbody> <tr> <td>Single</td> <td style="text-align: right;">\$3,000</td> <td style="text-align: right;">\$850</td> <td style="text-align: right;">\$850</td> </tr> <tr> <td>Married-J</td> <td style="text-align: right;">7,500</td> <td style="text-align: right;">700</td> <td style="text-align: right;">700</td> </tr> <tr> <td>Married-S</td> <td style="text-align: right;">3,750</td> <td style="text-align: right;">700</td> <td style="text-align: right;">700</td> </tr> <tr> <td>Head-of-Household</td> <td style="text-align: right;">5,500</td> <td style="text-align: right;">850</td> <td style="text-align: right;">850</td> </tr> </tbody> </table> <p>Itemized: State itemized deductions.</p> <p>Major Differences from Federal Law: Deductions are calculated using 75% of real and personal property taxes, 75% of residential interest and mortgage insurance premiums, 75% of qualified medical and dental expenses, and 100% of charitable contributions, all as claimed as federal itemized deductions. State income taxes and state and local sales taxes not deductible.</p>			<u>Age 65</u>	<u>Blind</u>	Single	\$3,000	\$850	\$850	Married-J	7,500	700	700	Married-S	3,750	700	700	Head-of-Household	5,500	850	850
		<u>Age 65</u>	<u>Blind</u>																		
Single	\$3,000	\$850	\$850																		
Married-J	7,500	700	700																		
Married-S	3,750	700	700																		
Head-of-Household	5,500	850	850																		
TAX RATES AND BRACKETS	EXEMPTIONS																				
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: center;"><u>Taxable Income Brackets</u></th> </tr> <tr> <th style="text-align: center;"><u>Married Joint</u></th> <th style="text-align: center;"><u>Single/Married-S/ Head-of-Household</u></th> <th style="text-align: center;"><u>Marginal Tax Rates</u></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0 - \$5,000</td> <td style="text-align: center;">\$0 - \$2,500</td> <td style="text-align: center;">0.0%</td> </tr> <tr> <td style="text-align: center;">5,001 - 30,000</td> <td style="text-align: center;">2,501 - 15,000</td> <td style="text-align: center;">3.1</td> </tr> <tr> <td style="text-align: center;">30,001 - 60,000</td> <td style="text-align: center;">15,001 - 30,000</td> <td style="text-align: center;">5.25</td> </tr> <tr> <td style="text-align: center;">60,001 and over</td> <td style="text-align: center;">30,001 and over</td> <td style="text-align: center;">5.7</td> </tr> </tbody> </table>	<u>Taxable Income Brackets</u>			<u>Married Joint</u>	<u>Single/Married-S/ Head-of-Household</u>	<u>Marginal Tax Rates</u>	\$0 - \$5,000	\$0 - \$2,500	0.0%	5,001 - 30,000	2,501 - 15,000	3.1	30,001 - 60,000	15,001 - 30,000	5.25	60,001 and over	30,001 and over	5.7	<p>Personal \$2,250</p> <p>Dependent 2,250</p> <p>Additional exemption if Head-of-Household 2,250</p>		
<u>Taxable Income Brackets</u>																					
<u>Married Joint</u>	<u>Single/Married-S/ Head-of-Household</u>	<u>Marginal Tax Rates</u>																			
\$0 - \$5,000	\$0 - \$2,500	0.0%																			
5,001 - 30,000	2,501 - 15,000	3.1																			
30,001 - 60,000	15,001 - 30,000	5.25																			
60,001 and over	30,001 and over	5.7																			
NONBUSINESS TAX CREDITS	OTHER TAXES																				
<ul style="list-style-type: none"> • Adoption • Angel investor • Center for entrepreneurship • Child and dependent care expenses • Community service contribution • Disabled access • Earned income 	<ul style="list-style-type: none"> • Food sales tax • Historic preservation • Income taxes paid to other states • Individual development account • Low income students scholarship • Rural opportunity zone 																				

KENTUCKY

Filing System: Joint/Combined

TAX BASE: FEDERAL ADJUSTED GROSS INCOME		DEDUCTIONS
<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend Exempts U.S. government bonds.</p> <p>Capital Gains & Losses Gains on Kentucky Turnpike bonds and property taken by eminent domain are exempt.</p> <p>Pension/Retirement Income</p> <p>--Private Exclude up to \$31,110.</p> <p>--Public Exempt if retired before 1998; full exclusion up to \$31,110 and partial exclusion above that if retired after 1997.</p> <p>--U.S. Civil Service Same as "Public".</p> <p>--Military Same as "Public".</p> <p>Active Duty Military Exempt, including reserve and National Guard members. \$20 personal credit for Kentucky National Guard members. All income is exempt for soldiers killed in the line of duty for the year of the death and the preceding year.</p> <p>Unemployment Compensation Same as federal.</p> <p>Social Security Benefits Exempt.</p> <p>State/Municipal Bond Interest Taxable except Kentucky obligations.</p> <p>Health Savings Accounts Same as federal.</p> <p>Miscellaneous</p> <p>Disability Income Same as federal, except "Private" and "Public" retirement exclusions above also apply to disability retirement payments.</p> <p>College Savings Plans Same as federal.</p> <p>Lottery Winnings Same as federal.</p> <p>Federal Income Taxes Not deductible.</p> <p>Other Deductions for income from training or working at election booths and for artistic contributions not claimed as a state itemized deduction. Deduction for amount claimed for federal work opportunity and welfare to work credits. A child's unearned income may not be reported on a parent's return.</p>		<p>Standard:</p> <p>All \$2,590</p> <p>Itemized:</p> <p>State itemized deductions.</p> <p>Major Differences from Federal Law:</p> <p><u>Taxes:</u> State income taxes and state and local sales taxes not deductible.</p> <p><u>Other:</u> Medical/dental expenses, casualty/theft losses, and real/personal property taxes are not deductible.</p>
TAX RATES AND BRACKETS		EXEMPTIONS (TAX CREDIT)
5% of taxable income.		<p>KY National Guard member \$20</p> <p>Age 65 or over 40</p> <p>Blind 40</p>
NONBUSINESS TAX CREDITS		OTHER TAXES
<ul style="list-style-type: none"> • Angel investor • Certified rehabilitation • Child and dependent care • Education tuition • Endow Kentucky • Family size 	<ul style="list-style-type: none"> • Income gap • Income taxes paid to other states • Kentucky investment fund • New markets development program • Recycling and/or composting equipment 	<ul style="list-style-type: none"> • Lump sum distributions • Use tax

LOUISIANA

Filing System: Joint

TAX BASE: FEDERAL ADJUSTED GROSS INCOME	DEDUCTIONS															
<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend Exempts U.S. government bonds.</p> <p>Capital Gains & Losses Deduction for net gain from the sale of a Louisiana-domiciled business if held for five or more years immediately prior to sale or exchange.</p> <p>Pension/Retirement Income</p> <p>--Private Retirement income exclusion of up to \$6,000/person if 65 or over.</p> <p>--Public..... Benefits from most Louisiana retirement systems are exempt. For others, same exclusions as private pensions.</p> <p>--U.S. Civil Service Exempt.</p> <p>--Military..... Exempt.</p> <p>Active Duty Military CZE and up to \$30,000 excluded for service outside Louisiana for 120, or more, consecutive days.</p> <p>Unemployment Compensation..... Same as federal.</p> <p>Social Security Benefits Exempt.</p> <p>State/Municipal Bond Interest..... Taxable except Louisiana obligations.</p> <p>Health Savings Accounts..... Same as federal.</p> <p>Miscellaneous</p> <p>Disability Income \$6,000/person exclusion for permanent total disability.</p> <p>College Savings Plans Same as federal, but distributions for K-12 tuition expenses do not qualify. Deduction for contributions up to \$2,400 per taxpayer (\$4,800 MJ) to the Louisiana savings plan, provided the taxpayer is the account owner.</p> <p>Lottery Winnings..... Same as federal.</p> <p>Federal Income Taxes..... Deductible, including 3.8% tax on net investment income.</p> <p>Other Exclusion for shareholder income from a bank organized as an S corporation. Deductions for the following: up to \$5,000 for retrofitting certain residential structures; expenses incurred by disabled individuals from adapting their homes; educational expenses related to qualified dependents who are home-schooled or enrolled in private or certain public elementary and secondary schools; \$500 for recreation department volunteers and for volunteer firefighters; and any grant, loan, or benefit provided by a disaster recovery entity.</p>	<p>Standard:</p> <p>Single/Married-S* \$4,500</p> <p>Married-J/H-H* 9,000</p> <p> </p> <p>*Combined standard deduction and personal exemption amounts, which are built into tax tables.</p> <p>Itemized:</p> <p>In addition to the state standard deduction, taxpayers who itemize deductions for federal tax purposes may deduct the excess of federal itemized deductions (after the federal income limitation) over the federal standard deduction.</p>															
	EXEMPTIONS															
	<p>Personal* \$1,000</p> <p>Dependent..... 1,000</p> <p>Blind 1,000</p> <p>Age 65 or over 1,000</p> <p> </p> <p>*These amounts are included in the combined standard deduction/personal exemptions shown above.</p>															
TAX RATES AND BRACKETS	OTHER TAXES															
<table style="margin: auto; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center; border-bottom: 1px solid black;">Taxable Income Brackets</th> <th style="text-align: center; border-bottom: 1px solid black;">Marginal</th> </tr> <tr> <th style="text-align: center; border-bottom: 1px solid black;">Single/M-S/H-H</th> <th style="text-align: center; border-bottom: 1px solid black;">Married-J</th> <th style="text-align: center; border-bottom: 1px solid black;">Tax Rates</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0 - \$12,500</td> <td style="text-align: center;">\$0 - \$25,000</td> <td style="text-align: center;">2%</td> </tr> <tr> <td style="text-align: center;">12,501 - 50,000</td> <td style="text-align: center;">25,001 - 100,000</td> <td style="text-align: center;">4</td> </tr> <tr> <td style="text-align: center;">50,001 and over</td> <td style="text-align: center;">100,001 and over</td> <td style="text-align: center;">6</td> </tr> </tbody> </table>	Taxable Income Brackets		Marginal	Single/M-S/H-H	Married-J	Tax Rates	\$0 - \$12,500	\$0 - \$25,000	2%	12,501 - 50,000	25,001 - 100,000	4	50,001 and over	100,001 and over	6	<ul style="list-style-type: none"> • PTE Election • Use tax
Taxable Income Brackets		Marginal														
Single/M-S/H-H	Married-J	Tax Rates														
\$0 - \$12,500	\$0 - \$25,000	2%														
12,501 - 50,000	25,001 - 100,000	4														
50,001 and over	100,001 and over	6														
NONBUSINESS TAX CREDITS																
<ul style="list-style-type: none"> • Angel investor • Brownfields investor • Bulletproof vest • Capital company • Child care • Contributions of technological equipment to educational institutions • Conversion of vehicle to alternative fuel • Digital interactive media • Disabilities • Earned income • Donation to school tuition organization • Historic residential • Household expense for physically and mentally incapable persons • Hunting and fishing licenses for service members • Income taxes paid to other states 	<ul style="list-style-type: none"> • Law enforcement education • LA citizens property insurance assessment • LA community development financial institutions/investments • Motion picture investment • New markets • Organ donation • Owner of newly-constructed accessible home • Partial federal credits (elderly, foreign tax, investment tax, residential energy, and jobs) • Port of Louisiana investor • Prison industry enhancement • Qualified playground donations • School readiness (3) • Small town doctor/dentist • Technology commercialization 															

MAINE

Filing System: Joint

TAX BASE: FEDERAL ADJUSTED GROSS INCOME		DEDUCTIONS																														
<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend Exempts U.S. government bonds.</p> <p>Capital Gains & Losses Same as federal except gains from the sale of Maine Waste Management and Recycling Program bonds and investment income from the Northern Maine Transmission Corp. are exempt, as is a portion of the gains from the sale of eligible timberlands.</p> <p>Pension/Retirement Income Exclude: --Private Up to \$10,000, less social security and railroad retirement benefits. --Public Up to \$10,000, less social security and railroad retirement benefits. --U.S. Civil Service Up to \$10,000, less social security and railroad retirement benefits. --Military Exempt.</p> <p>Active Duty Military CZE, plus exempt if a Maine resident for service performed outside Maine.</p> <p>Unemployment Compensation Same as federal.</p> <p>Social Security Benefits Exempt.</p> <p>State/Municipal Bond Interest Taxable except Maine obligations.</p> <p>Health Savings Accounts Same as federal.</p> <p>Miscellaneous</p> <p>Disability Income Same as federal.</p> <p>College Savings Plans Same as federal.</p> <p>Lottery Winnings Same as federal.</p> <p>Federal Income Taxes Not deductible.</p> <p>Other Deduct proceeds from family development (low-income) accounts and earnings from fishing operations contributed to a capital construction fund. A deduction related to the federal work opportunity and empowerment zone tax credits is available. Contributions to state retirement system are taxable.</p>		<p>Standard: Same as federal.</p> <p>Itemized: Federal itemized deductions.</p> <p>Major Differences from Federal Law: Taxes: State income and sales taxes not deductible. Interest and Other Expenses: Cannot deduct interest and other expenses incurred in producing income not subject to Maine taxation. High Income Limitation: Total itemized deductions limited to \$29,550. Standard and itemized deductions phase out between the following thresholds based on Maine AGI:</p> <table style="width: 100%; border: none;"> <tr> <td style="text-align: left;">Filing Status</td> <td style="text-align: right;">Income Range for Phase-Out</td> </tr> <tr> <td>Single, Married-S</td> <td style="text-align: right;">\$81,450 - \$156,450</td> </tr> <tr> <td>Head-of-Household</td> <td style="text-align: right;">122,200 - 234,700</td> </tr> <tr> <td>Married-J</td> <td style="text-align: right;">162,950 - 312,950</td> </tr> </table>	Filing Status	Income Range for Phase-Out	Single, Married-S	\$81,450 - \$156,450	Head-of-Household	122,200 - 234,700	Married-J	162,950 - 312,950																						
Filing Status	Income Range for Phase-Out																															
Single, Married-S	\$81,450 - \$156,450																															
Head-of-Household	122,200 - 234,700																															
Married-J	162,950 - 312,950																															
TAX RATES AND BRACKETS		EXEMPTIONS																														
<table style="width: 100%; border: none;"> <thead> <tr> <th colspan="3" style="text-align: center;">Taxable Income Brackets</th> <th style="text-align: center;">Marginal Tax Rates</th> </tr> <tr> <th style="text-align: center;">Single/Married-S</th> <th style="text-align: center;">Married Joint</th> <th style="text-align: center;">Head-of-Household</th> <th></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0 - \$21,849</td> <td style="text-align: center;">\$0 - \$43,699</td> <td style="text-align: center;">\$0 - \$32,749</td> <td style="text-align: center;">5.80%</td> </tr> <tr> <td style="text-align: center;">21,850 - 51,699</td> <td style="text-align: center;">43,700 - 103,399</td> <td style="text-align: center;">32,750 - 77,549</td> <td style="text-align: center;">6.75</td> </tr> <tr> <td style="text-align: center;">51,700 and over</td> <td style="text-align: center;">103,400 and over</td> <td style="text-align: center;">77,550 and over</td> <td style="text-align: center;">7.15</td> </tr> </tbody> </table>		Taxable Income Brackets			Marginal Tax Rates	Single/Married-S	Married Joint	Head-of-Household		\$0 - \$21,849	\$0 - \$43,699	\$0 - \$32,749	5.80%	21,850 - 51,699	43,700 - 103,399	32,750 - 77,549	6.75	51,700 and over	103,400 and over	77,550 and over	7.15	<p>Personal* \$4,200</p> <p>*Exemption phases out between the following Maine AGI thresholds.</p> <table style="width: 100%; border: none;"> <tr> <td style="text-align: left;">Filing Status</td> <td style="text-align: right;">Income Range for Phase-Out</td> </tr> <tr> <td>Single</td> <td style="text-align: right;">\$271,650 - \$396,650</td> </tr> <tr> <td>Head-of-Household</td> <td style="text-align: right;">298,800 - 423,800</td> </tr> <tr> <td>Married-J</td> <td style="text-align: right;">325,950 - 450,950</td> </tr> <tr> <td>Married-S</td> <td style="text-align: right;">162,975 - 225,475</td> </tr> </table>	Filing Status	Income Range for Phase-Out	Single	\$271,650 - \$396,650	Head-of-Household	298,800 - 423,800	Married-J	325,950 - 450,950	Married-S	162,975 - 225,475
Taxable Income Brackets			Marginal Tax Rates																													
Single/Married-S	Married Joint	Head-of-Household																														
\$0 - \$21,849	\$0 - \$43,699	\$0 - \$32,749	5.80%																													
21,850 - 51,699	43,700 - 103,399	32,750 - 77,549	6.75																													
51,700 and over	103,400 and over	77,550 and over	7.15																													
Filing Status	Income Range for Phase-Out																															
Single	\$271,650 - \$396,650																															
Head-of-Household	298,800 - 423,800																															
Married-J	325,950 - 450,950																															
Married-S	162,975 - 225,475																															
NONBUSINESS TAX CREDITS		OTHER TAXES																														
<ul style="list-style-type: none"> • AccessAble home • Adult dependent care • Child and dependent care • Dental care access • Dual residence reduction of tax • Earned income tax credit • Educational opportunity • Income tax paid to other jurisdictions 	<ul style="list-style-type: none"> • New markets • Primary care access • Property tax fairness • Nonresident credit including "safe harbor" for certain residents spending significant time out-of-state • Sales tax fairness • Seed capital 	<ul style="list-style-type: none"> • Sales tax on casual rentals of living quarters • Use tax 																														

MARYLAND

Filing System: Joint

TAX BASE: FEDERAL ADJUSTED GROSS INCOME		DEDUCTIONS																														
<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend Exempts U.S. government bonds.</p> <p>Capital Gains & Losses Same as federal, plus exempts profit from Maryland bond sales.</p> <p>Pension/Retirement Income*</p> <p>--Private Up to \$31,100/person excluded (65 or over or disabled).</p> <p>--Public Up to \$31,100/person excluded (65 or over or disabled); optional exclusions for retired law enforcement, fire, rescue, or EMS personnel.</p> <p>--U.S. Civil Service Up to \$31,100/person excluded (65 or over or disabled).</p> <p>--Military Up to \$31,100/person excluded (65 or over or disabled). Additional exemption of \$5,000 (\$15,000 if 55 or older) in military retirement income.</p> <p>Active Duty Military CZE and up to a total of \$15,000 excluded for service outside U.S. if total military pay is less than \$30,000.</p> <p>Unemployment Compensation..... Same as federal.</p> <p>Social Security Benefits Exempt.</p> <p>State/Municipal Bond Interest..... Taxable except Maryland obligations.</p> <p>Health Savings Accounts Same as federal.</p> <p>Miscellaneous</p> <p>Disability Income Exempt for job related injuries for police and firefighters.</p> <p>College Savings Plans Same as federal, plus deduction for contributions up to \$2,500 per beneficiary per taxpayer to Maryland's 529 program.</p> <p>Lottery Winnings..... Same as federal.</p> <p>Federal Income Taxes Not deductible.</p> <p>Other Employee pickup contributions to a Maryland retirement or pension system and 50% of taxable tax preference items over \$10,000 (\$20,000 if married) are included in state income. No deduction for tuition and related expenses. Subtractions for organ donation expenses, child and dependent care expenses, unreimbursed foster care expenses, adoption expenses, use of vehicle for charitable purposes, expenses incurred by the blind for a reader, contributions to a Maryland ABLE account, solar energy grant awards, and a dependent's unearned income included in parent's federal AGI. Exclusions for certain artists' contributions and certain income of qualifying artists in arts and entertainment districts. Two-income subtraction of up to \$1,200. Exclusions for: law enforcement officers residing and employed in high crime areas; volunteer fire, rescue, and EMS personnel; Coast Guard Auxiliary, Maryland Defense Force, and Maryland Civil Air Patrol members; police auxiliary or reserve volunteers; income from use of official vehicles by members of public police and fire departments; and length of service pay.</p>		<p>Standard: 15% of Maryland AGI.</p> <table border="1"> <thead> <tr> <th></th> <th><u>Minimum</u></th> <th><u>Maximum</u></th> </tr> </thead> <tbody> <tr> <td>Married-J/H-H</td> <td>\$3,050</td> <td>\$4,550</td> </tr> <tr> <td>All Other</td> <td>1,500</td> <td>2,250</td> </tr> </tbody> </table> <p>Itemized: Federal itemized deductions.</p> <p>Major Differences From Federal Law: <u>Taxes:</u> State and local income taxes not deductible.</p>		<u>Minimum</u>	<u>Maximum</u>	Married-J/H-H	\$3,050	\$4,550	All Other	1,500	2,250																					
	<u>Minimum</u>	<u>Maximum</u>																														
Married-J/H-H	\$3,050	\$4,550																														
All Other	1,500	2,250																														
		EXEMPTIONS																														
		<p>Personal \$3,200</p> <p>Dependent.....3,200</p> <p>Age 65 or over.....1,000</p> <p>Blind1,000</p> <p>Dependent age 65 or over3,200</p> <p>Except for the age and blindness exemptions, exemptions are phased out for federal AGI between \$100,000 and \$150,000 (\$150,000 and \$200,000 for M-J, HH).</p>																														
TAX RATES AND BRACKETS																																
<table border="1"> <thead> <tr> <th colspan="2">Taxable Income Brackets</th> <th>Marginal Tax Rates</th> </tr> <tr> <th><u>Single/M-S</u></th> <th><u>M-J/H-H</u></th> <th></th> </tr> </thead> <tbody> <tr> <td>\$0 - \$1,000</td> <td>\$0 - \$1,000</td> <td>2.00%</td> </tr> <tr> <td>1,001 - 2,000</td> <td>1,001 - 2,000</td> <td>3.00</td> </tr> <tr> <td>2,001 - 3,000</td> <td>2,001 - 3,000</td> <td>4.00</td> </tr> <tr> <td>3,001 - 100,000</td> <td>3,001 - 150,000</td> <td>4.75</td> </tr> <tr> <td>100,001 - 125,000</td> <td>150,001 - 175,000</td> <td>5.00</td> </tr> <tr> <td>125,001 - 150,000</td> <td>175,001 - 225,000</td> <td>5.25</td> </tr> <tr> <td>150,001 - 250,000</td> <td>225,001 - 300,000</td> <td>5.50</td> </tr> <tr> <td>250,001 and over</td> <td>300,001 and over</td> <td>5.75</td> </tr> </tbody> </table>		Taxable Income Brackets		Marginal Tax Rates	<u>Single/M-S</u>	<u>M-J/H-H</u>		\$0 - \$1,000	\$0 - \$1,000	2.00%	1,001 - 2,000	1,001 - 2,000	3.00	2,001 - 3,000	2,001 - 3,000	4.00	3,001 - 100,000	3,001 - 150,000	4.75	100,001 - 125,000	150,001 - 175,000	5.00	125,001 - 150,000	175,001 - 225,000	5.25	150,001 - 250,000	225,001 - 300,000	5.50	250,001 and over	300,001 and over	5.75	
Taxable Income Brackets		Marginal Tax Rates																														
<u>Single/M-S</u>	<u>M-J/H-H</u>																															
\$0 - \$1,000	\$0 - \$1,000	2.00%																														
1,001 - 2,000	1,001 - 2,000	3.00																														
2,001 - 3,000	2,001 - 3,000	4.00																														
3,001 - 100,000	3,001 - 150,000	4.75																														
100,001 - 125,000	150,001 - 175,000	5.00																														
125,001 - 150,000	175,001 - 225,000	5.25																														
150,001 - 250,000	225,001 - 300,000	5.50																														
250,001 and over	300,001 and over	5.75																														
NONBUSINESS TAX CREDITS		OTHER TAXES																														
<ul style="list-style-type: none"> • Aquaculture oyster floats • Child and dependent care • Community investment • Earned income tax credit (state and local) • Endow Maryland • Endowments of Maryland HBCUs • Energy storage systems • Heritage structure rehabilitation • Income taxes paid to other states/localities • Independent living 		<ul style="list-style-type: none"> • Long-term care insurance • Oyster shell recycling • Poverty level credit (state and local) • Preceptors in areas with health care workforce shortages • Preservation and conservation easements • Quality teacher incentive • Student loan debt relief • Venison donation <p>• Local income tax (Maryland Counties and Baltimore City)</p>																														

*Reduced by social security and railroad retirement benefits. Certain retirement plans (IRA, Roth IRA, SEP) do not qualify.

MASSACHUSETTS

Filing System: Joint

TAX BASE: STATE ADJUSTED GROSS INCOME		DEDUCTIONS
<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend Exempts U.S. government bonds. Exclusion for interest from state banks (Single--\$100/Married-J--\$200).</p> <p>Capital Gains & Losses Own (see "Tax Rates and Brackets" below).</p> <p>Pension/Retirement Income</p> <p>--Private Same as federal.</p> <p>--Public Payments from a contributory plan are exempt.</p> <p>--U.S. Civil Service Payments from a contributory plan are exempt.</p> <p>--Military Exempt.</p> <p>Active Duty Military Same as federal.</p> <p>Unemployment Compensation Same as federal.</p> <p>Social Security Benefits Exempt.</p> <p>State/Municipal Bond Interest Taxable except Massachusetts obligations.</p> <p>Health Savings Accounts Same as federal.</p> <p>Miscellaneous</p> <p>Disability Income Exempt.</p> <p>College Savings Plans Same as federal, plus deduction for contributions of up to \$1,000/taxpayer (\$2,000 M-J) to Massachusetts' plan.</p> <p>Lottery Winnings Taxable.</p> <p>Federal Income Taxes Not deductible.</p> <p>Other Deductions for either: (a) up to \$4,800 of care expenses [\$9,600 for two or more qualifying individuals] for a child under age 13 or disabled dependent/spouse; or (b) \$3,600 for a dependent household member under age 12 or 65 or older or disabled [\$7,200 for two or more dependents]. In addition, deductions for the following: (a) 50% of rent -- maximum deduction \$3,000 (MS -- \$1,500); (b) amounts paid for social security, Medicare, railroad, federal and state retirement systems up to \$2,000/person; (c) tuition and fees; (d) organ donation expenses; (e) moving/certain commuter expenses; (f) self-employed health insurance expenses; (g) student loan interest; (h) income of a firefighter or police officer incapacitated in the line of duty; (i) alimony payments; and (j) certain gambling losses.</p>	<p>Standard: None.</p> <p>Itemized: State deductions for all taxpayers, as described under "Tax Base."</p>	
TAX RATES AND BRACKETS		EXEMPTIONS
<p>The following types of income, minus deductions and exemptions, are taxed at 5.05%: earned income; pensions and annuities; interest from MA banks; business, profession, or farm income; rental royalty, partnership, S-corporation, or trust income; unemployment compensation; alimony; taxable IRA/Keogh distributions; and other income such as gambling winnings and fees. Also taxed at 5.05% is other interest income and dividend income less certain excess deductions from a trade or business not used to offset other 5.05% taxable income.</p> <p>Short-term capital gains (net of capital losses) and long-term capital gains on collectibles and pre-1996 installment sales (less certain excess deductions from a trade or business and 50% of long-term capital gains from collectibles and pre-1996 installment sales) are taxed at 12%. Other long-term capital gains (less remaining excess deductions and long-term capital losses) are taxed at 5.05%.</p> <p>No income tax is imposed if Massachusetts adjusted gross income is equal to or less than \$8,000 for single, \$16,400 for married-joint, or \$14,400 for head-of-household taxpayers (plus \$1,000/dependent). Deductions, other than certain deductions for a trade or business, cannot generally be used to offset income from interest, dividends, or capital gains. Taxpayers may elect to pay tax at 5.85% rate on income that would otherwise be taxed at 5.05%.</p>		<p>Single/Married-S \$4,400</p> <p>Head-of-Household 6,800</p> <p>Married-J 8,800</p> <p>Dependent 1,000</p> <p>Age 65 or over 700</p> <p>Blind 2,200</p> <p>Exemption for medical expenses claimed on federal Schedule A and for adoption fees.</p> <p>Exemptions are applied against 5.05% income prior to the inclusion of non-Massachusetts interest and dividends.</p>
NONBUSINESS TAX CREDITS		OTHER TAXES
<ul style="list-style-type: none"> • Angel investor • Conservation land • Community investment • Earned income • Income tax paid to another state or jurisdiction • Lead paint 	<ul style="list-style-type: none"> • Limited income • Low income housing donation • Senior circuit breaker (property tax/rent) • Septic system • Solar and wind energy 	<ul style="list-style-type: none"> • Additional tax on installment sales • Health care penalty • Use tax

MICHIGAN

Filing System: Joint

TAX BASE: FEDERAL ADJUSTED GROSS INCOME		DEDUCTIONS
	<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend..... Exempts U.S. government bonds. Persons aged 74 years and older may deduct up to \$11,771/person in interest, dividends, and capital gains, subject to reductions based on certain retirement deductions described below.</p> <p>Capital Gains & Losses..... See "Interest/Dividend" above.</p> <p>Pension/Retirement Income</p> <p>--Private/Public*..... Five treatments based on year of birth:</p> <p style="padding-left: 20px;">if born before 1946, exempt all retirement income from public sources and up to \$52,808 (\$105,615 M-J) in retirement income from private sources, except the allowable private exclusion is reduced by the public exclusion as well as military retirement and railroad retirement;</p> <p style="padding-left: 20px;">if born from 1946 thru 1952, see "Standard Deduction";</p> <p style="padding-left: 20px;">if born from 1953 thru Jan. 1, 1958, exempt up to \$15,000 (\$30,000 M-J) of qualifying pension/retirement benefits if they receive retirement benefits from employment exempt from Social Security;</p> <p style="padding-left: 20px;">if born after 1952 and benefits are from employment exempt from Social Security and retired as of January 1, 2013, exempt up to \$35,000 (\$55,000 M-J, or \$70,000 M-J if both spouses qualify) of qualifying pension/retirement benefits;</p> <p style="padding-left: 20px;">all others born after 1952, pension and retirement benefits are taxable.</p> <p>--U.S. Civil Service Same as above.</p> <p>--Military Exempt.</p> <p>Active Duty Military Exempt.</p> <p>Unemployment Compensation..... Same as federal.</p> <p>Social Security Benefits Exempt.</p> <p>State/Municipal Bond Interest..... Taxable except Michigan obligations.</p> <p>Health Savings Accounts Same as federal.</p> <p>Miscellaneous</p> <p>Disability Income Same as federal.</p> <p>College Savings Plans Same as federal, plus deduction for contributions up to \$5,000 (\$10,000 M-J) to Michigan's plan.</p> <p>Lottery Winnings..... Taxable.</p> <p>Federal Income Taxes Not deductible.</p> <p>Other Deductions for elderly and disabled (based on federal credit), income of residents of a renaissance zone, education trust contracts, income from Michigan gas, oil, and nonferrous metallic minerals and benefits from a discriminatory self-insured medical expense reimbursement plan. No deduction for self-employment tax from federal return.</p>	<p>Standard*: \$20,000 (\$40,000 M-J) if older taxpayer or spouse was born between January 1, 1946 and December 31, 1952. Additional \$15,000 for each individual who received retirement benefits not covered by Social Security.</p> <p>Itemized: None.</p> <p>*Individuals claiming the standard deduction will no longer deduct retirement/pension benefits.</p>
TAX RATES AND BRACKETS		EXEMPTIONS
4.25% of taxable income.		Personal/Dependent \$4,400 Disabled/Blind/Deaf 2,700 Disabled veteran 400 Dependent on someone else's return..... 1,500 Stillbirth 4,400
NONBUSINESS TAX CREDITS		OTHER TAXES
<ul style="list-style-type: none"> • Earned income • Farmland preservation • Historic preservation (for activities certified prior to 2012) 	<ul style="list-style-type: none"> • Income tax paid to another government unit outside Michigan • Property tax and rent 	<ul style="list-style-type: none"> • Use tax

*If M-J, pension and retirement treatment is based on the older spouse.

MINNESOTA

Filing System: Joint

TAX BASE: FEDERAL TAXABLE INCOME	DEDUCTIONS																													
<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend Exempts U.S. government bonds.</p> <p>Capital Gains & Losses Same as federal, except farm property is at least partially exempt if insolvent at time of sale.</p> <p>Pension/Retirement Income</p> <p>--Private Same as federal.</p> <p>--Public Same as federal.</p> <p>--U.S. Civil Service Same as federal.</p> <p>--Military Exempt.</p> <p>Active Duty Military Exempt.</p> <p>Unemployment Compensation Same as federal.</p> <p>Social Security Benefits Same as federal. Separate subtraction is provided up to \$5,150 M-J, \$4,020 S or HH, and \$2,575 M-S of Social Security income, subject to income-based phaseout.</p> <p>State/Municipal Bond Interest Taxable except Minnesota obligations.</p> <p>Health Savings Accounts Same as federal.</p> <p>Miscellaneous</p> <p>Disability Income Same as federal.</p> <p>College Savings Plans Same as federal, except distributions for K-12 tuition expenses do not qualify, plus deduction for contributions up to \$1,500 per taxpayer to any state's plan, if taxpayer does not claim Minnesota's 529 credit.</p> <p>Lottery Winnings Same as federal.</p> <p>Federal Income Taxes Not deductible.</p> <p>Other Deductions for lower-income elderly or disabled, qualifying K-12 school expenses for taxpayer's child, 50% of charitable contributions over \$500 for non-itemizers, compensation to National Guard members and reservists for active service and training in Minnesota, qualified organ donor expenses, AmeriCorps post-service education awards, earnings from a first-time homebuyer's savings account, and discharge of education loan indebtedness for taxpayers completing an income-driven repayment program.</p>	<p>Standard: Same as federal, but subject to same limit as under "High Income Limitation" below.</p> <p>Itemized: Same as federal.</p> <p>Major Differences from Federal Law: <u>Taxes:</u> State income taxes and state and local sales taxes not deductible. <u>High Income Limitation:</u> Total deductions limited if federal AGI exceeds \$97,325 if M-S and \$194,650 for others. <u>Other:</u> Federally suspended deductions for casualty/theft loss, unreimbursed employee business expenses, and other miscellaneous itemized deductions are retained for Minnesota purposes.</p>																													
TAX RATES AND BRACKETS	EXEMPTIONS																													
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="4" style="text-align: center; border-bottom: 1px solid black;">Taxable Income Brackets</th> <th rowspan="2" style="text-align: center; vertical-align: bottom;">Marginal Tax Rates</th> </tr> <tr> <th style="text-align: center; border-bottom: 1px solid black;">Single</th> <th style="text-align: center; border-bottom: 1px solid black;">Married Joint</th> <th style="text-align: center; border-bottom: 1px solid black;">Married Separate</th> <th style="text-align: center; border-bottom: 1px solid black;">Head-of-Household</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0 - \$26,520</td> <td style="text-align: center;">\$0 - \$38,770</td> <td style="text-align: center;">\$0 - \$19,385</td> <td style="text-align: center;">\$0 - \$32,650</td> <td style="text-align: center;">5.35%</td> </tr> <tr> <td style="text-align: center;">26,521 - 87,110</td> <td style="text-align: center;">38,771 - 154,020</td> <td style="text-align: center;">19,386 - 77,010</td> <td style="text-align: center;">32,651 - 131,190</td> <td style="text-align: center;">6.80</td> </tr> <tr> <td style="text-align: center;">87,111 - 161,720</td> <td style="text-align: center;">154,021 - 269,010</td> <td style="text-align: center;">77,011 - 134,505</td> <td style="text-align: center;">131,191 - 214,980</td> <td style="text-align: center;">7.85</td> </tr> <tr> <td style="text-align: center;">161,721 and over</td> <td style="text-align: center;">269,011 and over</td> <td style="text-align: center;">134,506 and over</td> <td style="text-align: center;">214,981 and over</td> <td style="text-align: center;">9.85</td> </tr> </tbody> </table>	Taxable Income Brackets				Marginal Tax Rates	Single	Married Joint	Married Separate	Head-of-Household	\$0 - \$26,520	\$0 - \$38,770	\$0 - \$19,385	\$0 - \$32,650	5.35%	26,521 - 87,110	38,771 - 154,020	19,386 - 77,010	32,651 - 131,190	6.80	87,111 - 161,720	154,021 - 269,010	77,011 - 134,505	131,191 - 214,980	7.85	161,721 and over	269,011 and over	134,506 and over	214,981 and over	9.85	<p>Dependent \$4,250</p> <p>Exemption amounts are phased out after AGI exceeds \$291,950 for M-J, \$243,300 for H-H, \$194,650 for S, and \$145,975 for M-S filers.</p>
Taxable Income Brackets				Marginal Tax Rates																										
Single	Married Joint	Married Separate	Head-of-Household																											
\$0 - \$26,520	\$0 - \$38,770	\$0 - \$19,385	\$0 - \$32,650	5.35%																										
26,521 - 87,110	38,771 - 154,020	19,386 - 77,010	32,651 - 131,190	6.80																										
87,111 - 161,720	154,021 - 269,010	77,011 - 134,505	131,191 - 214,980	7.85																										
161,721 and over	269,011 and over	134,506 and over	214,981 and over	9.85																										
NONBUSINESS TAX CREDITS	OTHER TAXES																													
<ul style="list-style-type: none"> • Alternative minimum tax • Angel investment • Attaining master's degree in teacher licensure field • Beginning farmer management • Child and dependent care • Combat zone • Education savings account contribution • Income taxes paid to another state • K-12 education expenses 	<ul style="list-style-type: none"> • Long-term care insurance premiums • Marriage • Past military service • Parents of stillborn children • SEED capital investment • Student loan • Taxes paid to Wisconsin • Working family (based on federal EITC) 																													

MISSISSIPPI

Filing System: Joint/Combined

TAX BASE: STATE ADJUSTED GROSS INCOME		DEDUCTIONS										
<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend Exempts U.S. government bonds.</p> <p>Capital Gains & Losses Same as federal plus exemptions for gains from the sale of authorized shares in Mississippi-domiciled financial institutions and certain domestic businesses.</p> <p>Pension/Retirement Income*</p> <p>--Private Exempt.</p> <p>--Public Exempt.</p> <p>--U.S. Civil Service Exempt.</p> <p>--Military Exempt.</p> <p>Active Duty Military CZE and exempt up to \$15,000 in National Guard and Reserve pay.</p> <p>Unemployment Compensation Same as federal.</p> <p>Social Security Benefits Exempt.</p> <p>State/Municipal Bond Interest Taxable except Mississippi obligations.</p> <p>Health Savings Accounts Same as federal.</p> <p>Miscellaneous</p> <p>Disability Income Same as federal.</p> <p>College Savings Plans Same as federal, plus deductions for contributions to Mississippi's prepaid tuition plan and for contributions up to \$10,000 (\$20,000 MJ) to Mississippi's affordable college savings plan.</p> <p>Lottery Winnings Same as federal.</p> <p>Federal Income Taxes Not deductible.</p> <p>Other Deductions for amounts deposited into catastrophe and first-time homebuyer savings accounts plus any accrued interest, and interest penalties charged for early withdrawal of savings. Mississippi gambling winnings are not reported as income but, instead, are subject to a 3%, nonrefundable income tax, with casinos withholding the tax at time of payout.</p>		<p>Standard:</p> <p>Single/Married-S \$2,300</p> <p>Head-of-Household 3,400</p> <p>Married-J 4,600</p> <p>Itemized:</p> <p>Federal itemized deductions.</p> <p>Major Difference From Federal Law:</p> <p><u>Taxes:</u> State income taxes and sales taxes not deductible.</p> <p><u>Other:</u> Mississippi gambling losses are not deductible.</p>										
TAX RATES AND BRACKETS		EXEMPTIONS										
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Taxable Income Brackets</th> <th style="text-align: center;">Marginal Tax Rates</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0 - \$2,000</td> <td style="text-align: center;">0%</td> </tr> <tr> <td style="text-align: center;">2,001 - 5,000</td> <td style="text-align: center;">3</td> </tr> <tr> <td style="text-align: center;">5,001 - 10,000</td> <td style="text-align: center;">4</td> </tr> <tr> <td style="text-align: center;">10,001 and over</td> <td style="text-align: center;">5</td> </tr> </tbody> </table>		Taxable Income Brackets	Marginal Tax Rates	\$0 - \$2,000	0%	2,001 - 5,000	3	5,001 - 10,000	4	10,001 and over	5	<p>Married-J \$12,000</p> <p>Head-of-Household 8,000</p> <p>Single/Married-S 6,000</p> <p>Dependent 1,500</p> <p>Blind 1,500</p> <p>Age 65 or over 1,500</p>
Taxable Income Brackets	Marginal Tax Rates											
\$0 - \$2,000	0%											
2,001 - 5,000	3											
5,001 - 10,000	4											
10,001 and over	5											
NONBUSINESS TAX CREDITS		OTHER TAXES										
<ul style="list-style-type: none"> • Charitable contribution • Child adoption • Endow Mississippi • Foster care charitable donations • Income tax paid to another state 	<ul style="list-style-type: none"> • Job development assessment fee • Long-term care premiums • Prekindergarten • Reforestation • Wildlife land use 	<ul style="list-style-type: none"> • Catastrophe savings tax • Consumer use tax 										

*Early or excess distributions of pensions, annuities, and deferred compensation plans are taxable.

MISSOURI

Filing System: Combined

TAX BASE: FEDERAL ADJUSTED GROSS INCOME		DEDUCTIONS																								
<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend Exempts U.S. government bonds.</p> <p>Capital Gains & Losses Exempts gain from conversion of condemned property, 25% exclusion for certain sales of low-income housing, and 50% of the gain on the sale/exchange of employer securities of a Missouri corporation to a qualified employee stock ownership plan.</p> <p>Pension/Retirement Income</p> <p>--Private Exclude up to \$6,000, subject to certain limits.</p> <p>--Public Exempt up to \$38,437/person (includes Social Security), subject to certain limits.</p> <p>--U.S. Civil Service Included in calculation of exclusion for public pension.</p> <p>--Military Exempt, except reduced by amount already excluded under public pension exemption.</p> <p>Active Duty Military Exempt.</p> <p>Unemployment Compensation Same as federal.</p> <p>Social Security Benefits Exempt, subject to AGI limits; otherwise in general partially exempt.</p> <p>State/Municipal Bond Interest Taxable except Missouri obligations and interest on Build America and Recovery Zone bonds.</p> <p>Health Savings Accounts Same as federal.</p> <p>Miscellaneous</p> <p>Disability Income Same as federal.</p> <p>College Savings Plans Same as federal, plus deduction for contributions up to \$8,000 (\$16,000 M-J) to any state's qualified plan.</p> <p>Lottery Winnings Same as federal.</p> <p>Federal Income Taxes Taxpayers may deduct a percentage of their federal tax liability (percentage varies based on Missouri income) up to \$5,000 (\$10,000 if combined return).</p> <p>Other Deductions for: long-term care and qualified health insurance premiums; contributions to a qualified health care sharing ministry; contributions to, and qualified withdrawals from, family development and individual medical accounts; annual contributions to the Missouri ABLÉ program; contributions to and interest from first-time homebuyer accounts, home energy audit expenses; agriculture disaster relief payments; bring jobs home; and transportation facilities.</p>		<p>Standard: Same as federal.</p> <p>Itemized: Federal itemized deductions.</p> <p>Major Differences from Federal Law: <u>Taxes:</u> State and local income taxes are not deductible as a portion of the individual's itemized deductions. State deduction for FICA taxes, railroad retirement taxes, self-employment tax not federally deductible, and city earnings tax. <u>Charitable:</u> Deduction for cultural contributions.</p>																								
TAX RATES AND BRACKETS		EXEMPTIONS																								
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Taxable Income Brackets</th> <th style="text-align: center;">Marginal Tax Rates</th> <th style="text-align: center;">Taxable Income Brackets</th> <th style="text-align: center;">Marginal Tax Rates</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$105 - \$1,053</td> <td style="text-align: center;">1.5%</td> <td style="text-align: center;">\$5,266 - \$6,318</td> <td style="text-align: center;">4.0%</td> </tr> <tr> <td style="text-align: center;">1,054 - 2,106</td> <td style="text-align: center;">2.0</td> <td style="text-align: center;">6,319 - 7,371</td> <td style="text-align: center;">4.5</td> </tr> <tr> <td style="text-align: center;">2,107 - 3,159</td> <td style="text-align: center;">2.5</td> <td style="text-align: center;">7,372 - 8,424</td> <td style="text-align: center;">5.0</td> </tr> <tr> <td style="text-align: center;">3,160 - 4,212</td> <td style="text-align: center;">3.0</td> <td style="text-align: center;">8,425 and over</td> <td style="text-align: center;">5.4</td> </tr> <tr> <td style="text-align: center;">4,213 - 5,265</td> <td style="text-align: center;">3.5</td> <td></td> <td></td> </tr> </tbody> </table>	Taxable Income Brackets	Marginal Tax Rates	Taxable Income Brackets	Marginal Tax Rates	\$105 - \$1,053	1.5%	\$5,266 - \$6,318	4.0%	1,054 - 2,106	2.0	6,319 - 7,371	4.5	2,107 - 3,159	2.5	7,372 - 8,424	5.0	3,160 - 4,212	3.0	8,425 and over	5.4	4,213 - 5,265	3.5			None.	
Taxable Income Brackets	Marginal Tax Rates	Taxable Income Brackets	Marginal Tax Rates																							
\$105 - \$1,053	1.5%	\$5,266 - \$6,318	4.0%																							
1,054 - 2,106	2.0	6,319 - 7,371	4.5																							
2,107 - 3,159	2.5	7,372 - 8,424	5.0																							
3,160 - 4,212	3.0	8,425 and over	5.4																							
4,213 - 5,265	3.5																									
NONBUSINESS TAX CREDITS		OTHER TAXES																								
<ul style="list-style-type: none"> • Affordable housing assistance • Agricultural products utilization contributor • Champion for children • Community bank investment • Diaper bank • Developmental disability care provider • Dry fire hydrant • Domestic violence shelter • Family development account • Food pantry • Health, hunger, and hygiene • Historic preservation 	<ul style="list-style-type: none"> • Income taxes paid to other states/subdivisions • Maternity home • New markets • Pregnancy resource • Property tax • Public safety officer surviving spouse • Residential dwelling accessibility • Residential treatment agency • Self-employed health insurance • Shared care for the elderly • Special needs adoption • Sporting contribution • Youth opportunities 	<ul style="list-style-type: none"> • Consumer use tax • Tax on lump sum distributions 																								

MONTANA

Filing System: Joint/Combined

TAX BASE: FEDERAL ADJUSTED GROSS INCOME		DEDUCTIONS																													
<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend Exempts U.S. government bonds and dividends from certain small business investment companies. Interest exclusion of up to \$800 per person if 65 or over. For married-joint filers, the maximum exclusion is \$1,600, even if only one spouse is 65 or older.</p> <p>Capital Gains & Losses Gains from certain small business investment companies are exempt. Tax credit equal to 2% of net capital gains.</p> <p>Pension/Retirement Income</p> <p>--Private Up to \$4,300/retiree exempt if income is below \$35,800.*</p> <p>--Public Up to \$4,300/retiree exempt if income is below \$35,800.*</p> <p>--U.S. Civil Service Up to \$4,300/retiree exempt if income is below \$35,800.*</p> <p>--Military Up to \$4,300/retiree exempt if income is below \$35,800.*</p> <p>Active Duty Military Exempt.</p> <p>Unemployment Compensation Exempt.</p> <p>Social Security Benefits Separate state calculation of taxable amount.</p> <p>State/Municipal Bond Interest Taxable except Montana obligations.</p> <p>Health Savings Accounts Same as federal.</p> <p>Miscellaneous</p> <p>Disability Income Up to \$5,200 excluded.</p> <p>College Savings Plans Same as federal, except distributions for K-12 tuition expenses do not qualify, plus deduction for contributions up to \$3,000/taxpayer.</p> <p>Lottery Winnings Taxable.</p> <p>Federal Income Taxes Up to \$5,000 (\$10,000 M-J) deductible as itemized deduction.</p> <p>Other Tip income for food, beverage, or lodging employees excluded. Exemptions for deposits to, and earnings on, MSAs, family education savings accounts, and first-time home buyers savings accounts. Subtractions for workers' compensation benefits, health care professional student loan repayments, dependent's unearned income included in parent's federal AGI, deposits to farm and ranch risk management and ABLE accounts, certain reimbursements received by National Guard members and reservists for life insurance premiums, and wages used for federal targeted jobs tax credit. Deduction for certain land sales to beginning farmers.</p>		<p>Standard: 20% of Montana AGI.</p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th style="text-align: center;"><u>Minimum</u></th> <th style="text-align: center;"><u>Maximum</u></th> </tr> </thead> <tbody> <tr> <td>Single/</td> <td></td> <td></td> </tr> <tr> <td>Married-S</td> <td style="text-align: center;">\$2,090</td> <td style="text-align: center;">\$4,710</td> </tr> <tr> <td>Married-J/HH</td> <td style="text-align: center;">4,180</td> <td style="text-align: center;">9,420</td> </tr> </tbody> </table> <p>Itemized: Same as federal.</p> <p>Major Differences from Federal Law: <u>Medical Expenses:</u> Medical and long-term care insurance premiums are deductible. <u>Taxes:</u> State income taxes are not deductible. Motor vehicle taxes and fees, federal income taxes, state and local sales taxes (even if the taxpayer claimed the federal standard deduction) are deductible. <u>Other:</u> Child and dependent care expenses and up to \$100 (\$200 for married-joint filers) for political contributions.</p>			<u>Minimum</u>	<u>Maximum</u>	Single/			Married-S	\$2,090	\$4,710	Married-J/HH	4,180	9,420																
	<u>Minimum</u>	<u>Maximum</u>																													
Single/																															
Married-S	\$2,090	\$4,710																													
Married-J/HH	4,180	9,420																													
TAX RATES AND BRACKETS		EXEMPTIONS																													
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;"><u>Taxable Income Brackets</u></th> <th style="text-align: center;"><u>Marginal Tax Rates</u></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0 - \$3,100</td> <td style="text-align: center;">1%</td> </tr> <tr> <td style="text-align: center;">3,101 - 5,400</td> <td style="text-align: center;">2</td> </tr> <tr> <td style="text-align: center;">5,401 - 8,200</td> <td style="text-align: center;">3</td> </tr> <tr> <td style="text-align: center;">8,201 - 11,100</td> <td style="text-align: center;">4</td> </tr> </tbody> </table>	<u>Taxable Income Brackets</u>	<u>Marginal Tax Rates</u>	\$0 - \$3,100	1%	3,101 - 5,400	2	5,401 - 8,200	3	8,201 - 11,100	4	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;"><u>Taxable Income Brackets</u></th> <th style="text-align: center;"><u>Marginal Tax Rates</u></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$11,101 - \$14,300</td> <td style="text-align: center;">5%</td> </tr> <tr> <td style="text-align: center;">14,301 - 18,400</td> <td style="text-align: center;">6</td> </tr> <tr> <td style="text-align: center;">18,401 and over</td> <td style="text-align: center;">6.9</td> </tr> </tbody> </table>	<u>Taxable Income Brackets</u>	<u>Marginal Tax Rates</u>	\$11,101 - \$14,300	5%	14,301 - 18,400	6	18,401 and over	6.9	<table style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 80%;">Personal.....</td> <td style="text-align: right;">\$2,510</td> </tr> <tr> <td>Blind</td> <td style="text-align: right;">2,510</td> </tr> <tr> <td>Dependent</td> <td style="text-align: right;">2,510</td> </tr> <tr> <td>Disabled Dependent Child</td> <td style="text-align: right;">2,510</td> </tr> <tr> <td>Age 65 or over</td> <td style="text-align: right;">2,510</td> </tr> </tbody> </table>		Personal.....	\$2,510	Blind	2,510	Dependent	2,510	Disabled Dependent Child	2,510	Age 65 or over	2,510
<u>Taxable Income Brackets</u>	<u>Marginal Tax Rates</u>																														
\$0 - \$3,100	1%																														
3,101 - 5,400	2																														
5,401 - 8,200	3																														
8,201 - 11,100	4																														
<u>Taxable Income Brackets</u>	<u>Marginal Tax Rates</u>																														
\$11,101 - \$14,300	5%																														
14,301 - 18,400	6																														
18,401 and over	6.9																														
Personal.....	\$2,510																														
Blind	2,510																														
Dependent	2,510																														
Disabled Dependent Child	2,510																														
Age 65 or over	2,510																														
NONBUSINESS TAX CREDITS		OTHER TAXES																													
<ul style="list-style-type: none"> • Adoption • Alternative energy systems • Alternative fuel • Capital gains • College contribution • Earned income • Elderly care • Elderly homeowner or renter 		<ul style="list-style-type: none"> • Endowment gifts • Energy conservation installations • Geothermal systems • Income taxes paid to other states/countries • Innovative educational program • Student scholarship educational • Unlocking public lands 																													

*Partial exclusions are phased out between income of \$35,800 and \$37,950 (\$40,100 M-J).

NEBRASKA

Filing System: Joint

TAX BASE: FEDERAL ADJUSTED GROSS INCOME	DEDUCTIONS																								
<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend..... Exempts U.S. government obligations. Deduction for extraordinary dividends received by Nebraska residents who are employees of qualified corporations doing business in Nebraska.</p> <p>Capital Gains & Losses..... Deduction for special capital gains from stock sales.</p> <p>Pension/Retirement Income</p> <p>--Private Same as federal.</p> <p>--Public Same as federal.</p> <p>--U.S. Civil Service Same as federal.</p> <p>--Military Exempt either 40% of military retirement income for 7 consecutive years after the initial claim or 15% of military retirement income for all tax years after claimant becomes 67.</p> <p>Active Duty Military Same as federal.</p> <p>Unemployment Compensation..... Same as federal.</p> <p>Social Security Benefits Exempt if income is at or below \$43,000 (\$58,000 MJ).</p> <p>State/Municipal Bond Interest..... Taxable except Nebraska or its subdivisions' obligations, including Nebraska-issued Build America bonds, agricultural revenue bonds, and Investment Finance Authority bonds.</p> <p>Health Savings Accounts Same as federal.</p> <p>Miscellaneous</p> <p>Disability Income Same as federal.</p> <p>College Savings Plans Same as federal, except distributions for K-12 tuition expenses do not qualify, plus deduction for contributions up to \$10,000 (\$5,000 MS) to Nebraska's College Savings Program, provided the taxpayer is the account owner or parent/guardian custodian of the account.</p> <p>Lottery Winnings..... Same as federal.</p> <p>Federal Income Taxes Not deductible.</p> <p>Other Deductions for contributions to Nebraska ABLE accounts, and for claim of right repayments.</p>	<p>Standard:</p> <p>Single/M-S \$6,900</p> <p>Married-J..... 13,800</p> <p>H-H..... 10,100</p> <p>Blind..... 1,600 (1,300 married)</p> <p>Age 65+..... 1,600 (1,300 married)</p> <p>Itemized:</p> <p>Federal itemized deductions.</p> <p>Major Differences from Federal Law:</p> <p><u>Taxes:</u> State and local income taxes not deductible.</p>																								
TAX RATES AND BRACKETS	EXEMPTIONS (TAX CREDIT)																								
<table style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: center; border-bottom: 1px solid black;">Taxable Income Brackets</th> <th style="border-bottom: 1px solid black;">Marginal</th> </tr> <tr> <th style="text-align: center; border-bottom: 1px solid black;">Single/ M-S</th> <th style="text-align: center; border-bottom: 1px solid black;">Married-J</th> <th style="text-align: center; border-bottom: 1px solid black;">Head-of-Household</th> <th style="text-align: center; border-bottom: 1px solid black;">Tax Rates</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0 - \$3,230</td> <td style="text-align: center;">\$0 - \$6,440</td> <td style="text-align: center;">\$0 - \$6,020</td> <td style="text-align: center;">2.46%</td> </tr> <tr> <td style="text-align: center;">3,231 - 19,330</td> <td style="text-align: center;">6,441 - 38,680</td> <td style="text-align: center;">6,021 - 30,940</td> <td style="text-align: center;">3.51</td> </tr> <tr> <td style="text-align: center;">19,331 - 31,160</td> <td style="text-align: center;">38,681 - 62,320</td> <td style="text-align: center;">30,941 - 46,200</td> <td style="text-align: center;">5.01</td> </tr> <tr> <td style="text-align: center;">31,161 and over</td> <td style="text-align: center;">62,321 and over</td> <td style="text-align: center;">46,201 and over</td> <td style="text-align: center;">6.84</td> </tr> </tbody> </table>	Taxable Income Brackets			Marginal	Single/ M-S	Married-J	Head-of-Household	Tax Rates	\$0 - \$3,230	\$0 - \$6,440	\$0 - \$6,020	2.46%	3,231 - 19,330	6,441 - 38,680	6,021 - 30,940	3.51	19,331 - 31,160	38,681 - 62,320	30,941 - 46,200	5.01	31,161 and over	62,321 and over	46,201 and over	6.84	<p>Personal..... \$137</p> <p>Dependent 137</p>
Taxable Income Brackets			Marginal																						
Single/ M-S	Married-J	Head-of-Household	Tax Rates																						
\$0 - \$3,230	\$0 - \$6,440	\$0 - \$6,020	2.46%																						
3,231 - 19,330	6,441 - 38,680	6,021 - 30,940	3.51																						
19,331 - 31,160	38,681 - 62,320	30,941 - 46,200	5.01																						
31,161 and over	62,321 and over	46,201 and over	6.84																						
NONBUSINESS TAX CREDITS	OTHER TAXES																								
<ul style="list-style-type: none"> • Angel investment • Beginning farmer • Child and dependent care expenses • Community development assistance • Earned income 	<ul style="list-style-type: none"> • Elderly or disabled • Income taxes paid to other states • Qualified volunteer emergency responders • School readiness (2) 																								
	<ul style="list-style-type: none"> • Lump-sum or early retirement plan distributions • Use tax 																								

NEW HAMPSHIRE

Filing System: Joint

TAX BASE: INTEREST AND DIVIDENDS	DEDUCTIONS
<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend Interest and dividends from the following sources are taxable: annuities, financial institutions, bonds, notes, private mortgages and loans, corporations, mutual funds (unless invested solely in New Hampshire tax-exempt instruments), and cash or property distributions from a taxable partnership, association, or S-corporation, including a portion of such distributions from a taxable trust. U.S. government bonds are exempt. Earnings on college tuition savings programs and on IRAs, Keogh plans, and other federally-exempt retirement plans and tax-deferred investments are exempt.</p> <p>Capital Gains & Losses Exempt.</p> <p>Pension/Retirement Income</p> <p>--Private Exempt.</p> <p>--Public..... Exempt.</p> <p>--U.S. Civil Service Exempt.</p> <p>--Military..... Exempt.</p> <p>Active Duty Military Exempt.</p> <p>Unemployment Compensation..... Exempt.</p> <p>Social Security Benefits Exempt.</p> <p>State/Municipal Bond Interest..... Taxable except New Hampshire obligations.</p> <p>Health Savings Accounts..... No provision.</p> <p>Miscellaneous</p> <p>Disability Income Exempt.</p> <p>College Savings Plans Same as federal.</p> <p>Lottery Winnings..... Exempt.</p> <p>Federal Income Taxes..... No provision.</p>	<p>Standard: None.</p> <p>Itemized: None.</p>
TAX RATES AND BRACKETS	EXEMPTIONS
<p>5% of taxable interest and dividends.</p>	<p>Personal \$2,400</p> <p>65 or over or disabled 1,200</p> <p>Blind 1,200</p>
NONBUSINESS TAX CREDITS	OTHER TAXES
<ul style="list-style-type: none"> • Education 	<p>None.</p>

NEW JERSEY

Filing System: Joint*

TAX BASE: STATE GROSS INCOME																																															
<p style="text-align: center; margin: 0;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend Exempts U.S. government bonds and certain distributions from a New Jersey qualified investment fund.</p> <p>Capital Gains & Losses Same as federal except capital gains from New Jersey obligations are exempt and capital losses may not be deducted from ordinary income.</p> <p>Pension/Retirement Income</p> <p>--Private Exclude \$60,000 (\$80,000 M-J/\$40,000 M-S). **</p> <p>--Public Exclude \$60,000 (\$80,000 M-J/\$40,000 M-S). **</p> <p>--U.S. Civil Service Exclude \$60,000 (\$80,000 M-J/\$40,000 M-S). **</p> <p>--Military Exempt.</p> <p>Active Duty Military Active duty combat pay is taxable.</p> <p>Unemployment Compensation..... Exempt.</p> <p>Social Security Benefits Exempt.</p> <p>State/Municipal Bond Interest..... Taxable except New Jersey obligations.</p> <p>Health Savings Accounts No provision.</p> <p>Miscellaneous</p> <p>Disability Income Exempt.</p> <p>College Savings Plans Same as federal.</p> <p>Lottery Winnings..... Net gambling winnings are taxable. New Jersey lottery winnings exempt, except winnings of individual prize amounts exceeding \$10,000.</p> <p>Federal Income Taxes Not deductible.</p> <p>Other Employee contributions to retirement plans [other than 401(k) plans] and the earnings portion of Coverdell education savings account distributions are taxable. Additional retirement income exclusion equal to: (a) the unclaimed balance of the general pension exclusion for eligible taxpayers with wage and business income of \$3,000 or less and/or (b) \$6,000 (\$3,000 S, M-S) for taxpayers who are not eligible for social security or railroad retirement benefits. The following are exempt if reported in an employee's W-2 wages: (a) compensation for injuries or sickness; (b) meals and lodging furnished by the employer; and (c) reimbursements for employee business expenses; and for moving expenses. Exclusion for net income from medical and dental services provided in a health enterprise zone. Deductions for medical expenses that exceed 2% of New Jersey gross income, alimony and separate maintenance payments, qualified conservation contributions, and property taxes/rent paid, except deduction may not be claimed if the property tax/rent credit is claimed.</p>																																															
TAX RATES AND BRACKETS		DEDUCTIONS																																													
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center; border-bottom: 1px solid black;"><u>Single/Married-S</u></th> <th colspan="2" style="text-align: center; border-bottom: 1px solid black;"><u>Married-J/Head-of-Household</u></th> </tr> <tr> <th style="text-align: center; border-bottom: 1px solid black;"><u>Taxable</u></th> <th style="text-align: center; border-bottom: 1px solid black;"><u>Marginal</u></th> <th style="text-align: center; border-bottom: 1px solid black;"><u>Taxable</u></th> <th style="text-align: center; border-bottom: 1px solid black;"><u>Marginal</u></th> </tr> <tr> <th style="text-align: center; border-bottom: 1px solid black;"><u>Income Brackets</u></th> <th style="text-align: center; border-bottom: 1px solid black;"><u>Tax Rates</u></th> <th style="text-align: center; border-bottom: 1px solid black;"><u>Income Brackets</u></th> <th style="text-align: center; border-bottom: 1px solid black;"><u>Tax Rates</u></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0 - \$20,000</td> <td style="text-align: center;">1.40%</td> <td style="text-align: center;">\$0 - \$20,000</td> <td style="text-align: center;">1.40%</td> </tr> <tr> <td style="text-align: center;">20,001 - 35,000</td> <td style="text-align: center;">1.75</td> <td style="text-align: center;">20,001 - 50,000</td> <td style="text-align: center;">1.75</td> </tr> <tr> <td style="text-align: center;">35,001 - 40,000</td> <td style="text-align: center;">3.50</td> <td style="text-align: center;">50,001 - 70,000</td> <td style="text-align: center;">2.45</td> </tr> <tr> <td style="text-align: center;">40,001 - 75,000</td> <td style="text-align: center;">5.525</td> <td style="text-align: center;">70,001 - 80,000</td> <td style="text-align: center;">3.50</td> </tr> <tr> <td style="text-align: center;">75,001 - 500,000</td> <td style="text-align: center;">6.37</td> <td style="text-align: center;">80,001 - 150,000</td> <td style="text-align: center;">5.525</td> </tr> <tr> <td style="text-align: center;">500,001 - 5,000,000</td> <td style="text-align: center;">8.97</td> <td style="text-align: center;">150,001 - 500,000</td> <td style="text-align: center;">6.37</td> </tr> <tr> <td style="text-align: center;">5,000,001 and over</td> <td style="text-align: center;">10.75</td> <td style="text-align: center;">500,001 - 5,000,000</td> <td style="text-align: center;">8.97</td> </tr> <tr> <td></td> <td></td> <td style="text-align: center;">5,000,001 and over</td> <td style="text-align: center;">10.75</td> </tr> </tbody> </table>		<u>Single/Married-S</u>		<u>Married-J/Head-of-Household</u>		<u>Taxable</u>	<u>Marginal</u>	<u>Taxable</u>	<u>Marginal</u>	<u>Income Brackets</u>	<u>Tax Rates</u>	<u>Income Brackets</u>	<u>Tax Rates</u>	\$0 - \$20,000	1.40%	\$0 - \$20,000	1.40%	20,001 - 35,000	1.75	20,001 - 50,000	1.75	35,001 - 40,000	3.50	50,001 - 70,000	2.45	40,001 - 75,000	5.525	70,001 - 80,000	3.50	75,001 - 500,000	6.37	80,001 - 150,000	5.525	500,001 - 5,000,000	8.97	150,001 - 500,000	6.37	5,000,001 and over	10.75	500,001 - 5,000,000	8.97			5,000,001 and over	10.75	<p>Standard: None.</p> <p>Itemized: None.</p>	
<u>Single/Married-S</u>		<u>Married-J/Head-of-Household</u>																																													
<u>Taxable</u>	<u>Marginal</u>	<u>Taxable</u>	<u>Marginal</u>																																												
<u>Income Brackets</u>	<u>Tax Rates</u>	<u>Income Brackets</u>	<u>Tax Rates</u>																																												
\$0 - \$20,000	1.40%	\$0 - \$20,000	1.40%																																												
20,001 - 35,000	1.75	20,001 - 50,000	1.75																																												
35,001 - 40,000	3.50	50,001 - 70,000	2.45																																												
40,001 - 75,000	5.525	70,001 - 80,000	3.50																																												
75,001 - 500,000	6.37	80,001 - 150,000	5.525																																												
500,001 - 5,000,000	8.97	150,001 - 500,000	6.37																																												
5,000,001 and over	10.75	500,001 - 5,000,000	8.97																																												
		5,000,001 and over	10.75																																												
EXEMPTIONS																																															
<table style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 80%;">Personal</td> <td style="text-align: right;">\$1,000</td> </tr> <tr> <td>Age 65 or Over.....</td> <td style="text-align: right;">1,000</td> </tr> <tr> <td>Blind or Disabled</td> <td style="text-align: right;">1,000</td> </tr> <tr> <td>Dependent</td> <td style="text-align: right;">1,500</td> </tr> <tr> <td>Dependent in College.....</td> <td style="text-align: right;">1,000</td> </tr> <tr> <td>Veteran</td> <td style="text-align: right;">6,000</td> </tr> </tbody> </table>				Personal	\$1,000	Age 65 or Over.....	1,000	Blind or Disabled	1,000	Dependent	1,500	Dependent in College.....	1,000	Veteran	6,000																																
Personal	\$1,000																																														
Age 65 or Over.....	1,000																																														
Blind or Disabled	1,000																																														
Dependent	1,500																																														
Dependent in College.....	1,000																																														
Veteran	6,000																																														
NONBUSINESS TAX CREDITS		OTHER TAXES																																													
<ul style="list-style-type: none"> • Child/dependent care expenses • Earned income • Excess contributions for disability insurance, family leave insurance, supplemental workforce fund, workforce development partnership fund, and unemployment insurance 		<ul style="list-style-type: none"> • Gold Star Family counseling • Income taxes paid to other jurisdictions • Property tax/rent • Wounded warrior caregivers 																																													
<ul style="list-style-type: none"> • Shared responsibility payments • Use tax 																																															

* Civil union partners must file using the same filing status as spouses and cannot use the single filing status.

** Applies if aged 62 or older, blind, or disabled and gross income is \$100,000 or less. See additional retirement income exclusion under "Other."

NEW MEXICO

Filing System: Joint

TAX BASE: FEDERAL ADJUSTED GROSS INCOME				DEDUCTIONS																																
<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend Exempts U.S. government bonds.</p> <p>Capital Gains & Losses Deduct the greater of 40% or \$1,000 of federally taxable gains.</p> <p>Pension/Retirement Income</p> <p>--Private Same as federal.</p> <p>--Public Same as federal.</p> <p>--U.S. Civil Service Same as federal.</p> <p>--Military Same as federal.</p> <p>Active Duty Military Exempt.</p> <p>Unemployment Compensation Same as federal.</p> <p>Social Security Benefits Same as federal.</p> <p>State/Municipal Bond Interest Taxable except New Mexico obligations.</p> <p>Health Savings Accounts Same as federal.</p> <p>Miscellaneous</p> <p>Disability Income Same as federal.</p> <p>College Savings Plans Same as federal, plus contributions to New Mexico's plan are deductible.</p> <p>Lottery Winnings Same as federal.</p> <p>Federal Income Taxes Not deductible.</p> <p>Other Deduction for income of a person aged 100 or more if not claimed as a dependent and up to \$8,000 if age 65 or over or blind, subject to certain income limits. Deductions for contributions to a New Mexico medical care savings account, unreimbursed medical care expenses not claimed as an itemized deduction, additional deduction for medical care expenses for persons aged 65 or older, organ donation related expenses, and certain reimbursements received by National Guard members for life insurance premiums. Deduction of \$4,000 for certain dependents if filing M-J or H-H.</p>				<p>Standard: Same as federal.</p> <p>Itemized: Same as federal.</p> <p>Major Differences from Federal Law: <u>Taxes:</u> State and local income or general sales taxes are not deductible, except the addback may be reduced so that itemized deductions are not less than the standard deduction. <u>Charitable:</u> Contributions resulting in a state land conservation tax credit are not deductible.</p>																																
TAX RATES AND BRACKETS				EXEMPTIONS																																
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: center;">Taxable Income Brackets</th> <th style="text-align: center;">Marginal</th> </tr> <tr> <th style="text-align: center;"><u>Married-J/H-H</u></th> <th style="text-align: center;"><u>Married-S</u></th> <th style="text-align: center;"><u>Single</u></th> <th style="text-align: center;"><u>Tax Rate</u></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0 - \$8,000</td> <td style="text-align: center;">\$0 - \$4,000</td> <td style="text-align: center;">\$0 - \$5,500</td> <td style="text-align: center;">1.7%</td> </tr> <tr> <td style="text-align: center;">8,001 - 16,000</td> <td style="text-align: center;">4,001 - 8,000</td> <td style="text-align: center;">5,501 - 11,000</td> <td style="text-align: center;">3.2</td> </tr> <tr> <td style="text-align: center;">16,001 - 24,000</td> <td style="text-align: center;">8,001 - 12,000</td> <td style="text-align: center;">11,001 - 16,000</td> <td style="text-align: center;">4.7</td> </tr> <tr> <td style="text-align: center;">24,001 and over</td> <td style="text-align: center;">12,001 and over</td> <td style="text-align: center;">16,001 and over</td> <td style="text-align: center;">4.9</td> </tr> </tbody> </table>				Taxable Income Brackets			Marginal	<u>Married-J/H-H</u>	<u>Married-S</u>	<u>Single</u>	<u>Tax Rate</u>	\$0 - \$8,000	\$0 - \$4,000	\$0 - \$5,500	1.7%	8,001 - 16,000	4,001 - 8,000	5,501 - 11,000	3.2	16,001 - 24,000	8,001 - 12,000	11,001 - 16,000	4.7	24,001 and over	12,001 and over	16,001 and over	4.9	<p>Low- and middle-income exemption of up to \$2,500 for each qualified exemption. The additional exemptions are phased out over the following federal AGI ranges:</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Filing Status</th> <th style="text-align: left;">Income Range for Extra Exemption Phase-Out</th> </tr> </thead> <tbody> <tr> <td>Single</td> <td>\$20,000 - \$36,667</td> </tr> <tr> <td>Married-J/H-H</td> <td>30,000 - 55,000</td> </tr> <tr> <td>Married-S</td> <td>15,000 - 27,500</td> </tr> </tbody> </table>	Filing Status	Income Range for Extra Exemption Phase-Out	Single	\$20,000 - \$36,667	Married-J/H-H	30,000 - 55,000	Married-S	15,000 - 27,500
Taxable Income Brackets			Marginal																																	
<u>Married-J/H-H</u>	<u>Married-S</u>	<u>Single</u>	<u>Tax Rate</u>																																	
\$0 - \$8,000	\$0 - \$4,000	\$0 - \$5,500	1.7%																																	
8,001 - 16,000	4,001 - 8,000	5,501 - 11,000	3.2																																	
16,001 - 24,000	8,001 - 12,000	11,001 - 16,000	4.7																																	
24,001 and over	12,001 and over	16,001 and over	4.9																																	
Filing Status	Income Range for Extra Exemption Phase-Out																																			
Single	\$20,000 - \$36,667																																			
Married-J/H-H	30,000 - 55,000																																			
Married-S	15,000 - 27,500																																			
NONBUSINESS TAX CREDITS				OTHER TAXES																																
<ul style="list-style-type: none"> • Affordable housing • Agricultural biomass • Angel investment • Child day care • Geothermal ground-coupled heat pump • Income tax paid to other states • Land conservation incentives • Low-income comprehensive tax rebate • Low-income property tax rebate for Los Alamos or Santa Fe County residents 		<ul style="list-style-type: none"> • Medical care credit for persons 65 or older • Preservation of cultural properties • Property tax rebate (age 65 and over) • Rural healthcare practitioners • Special needs adopted child • Sustainable building • Venture capital investment • Working families (earned income) 		<ul style="list-style-type: none"> • Tax on lump sum distributions 																																

NEW YORK

Filing System: Joint

TAX BASE: FEDERAL ADJUSTED GROSS INCOME	DEDUCTIONS																																								
<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend Exempts U.S. government bonds.</p> <p>Capital Gains & Losses Exempts gains on sale of certain new business investments and defers gains on reinvested qualified emerging technology investments.</p> <p>Pension/Retirement Income</p> <p>--Private Up to \$20,000 exempt if age 59½ or over.</p> <p>--Public Exempt.</p> <p>--U.S. Civil Service Exempt.</p> <p>--Military Exempt.</p> <p>Active Duty Military Same as federal.</p> <p>Unemployment Compensation Same as federal.</p> <p>Social Security Benefits Exempt.</p> <p>State/Municipal Bond Interest Taxable except New York obligations and Build America bonds.</p> <p>Health Savings Accounts Same as federal.</p> <p>Miscellaneous</p> <p>Disability Income Up to \$5,200 excluded.</p> <p>College Savings Plans Same as federal, plus deduction for contributions of up to \$5,000 (\$10,000 MJ) to New York's plan.</p> <p>Lottery Winnings Same as federal.</p> <p>Federal Income Taxes Not deductible.</p> <p>Other Contributions to certain public employee retirement systems and amounts deducted from salaries and wages (for federal tax purposes) under certain New York City public employer flexible benefits programs and state and local retirement systems are included in New York AGI. Deductions for wages earned from an approved business in a START-UP NY zone, certain fees for long-term residential care, living organ donor expenses, income as a member of the New York organized militia called for emergency state duty, interest payments under the New York higher education loan program, volunteer firefighter and EMS length of service awards, qualified moving expenses, certain insurance payments received by volunteer firefighters, contributions (not already itemized) to preserve certain NY natural/historical resources, and accelerated payments of life insurance death benefits. Certain amounts eligible for New York credits are added back to AGI.</p>	<p>Standard:</p> <p>Single/Married-S \$8,000</p> <p>Single Dependent 3,100</p> <p>Married-J 16,050</p> <p>Head-of-Household 11,200</p> <p>Itemized:</p> <p>Federal itemized deductions.</p> <p>Major Differences from Federal Law:</p> <p><u>Taxes:</u> State, local, and foreign income taxes not deductible.</p> <p><u>Medical Expenditures:</u> Amounts claimed for long-term care insurance credit cannot be claimed as an itemized deduction. Deduction for medical and dental expenses limited to amounts which exceed 10% of federal AGI.</p> <p><u>College Tuition:</u> Deduction unless claiming college tuition credit.</p> <p><u>High-Income Limitation:</u> Total deductions are limited using state thresholds.</p> <p><u>Other:</u> Casualty/theft losses not limited to those resulting from federally declared disaster, and miscellaneous deductions subject to 2% federal AGI limitation which were suspended at the federal level are retained for New York purposes.</p>																																								
TAX RATES AND BRACKETS	EXEMPTIONS																																								
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: center; border-bottom: 1px solid black;">Taxable Income Brackets</th> <th style="text-align: center; border-bottom: 1px solid black;">Marginal Tax Rates</th> </tr> <tr> <th style="text-align: center; border-bottom: 1px solid black;">Married-J</th> <th style="text-align: center; border-bottom: 1px solid black;">Single/Married-S</th> <th style="text-align: center; border-bottom: 1px solid black;">Head-of-Household</th> <th></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0 - \$17,150</td> <td style="text-align: center;">\$0 - \$8,500</td> <td style="text-align: center;">\$0 - \$12,800</td> <td style="text-align: center;">4.00%</td> </tr> <tr> <td style="text-align: center;">17,151 - 23,600</td> <td style="text-align: center;">8,501 - 11,700</td> <td style="text-align: center;">12,801 - 17,650</td> <td style="text-align: center;">4.50</td> </tr> <tr> <td style="text-align: center;">23,601 - 27,900</td> <td style="text-align: center;">11,701 - 13,900</td> <td style="text-align: center;">17,651 - 20,900</td> <td style="text-align: center;">5.25</td> </tr> <tr> <td style="text-align: center;">27,901 - 43,000</td> <td style="text-align: center;">13,901 - 21,400</td> <td style="text-align: center;">20,901 - 32,200</td> <td style="text-align: center;">5.90</td> </tr> <tr> <td style="text-align: center;">43,001 - 161,550</td> <td style="text-align: center;">21,401 - 80,650</td> <td style="text-align: center;">32,201 - 107,650</td> <td style="text-align: center;">6.21</td> </tr> <tr> <td style="text-align: center;">161,551 - 323,200</td> <td style="text-align: center;">80,651 - 215,400</td> <td style="text-align: center;">107,651 - 269,300</td> <td style="text-align: center;">6.49</td> </tr> <tr> <td style="text-align: center;">323,201 - 2,155,350</td> <td style="text-align: center;">215,401 - 1,077,550</td> <td style="text-align: center;">269,301 - 1,616,450</td> <td style="text-align: center;">6.85</td> </tr> <tr> <td style="text-align: center;">2,155,351 and over</td> <td style="text-align: center;">1,077,551 and over</td> <td style="text-align: center;">1,616,451 and over</td> <td style="text-align: center;">8.82</td> </tr> </tbody> </table> <p>Benefits of the lower marginal tax rates are phased out for higher-income taxpayers.</p>	Taxable Income Brackets			Marginal Tax Rates	Married-J	Single/Married-S	Head-of-Household		\$0 - \$17,150	\$0 - \$8,500	\$0 - \$12,800	4.00%	17,151 - 23,600	8,501 - 11,700	12,801 - 17,650	4.50	23,601 - 27,900	11,701 - 13,900	17,651 - 20,900	5.25	27,901 - 43,000	13,901 - 21,400	20,901 - 32,200	5.90	43,001 - 161,550	21,401 - 80,650	32,201 - 107,650	6.21	161,551 - 323,200	80,651 - 215,400	107,651 - 269,300	6.49	323,201 - 2,155,350	215,401 - 1,077,550	269,301 - 1,616,450	6.85	2,155,351 and over	1,077,551 and over	1,616,451 and over	8.82	<p>Dependent \$1,000</p>
Taxable Income Brackets			Marginal Tax Rates																																						
Married-J	Single/Married-S	Head-of-Household																																							
\$0 - \$17,150	\$0 - \$8,500	\$0 - \$12,800	4.00%																																						
17,151 - 23,600	8,501 - 11,700	12,801 - 17,650	4.50																																						
23,601 - 27,900	11,701 - 13,900	17,651 - 20,900	5.25																																						
27,901 - 43,000	13,901 - 21,400	20,901 - 32,200	5.90																																						
43,001 - 161,550	21,401 - 80,650	32,201 - 107,650	6.21																																						
161,551 - 323,200	80,651 - 215,400	107,651 - 269,300	6.49																																						
323,201 - 2,155,350	215,401 - 1,077,550	269,301 - 1,616,450	6.85																																						
2,155,351 and over	1,077,551 and over	1,616,451 and over	8.82																																						
NONBUSINESS TAX CREDITS	OTHER TAXES																																								
<ul style="list-style-type: none"> • Accumulation distribution • Alternative fuels and electric vehicle recharging • Child and dependent care • Claim of right • Clean heating fuel • College tuition • Conservation easement • Contributions to certain funds • Defibrillator • Earned income • Empire State child • Employer compensation expense program wage • Enhanced real property tax 	<ul style="list-style-type: none"> • Green building • Historic homeownership rehabilitation • Household (low income) • Income taxes paid to other states or Canada • Long-term care insurance • Lump sum distribution • Nursing home assessment • Property tax relief • Real property tax • School tax for New York City residents • School tax exemption for new homeowners • Solar energy system equipment • Volunteer firefighters and ambulance workers 																																								
<ul style="list-style-type: none"> • City of New York resident and part-year resident income tax • City of Yonkers nonresident earnings tax • City of Yonkers resident and part-year resident income tax surcharge • Lump sum distributions • Metropolitan commuter transportation mobility tax • Use tax 																																									

NORTH CAROLINA

Filing System: Joint

TAX BASE: FEDERAL ADJUSTED GROSS INCOME	DEDUCTIONS
<p style="text-align: center; margin: 0;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend Exempts U.S. government bonds.</p> <p>Capital Gains & Losses Same as federal plus exemption for gains from certain North Carolina obligations issued before July 1, 1995.</p> <p>Pension/Retirement Income</p> <p>--Private Same as federal.</p> <p>--Public Same as federal.*</p> <p>--U.S. Civil Service Same as federal.*</p> <p>--Military Same as federal.*</p> <p>Active Duty Military Same as federal.</p> <p>Unemployment Compensation..... Same as federal.</p> <p>Social Security Benefits Exempt.</p> <p>State/Municipal Bond Interest..... Taxable except North Carolina obligations.</p> <p>Health Savings Accounts Same as federal.</p> <p>Miscellaneous</p> <p>Disability Income Same as federal.</p> <p>College Savings Plans Same as federal.</p> <p>Lottery Winnings..... Same as federal.</p> <p>Federal Income Taxes Not deductible.</p> <p>Other None.</p>	<p>Standard:</p> <p>Married-J \$20,000</p> <p>Head-of-Household 15,000</p> <p>Single 10,000</p> <p>Married-S</p> <p>if spouse does not itemize 10,000</p> <p>if spouse does itemize 0</p> <p>Itemized:</p> <p>State itemized deductions.</p> <p>Qualifying home mortgage interest and real estate property taxes are deductible, but the sum of the two is limited to \$20,000.</p> <p>Charitable contributions are deductible.</p> <p>Medical and dental expenses in excess of 10% of federal AGI are deductible.</p> <p>Repayment of claim of right income is deductible.</p>
TAX RATES AND BRACKETS	EXEMPTIONS
<p>5.25% of North Carolina taxable income.</p>	<p>Up to \$2,500 may be deducted per qualifying child for whom the taxpayer was allowed a federal child tax credit. Amounts vary based on filing status and federal AGI.</p>
NONBUSINESS TAX CREDITS	OTHER TAXES
<ul style="list-style-type: none"> • Rehabilitating historic structures • Income tax paid to another state or country 	<ul style="list-style-type: none"> • Use tax

*As a result of the North Carolina Supreme Court's decision in Bailey v. State of North Carolina, certain retirement benefits received by retirees, or their beneficiaries, of the State of North Carolina and its local governments or by retirees of the U.S. government, including the military, are not subject to tax.

NORTH DAKOTA

Filing System: Joint

TAX BASE: FEDERAL TAXABLE INCOME	DEDUCTIONS																																			
<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend Exempts U.S. government obligations and 40% of qualified dividends subject to the lower federal tax rate.</p> <p>Capital Gains & Losses Exclude 40% of net long-term gains.</p> <p>Pension/Retirement Income</p> <p>--Private Same as federal.</p> <p>--Public..... Same as federal.</p> <p>--U.S. Civil Service Same as federal.</p> <p>--Military..... Exempt.</p> <p>Active Duty Military CZE, plus exemption for pay received by National Guard/Reserve member for federal active duty service.</p> <p>Unemployment Compensation..... Same as federal.</p> <p>Social Security Benefits Exempt if federal AGI is \$50,000 or less (\$100,000 or less M-J).</p> <p>State/Municipal Bond Interest..... Exempt.</p> <p>Health Savings Accounts..... Same as federal.</p> <p>Miscellaneous</p> <p>Disability Income Same as federal.</p> <p>College Savings Plans Same as federal, plus deduction for contributions up to \$5,000 (\$10,000 MJ) to North Dakota's plan.</p> <p>Lottery Winnings..... Same as federal.</p> <p>Federal Income Taxes..... Not deductible.</p> <p>Other Deductions for organ donation expenses, employer reimbursement of higher education expenses, and parents of a stillborn child. Certain charitable contributions deducted on federal return are added to income if a state credit is claimed for them.</p>	<p>Standard: Same as federal.</p> <p>Itemized: Federal itemized deductions.</p>																																			
TAX RATES AND BRACKETS	EXEMPTIONS																																			
<table style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <thead> <tr> <th colspan="4" style="text-align: center; border-bottom: 1px solid black;">Taxable Income Brackets</th> <th style="border-bottom: 1px solid black;">Marginal</th> </tr> <tr> <th style="text-align: center; border-bottom: 1px solid black;">Single</th> <th style="text-align: center; border-bottom: 1px solid black;">Head-of-Household</th> <th style="text-align: center; border-bottom: 1px solid black;">Married-J</th> <th style="text-align: center; border-bottom: 1px solid black;">Married-S</th> <th style="text-align: center; border-bottom: 1px solid black;">Tax Rate</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0 - \$39,450</td> <td style="text-align: center;">\$0 - \$52,850</td> <td style="text-align: center;">\$0 - \$65,900</td> <td style="text-align: center;">\$0 - \$32,950</td> <td style="text-align: center;">1.10%</td> </tr> <tr> <td style="text-align: center;">39,451 - 95,500</td> <td style="text-align: center;">52,851 - 136,450</td> <td style="text-align: center;">65,901 - 159,200</td> <td style="text-align: center;">32,951 - 79,600</td> <td style="text-align: center;">2.04</td> </tr> <tr> <td style="text-align: center;">95,501 - 199,250</td> <td style="text-align: center;">136,451 - 220,900</td> <td style="text-align: center;">159,201 - 242,550</td> <td style="text-align: center;">79,601 - 121,275</td> <td style="text-align: center;">2.27</td> </tr> <tr> <td style="text-align: center;">199,251 - 433,200</td> <td style="text-align: center;">220,901 - 433,200</td> <td style="text-align: center;">242,551 - 433,200</td> <td style="text-align: center;">121,276 - 216,600</td> <td style="text-align: center;">2.64</td> </tr> <tr> <td style="text-align: center;">433,201 and over</td> <td style="text-align: center;">433,201 and over</td> <td style="text-align: center;">433,201 and over</td> <td style="text-align: center;">216,601 and over</td> <td style="text-align: center;">2.90</td> </tr> </tbody> </table>	Taxable Income Brackets				Marginal	Single	Head-of-Household	Married-J	Married-S	Tax Rate	\$0 - \$39,450	\$0 - \$52,850	\$0 - \$65,900	\$0 - \$32,950	1.10%	39,451 - 95,500	52,851 - 136,450	65,901 - 159,200	32,951 - 79,600	2.04	95,501 - 199,250	136,451 - 220,900	159,201 - 242,550	79,601 - 121,275	2.27	199,251 - 433,200	220,901 - 433,200	242,551 - 433,200	121,276 - 216,600	2.64	433,201 and over	433,201 and over	433,201 and over	216,601 and over	2.90	None.
Taxable Income Brackets				Marginal																																
Single	Head-of-Household	Married-J	Married-S	Tax Rate																																
\$0 - \$39,450	\$0 - \$52,850	\$0 - \$65,900	\$0 - \$32,950	1.10%																																
39,451 - 95,500	52,851 - 136,450	65,901 - 159,200	32,951 - 79,600	2.04																																
95,501 - 199,250	136,451 - 220,900	159,201 - 242,550	79,601 - 121,275	2.27																																
199,251 - 433,200	220,901 - 433,200	242,551 - 433,200	121,276 - 216,600	2.64																																
433,201 and over	433,201 and over	433,201 and over	216,601 and over	2.90																																
NONBUSINESS TAX CREDITS	OTHER TAXES																																			
<ul style="list-style-type: none"> • Agricultural commodity facility investment • Angel investor investment • Endowment fund • Family member care • Income taxes paid to another state 	<ul style="list-style-type: none"> • Long-term care insurance (partnership plan) • Marriage penalty • Nonprofit private school contributions (3) • Planned gifts • Purchase/rehab home in renaissance zone • Seed capital business investment 																																			
	None.																																			

OHIO

Filing System: Joint

TAX BASE: FEDERAL ADJUSTED GROSS INCOME		DEDUCTIONS																						
<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend Exempts U.S. government bonds, plus the business income deduction (see "Other") includes interest and dividends of pass-through businesses.</p> <p>Capital Gains & Losses Same as federal, except the business income deduction (see "Other") includes capital gains of pass-through businesses.</p> <p>Pension/Retirement Income</p> <p>--Private Credit up to \$200.</p> <p>--Public Credit up to \$200.</p> <p>--U.S. Civil Service Credit up to \$200.</p> <p>--Military Exempt.</p> <p>Active Duty Military CZE, and subtraction for additional active duty pay and allowances while stationed outside Ohio.</p> <p>Unemployment Compensation Same as federal.</p> <p>Social Security Benefits Exempt.</p> <p>State/Municipal Bond Interest Taxable except Ohio obligations.</p> <p>Health Savings Accounts Same as federal.</p> <p>Miscellaneous</p> <p>Disability Income Exempt (except for payments made on a temporary basis).</p> <p>College Savings Plans Same as federal, plus deduction for contributions up to \$4,000 per beneficiary to Ohio's plan.</p> <p>Lottery Winnings Same as federal.</p> <p>Federal Income Taxes Not deductible.</p> <p>Other Deduction for pass-through business income of up to \$250,000 (\$125,000 M-S). Deductions for Ohio MSA contributions, contributions to individual development and ABLE accounts, medical expenses exceeding 7.5% of federal AGI, medical insurance, long-term care insurance, disability survivorship benefits, room and board expenses funded from Ohio College Opportunity and Pell grants, organ donation expenses, and reimbursements received by Ohio National Guard member for life insurance premiums and death benefits for an Ohio National Guard member killed on active duty.</p>		<p>Standard: None.</p> <p>Itemized: None.</p>																						
TAX RATES AND BRACKETS		EXEMPTIONS																						
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Nonbusiness Taxable <u>Income Brackets</u></th> <th style="text-align: center;">Marginal <u>Tax Rates</u></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0 - \$21,750</td> <td style="text-align: center;">0.000%</td> </tr> <tr> <td style="text-align: center;">21,751 - 43,450</td> <td style="text-align: center;">2.850</td> </tr> <tr> <td style="text-align: center;">43,451 - 86,900</td> <td style="text-align: center;">3.326</td> </tr> <tr> <td style="text-align: center;">86,901 - 108,700</td> <td style="text-align: center;">3.802</td> </tr> <tr> <td style="text-align: center;">108,701 - 217,400</td> <td style="text-align: center;">4.413</td> </tr> <tr> <td style="text-align: center;">217,401 and over</td> <td style="text-align: center;">4.797</td> </tr> </tbody> </table> <p style="text-align: center;">Pass-through business income exceeding \$250,000 (\$125,000 M-S) is taxed at a rate of 3%.</p>		Nonbusiness Taxable <u>Income Brackets</u>	Marginal <u>Tax Rates</u>	\$0 - \$21,750	0.000%	21,751 - 43,450	2.850	43,451 - 86,900	3.326	86,901 - 108,700	3.802	108,701 - 217,400	4.413	217,401 and over	4.797	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;"><u>Modified AGI*</u></th> <th style="text-align: center;"><u>Personal/ Dependent Exemption</u></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0 - \$40,000</td> <td style="text-align: center;">\$2,350</td> </tr> <tr> <td style="text-align: center;">40,001 - 80,000</td> <td style="text-align: center;">2,100</td> </tr> <tr> <td style="text-align: center;">Over 80,000</td> <td style="text-align: center;">1,850</td> </tr> </tbody> </table> <p>*Modified AGI = Ohio AGI + business income deduction</p>	<u>Modified AGI*</u>	<u>Personal/ Dependent Exemption</u>	\$0 - \$40,000	\$2,350	40,001 - 80,000	2,100	Over 80,000	1,850
Nonbusiness Taxable <u>Income Brackets</u>	Marginal <u>Tax Rates</u>																							
\$0 - \$21,750	0.000%																							
21,751 - 43,450	2.850																							
43,451 - 86,900	3.326																							
86,901 - 108,700	3.802																							
108,701 - 217,400	4.413																							
217,401 and over	4.797																							
<u>Modified AGI*</u>	<u>Personal/ Dependent Exemption</u>																							
\$0 - \$40,000	\$2,350																							
40,001 - 80,000	2,100																							
Over 80,000	1,850																							
NONBUSINESS TAX CREDITS		OTHER TAXES																						
<ul style="list-style-type: none"> • Adoption • Child and dependent care • Displaced worker training • Earned income • Exemption credit • Financial institutions • Income taxed by another state (resident credit) 	<ul style="list-style-type: none"> • Invest Ohio • Joint filing (two income) • Lump sum retirement • Ohio campaign contributions • Opportunity zone investment • Pass-through entity • Retirement income • Senior citizen 	<ul style="list-style-type: none"> • Use tax 																						

OKLAHOMA

Filing System: Joint

TAX BASE: FEDERAL ADJUSTED GROSS INCOME																										
<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/DividendExempts U.S. government bonds.</p> <p>Capital Gains & LossesDeduction for gains from certain Oklahoma property owned at least 5 years, stock or an ownership interest in an Oklahoma headquartered business, if owned at least two years, and Oklahoma property included in the sale of an Oklahoma headquartered company, if owned at least two years.</p> <p>Pension/Retirement Income</p> <p>--Private.....Up to \$10,000 per person exempt.</p> <p>--Public.....Up to \$10,000 per person exempt.</p> <p>--U.S. Civil Service.....Up to \$10,000 per person exempt.</p> <p>--Military.....The greater of 75% or \$10,000 per person is exempt.</p> <p>Active Duty Military.....Exempt, including Reserve and National Guard.</p> <p>Unemployment Compensation...Same as federal.</p> <p>Social Security Benefits.....Exempt. Also, up to 100% of civil service retirement income in lieu of social security benefits is exempt.</p> <p>State/Municipal Bond Interest....Taxable except Oklahoma obligations.</p> <p>Health Savings Accounts.....Same as federal.</p> <p>Miscellaneous</p> <p>Disability Income.....Same as federal.</p> <p>College Savings PlansSame as federal, plus deduction for contributions up to \$10,000 (\$20,000 MJ) per taxpayer to Oklahoma's plan.</p> <p>Lottery WinningsSame as federal.</p> <p>Federal Income Taxes.....Not deductible.</p> <p>OtherDeductions for expenses related to the disabled, adoption expenses, organ donation expenses, foster care expenses, contributions to, and earnings from, an Oklahoma medical savings account, and investments in agricultural commodity processing facilities. Exclusions for small business incubators, inventor royalty income, Oklahoma police corps scholarships or stipends, payments received that result from the death of a Military member in a combat zone, income earned by a person whose military spouse is killed in a combat zone, EMT death benefits, livestock show awards, and income from discharge of indebtedness for farmers.</p>																										
TAX RATES AND BRACKETS		DEDUCTIONS																								
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center; border-bottom: 1px solid black;">Taxable Income Brackets</th> <th style="text-align: center; border-bottom: 1px solid black;">Marginal Tax Rates</th> </tr> <tr> <th style="text-align: center; border-bottom: 1px solid black;">Single/Married-S</th> <th style="text-align: center; border-bottom: 1px solid black;">Married-J/H-H</th> <th style="text-align: center; border-bottom: 1px solid black;"></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0 - \$1,000</td> <td style="text-align: center;">\$0 - \$2,000</td> <td style="text-align: center;">0.50%</td> </tr> <tr> <td style="text-align: center;">1,001 - 2,500</td> <td style="text-align: center;">2,001 - 5,000</td> <td style="text-align: center;">1.00</td> </tr> <tr> <td style="text-align: center;">2,501 - 3,750</td> <td style="text-align: center;">5,001 - 7,500</td> <td style="text-align: center;">2.00</td> </tr> <tr> <td style="text-align: center;">3,751 - 4,900</td> <td style="text-align: center;">7,501 - 9,800</td> <td style="text-align: center;">3.00</td> </tr> <tr> <td style="text-align: center;">4,901 - 7,200</td> <td style="text-align: center;">9,801 - 12,200</td> <td style="text-align: center;">4.00</td> </tr> <tr> <td style="text-align: center;">7,201 and over</td> <td style="text-align: center;">12,201 and over</td> <td style="text-align: center;">5.00</td> </tr> </tbody> </table>		Taxable Income Brackets		Marginal Tax Rates	Single/Married-S	Married-J/H-H		\$0 - \$1,000	\$0 - \$2,000	0.50%	1,001 - 2,500	2,001 - 5,000	1.00	2,501 - 3,750	5,001 - 7,500	2.00	3,751 - 4,900	7,501 - 9,800	3.00	4,901 - 7,200	9,801 - 12,200	4.00	7,201 and over	12,201 and over	5.00	<p>Standard:</p> <p>Single/Married-S\$6,350</p> <p>H-H9,350</p> <p>Married-J12,700</p> <p>Itemized*:</p> <p>Federal itemized deductions.</p> <p>Major Differences From Federal Law:</p> <p><u>Taxes:</u> State and local sales or income taxes not deductible.</p> <p>*Itemized deductions, not including those for medical expenses/charitable contributions, are limited to \$17,000.</p>
Taxable Income Brackets		Marginal Tax Rates																								
Single/Married-S	Married-J/H-H																									
\$0 - \$1,000	\$0 - \$2,000	0.50%																								
1,001 - 2,500	2,001 - 5,000	1.00																								
2,501 - 3,750	5,001 - 7,500	2.00																								
3,751 - 4,900	7,501 - 9,800	3.00																								
4,901 - 7,200	9,801 - 12,200	4.00																								
7,201 and over	12,201 and over	5.00																								
NONBUSINESS TAX CREDITS		EXEMPTIONS																								
<ul style="list-style-type: none"> • Biomedical research contribution • Cancer research contribution • Capital investment board • Child care/child • Contributions to a scholarship granting organization • Contributions to an educational improvement grant organization • Earned income 	<ul style="list-style-type: none"> • Employees in the aerospace sector • Employees in vehicle manufacturing industry • Income tax paid to another state • Low-income property tax • Natural disaster • Qualified rehabilitation expenditures for historic structures • Sales tax relief for low-income • Volunteer firefighter 	<p>Single/H-H/ Married-S..... \$1,000</p> <p>Married-J 2,000</p> <p>Dependent..... 1,000</p> <p>Blind 1,000</p> <p>Age 65 or over and low AGI 1,000</p>																								
		OTHER TAXES																								
		<ul style="list-style-type: none"> • Additional HSA tax for non-qualified withdrawals • PTE election • Use tax 																								

OREGON

Filing System: Joint*

TAX BASE: FEDERAL TAXABLE INCOME		DEDUCTIONS																		
<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend Exempts U.S. government bonds and dividends from certain domestic international sales corporations.</p> <p>Capital Gains & Losses Same as federal, with reduced tax rate for long-term gains on sales of certain farm assets.</p> <p>Pension/Retirement Income</p> <p>--Private 9% credit if low-income and 62 or over.</p> <p>--Public 9% credit if low-income and 62 or over.</p> <p>--U.S. Civil Service** 9% credit if low-income and 62 or over.</p> <p>--Military** 9% credit if low-income and 62 or over.</p> <p>Active Duty Military CZE and general exemption for income earned outside Oregon. Exclude \$6,000 if earned in Oregon (includes National Guard and Reserves). Exclude all active duty Guard and Reservists pay under certain conditions.</p> <p>Unemployment Compensation Same as federal.</p> <p>Social Security Benefits Exempt.</p> <p>State/Municipal Bond Interest Taxable except Oregon state and local obligations.</p> <p>Health Savings Accounts Same as federal.</p> <p>Miscellaneous</p> <p>Disability Income Same as federal.</p> <p>College Savings Plans Same as federal, plus deduction for contributions up to \$2,435 (\$4,865 MJ) to Oregon's plan.</p> <p>Lottery Winnings Oregon lottery winnings of \$600 or less per ticket exempt.</p> <p>Federal Income Taxes Deductible up to \$6,800 (\$3,400 M-S).</p> <p>Other Deductions for medical and dental expenses not included as a federal itemized deduction if 65 or over, logger's and construction worker's commuting costs, artists who make charitable art donations, Oregon individual development account deposits and earnings, contributions to/earnings from first-time homebuyer accounts, contributions to ABLE accounts, housing expense scholarships, public safety memorial fund benefits, and amounts included in federal AGI to take certain federal credits. Legislators' salaries and allowances exempt. Add back federal deductions for unused business credits, deductions for which Oregon provides tax credits, and for charitable contributions to organizations where less than 30% of expenses are for program services.</p>		<p>Standard:</p> <p>Single/Married Separate \$2,270</p> <p>Married Joint 4,545</p> <p>Head-of-Household 3,655</p> <p>Additional deduction for age 65 or over or blind:</p> <p> Single/H-H \$1,200</p> <p> All Others 1,000</p> <p>Itemized:</p> <p>Federal itemized deductions.</p> <p>Major Differences From Federal Law:</p> <p>Taxes: Oregon state income or any state and local sales taxes not deductible.</p>																		
		EXEMPTIONS (TAX CREDITS)																		
		<p>Personal tax credit of \$206 per exemption if federal AGI is below:</p> <p>Single/Married Separate \$100,000</p> <p>Married Joint/Head-of-Household 200,000</p> <p>Additional tax credit of \$206 for each filer who is severely disabled and for each child with a disability, provided federal AGI is \$100,000 or less.</p>																		
TAX RATES AND BRACKETS		OTHER TAXES																		
<table border="1" style="margin: auto; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center;">Taxable Income Brackets</th> <th style="text-align: center;">Marginal Tax Rates</th> </tr> <tr> <th style="text-align: center;">Single/Married-S</th> <th style="text-align: center;">Married-J/H-H</th> <th></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0 - \$3,550</td> <td style="text-align: center;">\$0 - \$7,100</td> <td style="text-align: center;">5.0%</td> </tr> <tr> <td style="text-align: center;">3,551 - 8,900</td> <td style="text-align: center;">7,101 - 17,800</td> <td style="text-align: center;">7.0</td> </tr> <tr> <td style="text-align: center;">8,901 - 125,000</td> <td style="text-align: center;">17,801 - 250,000</td> <td style="text-align: center;">9.0</td> </tr> <tr> <td style="text-align: center;">125,001 and over</td> <td style="text-align: center;">250,001 and over</td> <td style="text-align: center;">9.9</td> </tr> </tbody> </table> <p>A reduced rate is available on nonpassive income from a pass-through entity employing at least one Oregon employee for at least 1,200 hours (30 hours per week count toward total hours).</p>		Taxable Income Brackets		Marginal Tax Rates	Single/Married-S	Married-J/H-H		\$0 - \$3,550	\$0 - \$7,100	5.0%	3,551 - 8,900	7,101 - 17,800	7.0	8,901 - 125,000	17,801 - 250,000	9.0	125,001 and over	250,001 and over	9.9	None.
Taxable Income Brackets		Marginal Tax Rates																		
Single/Married-S	Married-J/H-H																			
\$0 - \$3,550	\$0 - \$7,100	5.0%																		
3,551 - 8,900	7,101 - 17,800	7.0																		
8,901 - 125,000	17,801 - 250,000	9.0																		
125,001 and over	250,001 and over	9.9																		
NONBUSINESS TAX CREDITS																				
<ul style="list-style-type: none"> • Child care fund contribution • Claim of right credit • Crop donation • Earned income • Fish screening devices • Income tax paid to another state 	<ul style="list-style-type: none"> • Individual development account donation • Manufactured home park closure • Oregon cultural trust contribution • Oregon production investment fund • Oregon surplus (kicker) • Oregon veterans home physicians 	<ul style="list-style-type: none"> • Political contributions • Retirement income (see above) • Rural medical practitioners and EMTs • Tax on gain taxed by other jurisdictions • University venture development fund • Working family dependent care 																		

* Registered domestic partners are generally required to file as married joint or married separate and are not eligible to use the single filing status.

** Income attributable to service prior to October, 1991, is exempt.

PENNSYLVANIA

Filing System: Combined*

TAX BASE: STATE TAXABLE INCOME	DEDUCTIONS
<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend Exempts U.S. government bonds.</p> <p>Capital Gains & Losses Generally same as federal, except no distinction between long-term and short-term gains and losses and all gains are taxable and all losses deductible in year incurred, with certain limitations if married and filing jointly. In addition, a separate state tax benefit rule applies with respect to unused losses, depreciation, and reduction of basis.</p> <p>Pension/Retirement Income</p> <p>--Private Exempt.</p> <p>--Public Exempt.</p> <p>--U.S. Civil Service Exempt.</p> <p>--Military Exempt.</p> <p>Active Duty Military Exempt if stationed outside of state.</p> <p>Unemployment Compensation Exempt.</p> <p>Social Security Benefits Exempt.</p> <p>State/Municipal Bond Interest Taxable except Pennsylvania obligations.</p> <p>Health Savings Accounts Same as federal.</p> <p>Miscellaneous</p> <p>Disability Income Sick pay and disability benefits that do not represent regular wages, including payments by third party insurers for sickness and disability, are exempt.</p> <p>College Savings Plans Same as federal, plus deduction for contributions up to \$15,000 per beneficiary to any state's 529 plan.</p> <p>Lottery Winnings Same as federal, except Pennsylvania Lottery noncash prizes are exempt.</p> <p>Federal Income Taxes Not deductible.</p> <p>Other Unreimbursed employee expenses, including moving expenses incurred to retain employment, are deductible from gross compensation, and while similar to the federal treatment, deductions for employee business expenses are limited to expenses required to perform a job or profession. Exclude personal use of employer-owned property or services provided at reduced or no cost as well as meals and lodging provided by an employer. Deduction for contributions to ABLE and medical savings accounts. No deductions for IRA contributions, contributions to a plan by a self-employed individual, employee contributions to employer-sponsored retirement or deferred compensation programs (provided the contributions are not subject to claims of an employer's creditors), self-employed health insurance premiums, higher education expenses, or student loan interest.</p>	<p>Standard: None.</p> <p>Itemized: None.</p>
TAX RATES AND BRACKETS	EXEMPTIONS
<p>Tax is 3.07% of total positive income from eight income classes:</p> <ul style="list-style-type: none"> • compensation; • interest income; • dividends and capital gains distributions; • net income or loss from the operation of a business, profession, or farm; • net gain or loss from the sale, exchange, or disposition of property; • net income or loss from rents, royalties, patents, or copyrights; • estate or trust income; and • gambling and lottery winnings. <p>Taxpayers may not reduce income in one class by a loss in another class, and spouses may not reduce each other's income between income classes or within the same income class.</p>	<p>None.</p>
NONBUSINESS TAX CREDITS	OTHER TAXES
<ul style="list-style-type: none"> • Educational improvement • Income taxes paid to other states (resident credit) • Neighborhood assistance program 	<ul style="list-style-type: none"> • Opportunity scholarship • Organ and bone marrow donor • Resource enhancement and protection • Tax forgiveness credit for lower income taxpayers <p>• Use tax</p>

*The filing system treats each spouse's income separately, but the tax form shows the joint positive income of the two spouses for convenience.

RHODE ISLAND

Filing System: Joint

TAX BASE: FEDERAL ADJUSTED GROSS INCOME	DEDUCTIONS										
<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend Exempts U.S. government bonds.</p> <p>Capital Gains & Losses Same as federal.</p> <p>Pension/Retirement Income*</p> <p style="padding-left: 20px;">--Private Up to \$15,000 per taxpayer subject to age and income limitations.</p> <p style="padding-left: 20px;">--Public Up to \$15,000 per taxpayer subject to age and income limitations.</p> <p style="padding-left: 20px;">--U.S. Civil Service Up to \$15,000 per taxpayer subject to age and income limitations.</p> <p style="padding-left: 20px;">--Military Up to \$15,000 per taxpayer subject to age and income limitations.</p> <p>Active Duty Military Same as federal.</p> <p>Unemployment Compensation Same as federal.</p> <p>Social Security Benefits Exempt if age 66 or older and federal AGI is less than \$85,150 (\$106,400 MJ).</p> <p>State/Municipal Bond Interest Taxable except Rhode Island obligations.</p> <p>Health Savings Accounts Same as federal.</p> <p>Miscellaneous</p> <p style="padding-left: 20px;">Disability Income Same as federal.</p> <p style="padding-left: 20px;">College Savings Plans Same as federal, plus deduction for contributions up to \$500 (\$1,000 MJ) to Rhode Island's plan.</p> <p style="padding-left: 20px;">Lottery Winnings Same as federal.</p> <p style="padding-left: 20px;">Federal Income Taxes Not deductible.</p> <p style="padding-left: 20px;">Other Deductions for new research and development facilities, investment in a certified venture capital partnership, certain performance-based compensation under Rhode Island Jobs Growth Act, contributions to a family education account, insurance benefits for dependents and domestic partners, organ donation expenses, and for writers, composers, and artists in certain economic development zones.</p>	<p>Standard:</p> <p>Single/Married Separate \$8,750</p> <p>Married Joint 17,500</p> <p>Head-of-Household 13,100</p> <p>The deduction phases out for filers with modified federal AGI between \$203,850 and \$227,050.</p> <p>Itemized:</p> <p>None.</p>										
TAX RATES AND BRACKETS	EXEMPTIONS										
<table style="margin: auto;"> <tr> <td style="text-align: center;"><u>Taxable</u></td> <td style="text-align: center;"><u>Marginal</u></td> </tr> <tr> <td style="text-align: center;"><u>Income Brackets</u></td> <td style="text-align: center;"><u>Tax Rate</u></td> </tr> <tr> <td style="text-align: center;">\$0 - \$64,050</td> <td style="text-align: center;">3.75%</td> </tr> <tr> <td style="text-align: center;">64,051 - 145,600</td> <td style="text-align: center;">4.75</td> </tr> <tr> <td style="text-align: center;">145,601 and over</td> <td style="text-align: center;">5.99</td> </tr> </table>	<u>Taxable</u>	<u>Marginal</u>	<u>Income Brackets</u>	<u>Tax Rate</u>	\$0 - \$64,050	3.75%	64,051 - 145,600	4.75	145,601 and over	5.99	<p>\$4,100 for each personal exemption and for each dependent as determined under federal law, except the total exemption amount phases out for filers with modified federal AGI between \$203,850 and \$227,050.</p>
<u>Taxable</u>	<u>Marginal</u>										
<u>Income Brackets</u>	<u>Tax Rate</u>										
\$0 - \$64,050	3.75%										
64,051 - 145,600	4.75										
145,601 and over	5.99										
NONBUSINESS TAX CREDITS	OTHER TAXES										
<ul style="list-style-type: none"> • Child and dependent care expenses • Earned income • Income taxes paid to other states 	<ul style="list-style-type: none"> • Property tax relief • Residential lead paint abatement • Stay Invested in RI Wavemaker Fellowship 										
<ul style="list-style-type: none"> • PTE Election • Use tax 											

*Only amounts attributable to pensions/annuities, not to IRAs, are eligible for exclusion.

SOUTH CAROLINA

Filing System: Joint

TAX BASE: FEDERAL TAXABLE INCOME	DEDUCTIONS														
<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend Exempts U.S. government bonds.</p> <p>Capital Gains & Losses 44% exclusion for net long-term (more than 1 year) gains.</p> <p>Pension/Retirement Income</p> <p>--Private \$3,000/person exclusion (under 65); \$10,000/person (65+).</p> <p>--Public \$3,000/person exclusion (under 65); \$10,000/person (65+).</p> <p>--U.S. Civil Service \$3,000/person exclusion (under 65); \$10,000/person (65+).</p> <p>--Military \$14,600/person exclusion if taxpayer has earned income and is under 65; \$27,000/person exclusion if taxpayer is 65 or older. Portion attributable to reserve or National Guard service is exempt.</p> <p>Active Duty Military CZE and exemption for Reserve and National Guard training pay.</p> <p>Unemployment Compensation Same as federal.</p> <p>Social Security Benefits Exempt.</p> <p>State/Municipal Bond Interest Taxable except South Carolina obligations.</p> <p>Health Savings Accounts Same as federal.</p> <p>Miscellaneous</p> <p>Disability Income Exempt, if payment is from a retirement plan and taxpayer satisfies certain other conditions.</p> <p>College Savings Plans Same as federal, plus deduction for contributions to South Carolina's plan.</p> <p>Lottery Winnings Same as federal.</p> <p>Federal Income Taxes Not deductible.</p> <p>Other Deductions of \$2,000 for adopted children with special needs; \$8.00 per work-day subsistence allowance for law enforcement officers, full-time fire-fighters, and full-time EMS personnel; \$3,000 deduction for volunteer firefighters, rescue squad members, Haz-Mat response team members, state constables, reserve police officers, Natural Resource deputy enforcement officers, and members of the State Guard; contributions to an ABLE account or a catastrophe savings account; \$15,000 for persons 65 or older (offset by any retirement deduction); and up to \$300 in expenses (\$1,000 MJ) for certain identity theft protection services.</p>	<p>Standard: Same as federal.</p> <p>Itemized: Same as federal.</p> <p>Major Differences from Federal Law: <u>Taxes:</u> State and local income and sales taxes generally not deductible. <u>Miscellaneous:</u> Military reservists' income is not taxable, so expenses related to such income are not deductible.</p>														
TAX RATES AND BRACKETS	EXEMPTIONS														
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center; width: 50%;"><u>Taxable Income Brackets</u></th> <th style="text-align: center; width: 50%;"><u>Marginal Tax Rates</u></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0 - \$3,029</td> <td style="text-align: center;">0.0%</td> </tr> <tr> <td style="text-align: center;">3,030 - 6,059</td> <td style="text-align: center;">3.0</td> </tr> <tr> <td style="text-align: center;">6,060 - 9,089</td> <td style="text-align: center;">4.0</td> </tr> <tr> <td style="text-align: center;">9,090- 12,119</td> <td style="text-align: center;">5.0</td> </tr> <tr> <td style="text-align: center;">12,120 - 15,159</td> <td style="text-align: center;">6.0</td> </tr> <tr> <td style="text-align: center;">15,160 and over</td> <td style="text-align: center;">7.0</td> </tr> </tbody> </table> <p>An individual, estate, or trust receiving income from one or more pass-through businesses can choose to have active trade or business income taxed at a flat income tax rate of 3% instead of the graduated income tax rate that applies to ordinary income.</p>	<u>Taxable Income Brackets</u>	<u>Marginal Tax Rates</u>	\$0 - \$3,029	0.0%	3,030 - 6,059	3.0	6,060 - 9,089	4.0	9,090- 12,119	5.0	12,120 - 15,159	6.0	15,160 and over	7.0	<p>Dependent \$4,190</p> <p>Additional exemption for children under 6 4,190</p>
<u>Taxable Income Brackets</u>	<u>Marginal Tax Rates</u>														
\$0 - \$3,029	0.0%														
3,030 - 6,059	3.0														
6,060 - 9,089	4.0														
9,090- 12,119	5.0														
12,120 - 15,159	6.0														
15,160 and over	7.0														
NONBUSINESS TAX CREDITS	OTHER TAXES														
<ul style="list-style-type: none"> • Alternative motor vehicle • Angel investor • Child and dependent care • Classroom teachers' expenses • Community development • Conservation contribution • Drip/trickle irrigation systems • Earned income • Energy efficient manufactured home • Exceptional needs children education • Excess insurance premium • Health insurance pool • Historic residential structure • Income taxes paid to another state • Industry partnership fund contributions • Motor fuel 	<ul style="list-style-type: none"> • Nursing home • Palmetto seed capital • Parental • Premarital preparation course • Quality forum • Residential retrofit • Retirement plan contribution • Scenic river • Shareholder of S corporations/banks • Solar energy property • Tuition • Two wage earner (married couple) • Venture capital investment • Venison for charity • Water resources <p>• Use tax</p> <p>• Lump sum distribution</p> <p>• Excess withdrawals from catastrophe savings account</p>														

TENNESSEE

Filing System: Joint

TAX BASE: INTEREST AND DIVIDENDS	DEDUCTIONS
<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend Exempts U.S. government bonds. Distributions from mutual funds exempt if derived from holdings in U.S. government bonds or Tennessee municipal bonds. Interest on certificates of deposit, passbook accounts, savings accounts, checking accounts, money market accounts, short-term commercial paper, insurance policies (if payable on demand), and repurchase agreements are exempt. Dividends from stock in Tennessee state banks, national banks, savings and loans located in Tennessee, insurance companies licensed to do business in Tennessee, and publicly-traded real estate investment trusts are exempt. All income from a credit union is exempt, as are distributions from IRAs.</p> <p>Capital Gains & Losses Capital gains from stock and mutual funds are taxable if distributed as dividends. Otherwise, capital gains from the sale of real estate and stock are not taxable. Capital losses are not deductible.</p> <p>Pension/Retirement Income</p> <p>--Private Exempt.</p> <p>--Public Exempt.</p> <p>--U.S. Civil Service Exempt.</p> <p>--Military Exempt.</p> <p>Active Duty Military Exempt.</p> <p>Unemployment Compensation Exempt.</p> <p>Social Security Benefits Exempt.</p> <p>State/Municipal Bond Interest Taxable except Tennessee obligations.</p> <p>Health Savings Accounts Earnings or distributions from HSAs are exempt.</p> <p>Miscellaneous</p> <p>Disability Income Exempt.</p> <p>College Savings Plans Same as federal.</p> <p>Lottery Winnings Exempt.</p> <p>Federal Income Taxes Not deductible.</p> <p>Other Taxable income derived from circumstances resulting in an individual becoming a quadriplegic is exempt.</p>	<p>Standard: None.</p> <p>Itemized: None.</p>
TAX RATES AND BRACKETS	EXEMPTIONS
<p style="text-align: center;">Tax rate is 2%.</p> <p>The tax is imposed on dividends from stock, income from investment trusts and mutual funds, shareholder distributions which are not a return of capital, the market value of stock in a corporation given by another corporation as a dividend in the regular course of business, distributions based on stock ownership to shareholders of an S-corporation, interest in bonds maturing in more than six months from their issuance date, interest and dividends received as a beneficiary of a non-Tennessee trust or estate, dividends or interest from non-bank money market funds, dividends or interest from certain federal enterprise agencies, and distributions based on stock ownership in a partnership.</p>	<p>Personal \$1,250</p> <p>Exempt from taxation if blind or if age 65 or over and total gross income is \$37,000 or less (\$68,000 if married-joint).</p>
NONBUSINESS TAX CREDITS	OTHER TAXES
None.	None.

UTAH

Filing System: Joint

TAX BASE: FEDERAL ADJUSTED GROSS INCOME	DEDUCTIONS/CREDIT
<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend Exempts U.S. government bonds.</p> <p>Capital Gains & Losses Credits for gains reinvested in certain Utah small businesses and for gains on the sale or exchange of gold or silver coins.</p> <p>Pension/Retirement Income</p> <p>--Private Same as federal.</p> <p>--Public Same as federal.</p> <p>--U.S. Civil Service Same as federal.</p> <p>--Military Same as federal.</p> <p>Active Duty Military Same as federal.</p> <p>Unemployment Compensation Same as federal.</p> <p>Social Security Benefits Same as federal.</p> <p>State/Municipal Bond Interest Taxable except Utah obligations and interest on non-Utah municipal bonds from states that exempt interest from Utah obligations.</p> <p>Health Savings Accounts Same as federal.</p> <p>Miscellaneous</p> <p>Disability Income Same as federal.</p> <p>College Savings Plans Same as federal, plus state tax credit for contributions to Utah plans.</p> <p>Lottery Winnings Same as federal.</p> <p>Federal Income Taxes Not deductible.</p> <p>Other Add back federal election of interest and dividends of a minor child. Equitable adjustments to prevent a double tax benefit or a double tax detriment also apply.</p>	<p>Standard: Same as federal.</p> <p>Itemized: Same as federal.</p> <p>Major Differences from Federal Law: <u>Taxes:</u> State and local income taxes not deductible.</p> <hr/> <p style="text-align: center;">CREDIT</p> <p>Qualifying Dependent* \$579</p> <p>*Dependents must be claimed for the federal child tax credit.</p>
TAX RATES AND BRACKETS	TAXPAYER TAX CREDIT
<p style="text-align: center;">Tax rate is 4.95%.</p> <p>Taxpayers whose federal AGI is less than or equal to the taxpayer's federal standard deduction are exempt from Utah income tax.</p>	<p>Credit equals the sum of deductions and exemptions times 6%. Subject to 1.3% phase-out for Utah taxable income exceeding:</p> <p>Single/Married Separate \$14,601</p> <p>Married Joint 29,202</p> <p>Head-of-Household 21,902</p>
NONBUSINESS TAX CREDITS	OTHER TAXES
<ul style="list-style-type: none"> • ABLE account contributions • At-home parent • Capital gain transaction • Combat related death • Farm operation hand tools • Gold and silver coin sale • Health benefit plan • Historic preservation • Income taxes paid to another state 	<ul style="list-style-type: none"> • Live organ donation expenses • Mental health practitioners • Military survivor benefits • Renewable residential energy systems • Retirement • Sheltered workshop contributions • Special needs adoption • Student prosperity savings program donations • Utah educational savings plan/529 plan <p>• Use tax</p>

VERMONT

Filing System: Joint*

TAX BASE: FEDERAL ADJUSTED GROSS INCOME	DEDUCTIONS																														
<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend Exempts U.S. government bonds. Deduction for interest and income from investment in state telecommunications authority, state student assistance corporation, state public power supply authority, or state Build America bonds.</p> <p>Capital Gains & Losses Exclusion equal to greater of: (a) 40% of gains on certain assets or (b) the lesser of \$5,000 or the actual amount of net adjusted capital gains. However, the exclusion cannot exceed 40% of federal taxable income, and is limited to \$350,000 effective July 1, 2019.</p> <p>Pension/Retirement Income</p> <p>--Private Same as federal.</p> <p>--Public Same as federal.</p> <p>--U.S. Civil Service Same as federal.</p> <p>--Military Same as federal.</p> <p>Active Duty Military CZE and exclusion for income from full-time active duty outside Vermont. In addition, first \$2,000 of training pay for Reserve and National Guard members with AGI less than \$50,000 is excluded.</p> <p>Unemployment Compensation Same as federal.</p> <p>Social Security Benefits Fully exempt if federal AGI is less than \$45,000 (\$60,000 M-J) otherwise partially exempt if federal AGI is less than \$55,000 (\$70,000 M-J).</p> <p>State/Municipal Bond Interest Taxable except Vermont state and local obligations.</p> <p>Health Savings Accounts Same as federal.</p> <p>Miscellaneous</p> <p>Disability Income Same as federal.</p> <p>College Savings Plans Same as federal, plus state tax credit.</p> <p>Lottery Winnings Same as federal.</p> <p>Federal Income Taxes Not deductible.</p> <p>Other Exclusion for funds from federal armed forces education loan repayment. Deduction for medical and dental expenses which exceed state standard deduction and personal exemptions.</p>	<p>Standard:</p> <p>Single/Married-S..... \$6,150</p> <p>H-H 9,200</p> <p>Married-J..... 12,300</p> <p>Itemized:</p> <p>None.</p>																														
TAX RATES AND BRACKETS	EXEMPTIONS																														
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="4" style="text-align: center; border-bottom: 1px solid black;">Vermont Taxable Income Brackets</th> <th style="text-align: center; border-bottom: 1px solid black;">Marginal Tax Rates</th> </tr> <tr> <th style="text-align: center; border-bottom: 1px solid black;">Single</th> <th style="text-align: center; border-bottom: 1px solid black;">Married Joint</th> <th style="text-align: center; border-bottom: 1px solid black;">Married Separate</th> <th style="text-align: center; border-bottom: 1px solid black;">Head-of-Household</th> <th></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0 - \$39,600</td> <td style="text-align: center;">\$0 - \$66,150</td> <td style="text-align: center;">\$0 - \$33,075</td> <td style="text-align: center;">\$0 - \$53,100</td> <td style="text-align: center;">3.35%</td> </tr> <tr> <td style="text-align: center;">39,601 - 96,000</td> <td style="text-align: center;">66,151 - 159,950</td> <td style="text-align: center;">33,076 - 79,975</td> <td style="text-align: center;">53,101 - 137,050</td> <td style="text-align: center;">6.60</td> </tr> <tr> <td style="text-align: center;">96,001 - 200,200</td> <td style="text-align: center;">159,951 - 243,750</td> <td style="text-align: center;">79,976 - 121,875</td> <td style="text-align: center;">137,051 - 221,950</td> <td style="text-align: center;">7.60</td> </tr> <tr> <td style="text-align: center;">200,201 and over</td> <td style="text-align: center;">243,751 and over</td> <td style="text-align: center;">121,876 and over</td> <td style="text-align: center;">221,951 and over</td> <td style="text-align: center;">8.75</td> </tr> </tbody> </table> <p>If federal AGI exceeds \$150,000, Vermont tax cannot be less than federal AGI, excluding interest from U.S. obligations, times 3%.</p>	Vermont Taxable Income Brackets				Marginal Tax Rates	Single	Married Joint	Married Separate	Head-of-Household		\$0 - \$39,600	\$0 - \$66,150	\$0 - \$33,075	\$0 - \$53,100	3.35%	39,601 - 96,000	66,151 - 159,950	33,076 - 79,975	53,101 - 137,050	6.60	96,001 - 200,200	159,951 - 243,750	79,976 - 121,875	137,051 - 221,950	7.60	200,201 and over	243,751 and over	121,876 and over	221,951 and over	8.75	<p>Personal \$4,250</p> <p>Dependent 4,250</p>
Vermont Taxable Income Brackets				Marginal Tax Rates																											
Single	Married Joint	Married Separate	Head-of-Household																												
\$0 - \$39,600	\$0 - \$66,150	\$0 - \$33,075	\$0 - \$53,100	3.35%																											
39,601 - 96,000	66,151 - 159,950	33,076 - 79,975	53,101 - 137,050	6.60																											
96,001 - 200,200	159,951 - 243,750	79,976 - 121,875	137,051 - 221,950	7.60																											
200,201 and over	243,751 and over	121,876 and over	221,951 and over	8.75																											
NONBUSINESS TAX CREDITS	OTHER TAXES																														
<ul style="list-style-type: none"> • Charitable contribution • Charitable housing investment • Child and dependent care expenses • Earned income tax credit • Entrepreneur's seed capital fund investment • Elderly and disabled • Farm income averaging 	<ul style="list-style-type: none"> • Higher education investment • Income taxes paid to other state or Canadian province • Investment • Property tax** • Renter rebate 																														
	<ul style="list-style-type: none"> • Lump sum distributions • Tax on qualified plans and tax-favored accounts • Use tax 																														

*Civil union partners may file as civil union partner filing jointly or as civil union partner filing separately.

**This is applied directly to a claimant's property tax bill.

VIRGINIA

Filing System: Joint

TAX BASE: FEDERAL ADJUSTED GROSS INCOME		DEDUCTIONS										
<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend Exempts U.S. government bonds.</p> <p>Capital Gains & Losses Exclusions for long-term gains from investments in certain state-certified technology businesses based in Virginia, and gains in connection with the historic rehabilitation tax credit; adjustment for the sale or transfer of land preservation credits. Subtraction for gains recognized from the taking of real property by condemnation proceedings.</p> <p>Pension/Retirement Income</p> <p>--Private Same as federal.</p> <p>--Public Same as federal.</p> <p>--U.S. Civil Service Same as federal.</p> <p>--Military Exempt for recipients of the Congressional Medal of Honor.</p> <p>Active Duty Military CZE and exempt up to \$15,000 of basic military pay if on extended active duty and up to \$3,000 of Virginia National Guard pay.</p> <p>Unemployment Compensation Exempt.</p> <p>Social Security Benefits Exempt.</p> <p>State/Municipal Bond Interest Taxable except Virginia state and local obligations.</p> <p>Health Savings Accounts Same as federal.</p> <p>Miscellaneous</p> <p>Disability Income Subtraction of up to \$20,000/person.</p> <p>College Savings Plans Same as federal, plus deduction for contributions up to \$4,000 per account to any VA 529 account, provided the claimant is the account owner.</p> <p>Lottery Winnings Virginia lottery prizes of less than \$600 exempt.</p> <p>Federal Income Taxes Not deductible.</p> <p>Other Age-based deduction for persons aged 65 or older, subject to income phase-out, no phase-out if born on or before January 1, 1939. Subtractions for the salary of a federal or state employee with a total annual salary of less than \$15,000, work opportunity wages, annuity contract death benefit payments, certain Virginia college savings plan distributions or refunds, income attributable to first-time home buyer accounts, income attributable to an investment in a Virginia venture capital account or real estate investment trust, and income due to the discharge of a student loan due to the student's death. In addition, deductions for child and dependent care expenses, \$1,000 per child for foster parents, bone marrow donor screening fees, continuing teacher education costs, long-term health care insurance premiums, certain prepaid funeral, medical, and dental insurance premiums, contributions to Virginia public school construction grants program, income from tobacco quota buyouts, sales tax paid on energy efficient equipment and appliances, organ and tissue donor expenses, charitable mileage, and contributions to ABLE accounts.</p>		<p>Standard:</p> <p>Single/H-H/Married-S\$4,500</p> <p>Married Joint 9,000</p> <p>Itemized*:</p> <p>Same as federal.</p> <p>Major Differences from Federal Law:</p> <p><u>Taxes:</u> State and local income taxes are not deductible.</p> <p><u>Medical:</u> Deduction limited to expenses exceeding 10% of federal AGI.</p> <p>*Deductions limited if federal AGI exceeds specified thresholds.</p>										
TAX RATES AND BRACKETS		EXEMPTIONS										
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Taxable Income Brackets</th> <th style="text-align: center;">Marginal Tax Rates</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0 - \$3,000</td> <td style="text-align: center;">2.00%</td> </tr> <tr> <td style="text-align: center;">3,001 - 5,000</td> <td style="text-align: center;">3.00</td> </tr> <tr> <td style="text-align: center;">5,001 - 17,000</td> <td style="text-align: center;">5.00</td> </tr> <tr> <td style="text-align: center;">17,001 and over</td> <td style="text-align: center;">5.75</td> </tr> </tbody> </table>		Taxable Income Brackets	Marginal Tax Rates	\$0 - \$3,000	2.00%	3,001 - 5,000	3.00	5,001 - 17,000	5.00	17,001 and over	5.75	<p>Personal\$930</p> <p>Dependent 930</p> <p>Age 65 and over 800</p> <p>Blind 800</p>
Taxable Income Brackets	Marginal Tax Rates											
\$0 - \$3,000	2.00%											
3,001 - 5,000	3.00											
5,001 - 17,000	5.00											
17,001 and over	5.75											
NONBUSINESS TAX CREDITS		OTHER TAXES										
<ul style="list-style-type: none"> • Agricultural best management practices • Conservation tillage equipment • Earned income or low-income • Educational improvement scholarships • Fertilizer and pesticide application equipment • Food crop donation • Foreign source retirement income • Historic rehabilitation 		<ul style="list-style-type: none"> • Income tax paid to other states • Land preservation • Livable home • Neighborhood assistance act • Qualified equity and subordinated debt investments • Riparian waterway buffer • Spousal tax adjustment • Trust beneficiary accumulated distribution 										
		<ul style="list-style-type: none"> • Consumer's use tax 										

WEST VIRGINIA

Filing System: Joint

TAX BASE: FEDERAL ADJUSTED GROSS INCOME	DEDUCTIONS																					
<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend Exempts U.S. government bonds.</p> <p>Capital Gains & Losses Same as federal.</p> <p>Pension/Retirement Income</p> <p>--Private Generally same as federal (see "Other").</p> <p>--Public Exempt if from West Virginia local police, deputy sheriffs, and firemen retirement systems. Also exempt if from service as a federal law enforcement officer, firefighter, nuclear materials courier, and/or border protection officer. Others generally exclude up to \$2,000.</p> <p>--U.S. Civil Service Exclude up to \$2,000.</p> <p>--Military Exempt, including for members of the reserves and National Guard.</p> <p>Active Duty Military CZE and exclusion for pay to Reserve and National Guard members called to active duty under a Presidential order. Exclude active duty military pay in year of discharge, provided active duty service equaled at least 30 days.</p> <p>Unemployment Compensation..... Same as federal.</p> <p>Social Security Benefits Same as federal.</p> <p>State/Municipal Bond Interest..... Taxable except West Virginia state and local obligations.</p> <p>Health Savings Accounts Same as federal.</p> <p>Miscellaneous</p> <p>Disability Income Same as federal (see "Other").</p> <p>College Savings Plans Same as federal, plus deduction for contributions to West Virginia's plan.</p> <p>Lottery Winnings..... Taxable.</p> <p>Federal Income Taxes Not deductible.</p> <p>Other Deduction of up to \$8,000 of taxable income for age 65 or over or permanently and totally disabled, and, in the year following the death of such an individual, a deduction of up to \$8,000 for the surviving spouse. Earned income exclusion of up to \$10,000 (\$5,000 MS) for low-income taxpayers. Deduction for long-term care insurance premiums, contributions to autism trusts, contributions to ABLE accounts, and certain WV "EZ Pass" (tollway) expenditures.</p>	<p>Standard: None.</p> <p>Itemized: None.</p>																					
TAX RATES AND BRACKETS	EXEMPTIONS																					
<table style="margin: auto; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center; border-bottom: 1px solid black;">Taxable Income Brackets</th> <th style="text-align: center; border-bottom: 1px solid black;">Marginal</th> </tr> <tr> <th style="text-align: center; border-bottom: 1px solid black;">Single/Married-J/H-H</th> <th style="text-align: center; border-bottom: 1px solid black;">Married-S</th> <th style="text-align: center; border-bottom: 1px solid black;">Tax Rates</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$0 - \$9,999</td> <td style="text-align: center;">\$0 - \$4,999</td> <td style="text-align: center;">3.0%</td> </tr> <tr> <td style="text-align: center;">10,000 - 24,999</td> <td style="text-align: center;">5,000 - 12,499</td> <td style="text-align: center;">4.0</td> </tr> <tr> <td style="text-align: center;">25,000 - 39,999</td> <td style="text-align: center;">12,500 - 19,999</td> <td style="text-align: center;">4.5</td> </tr> <tr> <td style="text-align: center;">40,000 - 59,999</td> <td style="text-align: center;">20,000 - 29,999</td> <td style="text-align: center;">6.0</td> </tr> <tr> <td style="text-align: center;">60,000 and over</td> <td style="text-align: center;">30,000 and over</td> <td style="text-align: center;">6.5</td> </tr> </tbody> </table>	Taxable Income Brackets		Marginal	Single/Married-J/H-H	Married-S	Tax Rates	\$0 - \$9,999	\$0 - \$4,999	3.0%	10,000 - 24,999	5,000 - 12,499	4.0	25,000 - 39,999	12,500 - 19,999	4.5	40,000 - 59,999	20,000 - 29,999	6.0	60,000 and over	30,000 and over	6.5	<p>Personal \$2,000</p> <p>Dependent 2,000</p> <p>Surviving spouse..... 2,000</p> <p>Dependent on another person's return 500</p>
Taxable Income Brackets		Marginal																				
Single/Married-J/H-H	Married-S	Tax Rates																				
\$0 - \$9,999	\$0 - \$4,999	3.0%																				
10,000 - 24,999	5,000 - 12,499	4.0																				
25,000 - 39,999	12,500 - 19,999	4.5																				
40,000 - 59,999	20,000 - 29,999	6.0																				
60,000 and over	30,000 and over	6.5																				
NONBUSINESS TAX CREDITS	OTHER TAXES																					
<ul style="list-style-type: none"> • Alternative fuels • Conceal carry gun permit • Family tax credit • Farm to food bank donations • Homestead excess property tax 	<ul style="list-style-type: none"> • Income tax paid to other states • Neighborhood investment • Nonfamily adoption • Senior citizen property tax • Qualified rehabilitated buildings investment <p>• Use tax</p>																					

WISCONSIN

Filing System: Joint

TAX BASE: FEDERAL ADJUSTED GROSS INCOME				DEDUCTIONS																
<p style="text-align: center;"><u>Major Differences from Federal Law</u></p> <p>Interest/Dividend Exempts U.S. government bonds.</p> <p>Capital Gains & Losses Exclusion for 60% of farm assets and 30% of other assets held more than one year and for gains from the sale of business assets or assets used in farming to a related person and from the investment in a qualified Wisconsin business. Deferral for long-term gains reinvested in certain Wisconsin businesses. Deduction for net capital losses limited to \$500.</p> <p>Pension/Retirement Income</p> <p>--Private Exclusion of up to \$5,000 if 65, subject to income limitation.</p> <p>--Public Exclusion if member of certain systems prior to 1964, otherwise exclusion of up to \$5,000 if 65, subject to income limitation.</p> <p>--U.S. Civil Service Exclusion if member of system prior to 1964, otherwise exclusion of up to \$5,000 if 65, subject to income limitation.</p> <p>--Military Exempt.</p> <p>Active Duty Military CZE and exclusions for certain active duty pay of Reserve and National Guard members.</p> <p>Unemployment Compensation Exclusion of up to \$12,000 S/\$18,000 MJ based on federal AGI.</p> <p>Social Security Benefits Exempt.</p> <p>State/Municipal Bond Interest Taxable except certain Wisconsin obligations.</p> <p>Health Savings Accounts Same as federal.</p> <p>Miscellaneous</p> <p>Disability Income Exclusion of up to \$5,200 per year.</p> <p>College Savings Plans Same as federal, plus deduction for contributions of up to \$3,280 per beneficiary (\$1,640 MS) to Wisconsin's plan.</p> <p>Lottery Winnings Same as federal.</p> <p>Federal Income Taxes Not deductible.</p> <p>Other Deductions for certain medical insurance and health insurance premiums, long-term care insurance, adoption expenses, organ donation expenses, private school tuition expenses, and child and dependent care expenses. Exclusions for all income received by an armed forces member who suffers a combat-related death while on active duty, certain legislative per diems, income from sales of insurance policies by persons who have catastrophic or life-threatening illnesses or conditions, contributions to ABLE accounts, grants to physicians and psychiatrists in under-served areas, and all prizes and medals received by Olympics, Paralympics, and Special Olympics participants. Distributions from a passive foreign investment company are taxable. Federal deductions for which WI provides tax credits are added back to AGI. A separate deduction for WI higher education expenses replaces the federal deduction.</p>				<p>Standard: Sliding scale standard deduction.</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Filing Status</th> <th style="text-align: center;">Standard Deduction</th> <th style="text-align: center;">Income Range for Deduction Phase-Out</th> </tr> </thead> <tbody> <tr> <td>Single</td> <td style="text-align: center;">\$10,860</td> <td style="text-align: center;">\$15,659-\$106,160</td> </tr> <tr> <td>H-H</td> <td style="text-align: center;">14,030</td> <td style="text-align: center;">15,659 - 106,160</td> </tr> <tr> <td>Married-J</td> <td style="text-align: center;">20,110</td> <td style="text-align: center;">22,599 - 124,279</td> </tr> <tr> <td>Married-S</td> <td style="text-align: center;">9,550</td> <td style="text-align: center;">10,729 - 59,016</td> </tr> </tbody> </table> <p>Itemized: Itemized deduction credit of 5% after subtraction of sliding scale standard deduction.</p> <p>Major Differences from Federal Law: <u>Medical:</u> Medical care and long-term care insurance payments claimed as state subtractions from federal AGI are not allowed; deduction floor equals 10%. <u>Taxes:</u> No deduction for taxes. <u>Interest:</u> Interest paid on a second home outside of state, a boat, or to purchase U.S. securities is not allowed. Mortgage insurance premiums treated as interest also not allowed.</p>		Filing Status	Standard Deduction	Income Range for Deduction Phase-Out	Single	\$10,860	\$15,659-\$106,160	H-H	14,030	15,659 - 106,160	Married-J	20,110	22,599 - 124,279	Married-S	9,550	10,729 - 59,016
Filing Status	Standard Deduction	Income Range for Deduction Phase-Out																		
Single	\$10,860	\$15,659-\$106,160																		
H-H	14,030	15,659 - 106,160																		
Married-J	20,110	22,599 - 124,279																		
Married-S	9,550	10,729 - 59,016																		
TAX RATES AND BRACKETS				EXEMPTIONS																
Taxable Income Brackets																				
<u>Single/H-H</u>	<u>Married Joint</u>	<u>Married Separate</u>	<u>Marginal Tax Rates</u>																	
\$0 - \$11,760	\$0 - \$15,680	\$0 - \$7,840	3.86%	Personal \$700																
11,761 - 23,520	15,681 - 31,360	7,841 - 15,680	5.04	Dependent 700																
23,521 - 258,950	31,361 - 345,270	15,681 - 172,630	6.27	Age 65 and over 250																
258,951 and over	345,271 and over	172,631 and over	7.65																	
NONBUSINESS TAX CREDITS				OTHER TAXES																
<ul style="list-style-type: none"> • Angel investment • Armed forces members • Earned income • Farmland preservation • Historical rehabilitation • Homestead • Income taxes paid to other states 		<ul style="list-style-type: none"> • Itemized deductions • Married couple (two earner) • Property tax/rent • Repayment (claim of right) • Veterans and surviving spouses property tax • Working families 		<ul style="list-style-type: none"> • Penalties on retirement plans & MSAs • PTE Election • Use tax 																