

State Tax Deductions for Contributions to 529 Plans

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Alabama	Contributions, including rollover contributions, to an Alabama 529 plan of up to \$5,000 per year by an individual, and up to \$10,000 per year by married taxpayers filing jointly who each make their own contributions, are deductible in computing Alabama taxable income.
Alaska	Not applicable. Alaska does not have a state income tax.
Arizona	Contributions to Arizona <i>and</i> non-Arizona 529 plans of up to \$2,000 per year by an individual, and up to \$4,000 per year by a married couple filing jointly, are deductible in computing Arizona taxable income.
Arkansas	Contributions to an Arkansas 529 plan of up to \$5,000 per year by an individual, and up to \$10,000 per year by a married couple filing jointly, are deductible in computing Arkansas taxable income, with a four-year carryforward of excess contributions. Contributions to a non-Arkansas plan of up to \$3,000 per year by an individual, and up to \$6,000 per year by a married couple filing jointly, are deductible. Rollover contributions from another state's plan are deductible in the amount of \$7,500 per individual and \$15,000 per couple. Employers are allowed a \$500 deduction per employee for 529 matches into Arkansas plans. The contribution deadline is December 31, and the state must receive the contribution by a specified date following December 31.
California	None.
Colorado	Contributions to a Colorado 529 plan, to the extent of the contributor's Colorado taxable income, are deductible in computing Colorado taxable income. Rollover contributions are not eligible for the deduction.
Connecticut	Contributions to a Connecticut 529 plan of up to \$5,000 per year by an individual, and up to \$10,000 per year by a married couple filing jointly, are deductible in computing Connecticut taxable income, with a five-year carryforward of excess contributions. Rollover contributions are not deductible. Contributions must be postmarked by December 31 if by mail or submitted by the final business day of the year if by electronic payment.
Delaware	None.
District of Columbia	Contributions to the DC College Savings Plan of up to \$4,000 per year by an individual, and up to \$8,000 per year by married taxpayers who each make contributions to their own account, are deductible in computing District of Columbia taxable income, with a five-year carryforward of excess contributions. Only contributions made by the account owner are deductible. Rollover contributions are not deductible. Contributions must be postmarked by December 31.
Florida	Not applicable. Florida does not have a state income tax.
Georgia	Contributions to the Georgia 529 plan of up to \$2,000 per beneficiary per year for those filing a single return and \$4,000 per year per beneficiary for those filing a joint return are deductible in computing Georgia taxable income.

	Incoming rollovers from other 529 plans do not qualify as contributions eligible for the state income tax deduction. The contribution deadline is April 15 of the following year.
Hawaii	None.
Idaho	Contributions of up to \$6,000 per year (\$12,000 if married filing jointly) are deductible. Contributions must be received by December 31.
Illinois	Contributions to an Illinois 529 plan of up to \$10,000 per year by an individual, and up to \$20,000 per year by a married couple filing jointly, are deductible in computing Illinois taxable income. For a rollover contribution, only the principal portion is eligible for the deduction. Contributions must be postmarked by December 31. Up until the tax year ending December 31, 2020, employers may claim a credit against Illinois tax for 25 percent of matching contributions made to an employee's account in an Illinois 529 plan, with a maximum annual credit of \$500 per employee. Unused credits may be carried forward for five years.
Indiana	A 20 percent tax credit on up to \$5,000 per year in contributions to an Indiana 529 plan can be claimed against Indiana income tax (maximum yearly credit is \$1,000). Rollover contributions and contributions generated through a rewards program are not eligible for the credit.
Iowa	Contributions to an Iowa 529 plan of up to \$3,439 for 2020 per beneficiary by an individual, and up to \$6,878 per beneficiary by married taxpayers filing jointly who each make their own contributions, are deductible in computing Iowa taxable income. The maximum deduction increases each year with inflation. Only contributions made by the account owner are deductible. Contributions must be postmarked by December 31. Iowa residents may elect to treat contributions made through the deadline (excluding extensions) for filing an individual Iowa state income tax return (generally April 30) as having been made in the prior year to claim the allowable annual deduction on their Iowa state tax return for the prior year.
Kansas	Contributions to Kansas <i>and</i> non-Kansas state-sponsored 529 plans of up to \$3,000 per beneficiary per year by an individual, and up to \$6,000 per beneficiary per year by a married couple filing jointly, are deductible in computing Kansas taxable income. Rollover contributions are not deductible. The contribution deadline is December 31.
Kentucky	None.
Louisiana	Contributions to the Louisiana 529 plan of up to \$2,400 per account per year by an individual taxpayer, and up to \$4,800 per beneficiary per year by a married couple filing jointly, are deductible in computing Louisiana taxable income. Any unused cap amount with an active account may be carried forward to increase the cap in subsequent tax years. Double deductions of up to \$4,800 per year may be claimed for an account opened for an eligible needy, nonrelated beneficiary. The contribution deadline is December 31.
Maine	None.

Maryland	Contributions to the Maryland College Investment Plan of up to \$2,500 per beneficiary per year by an individual, and up to \$5,000 per beneficiary per year by married taxpayers, are deductible in computing Maryland taxable income, with a 10-year carryforward of excess contributions. Account owners and contributors are eligible for the deduction. Rollover contributions are deductible if not previously deducted. Contributions must be postmarked by December 31.
Massachusetts	Effective January 1, 2017, through the 2021 tax year, contributions to Massachusetts 529 plans of up to \$1,000 per year by an individual, and up to \$2,000 per year by a married couple filing jointly, are deductible in computing Massachusetts taxable income.
Michigan	Contributions to a Michigan 529 savings plan of up to \$5,000 per year by an individual, and up to \$10,000 per year by a married couple filing jointly, are deductible in computing Michigan taxable income. Contributions must be reduced by qualified withdrawals during the year for purposes of determining the amount that may be deducted. Rollover contributions are not deductible, according to the Michigan Department of Treasury. The contribution deadline is December 31.
Minnesota	Minnesota taxpayers may claim either a tax deduction or a tax credit depending on their income. A \$1,500 tax deduction (\$3,000 for a married couple filing jointly) can be claimed against Minnesota income tax. Alternatively, a tax credit equal to 50 percent of the contributions to accounts, reduced by any withdrawals, may be claimed with a maximum credit amount of up to \$500, subject to a phaseout schedule starting at a federal adjusted gross income of \$75,000.
Mississippi	Contributions to a Mississippi 529 savings plan of up to \$10,000 per year by an individual, and up to \$20,000 per year by a married couple filing jointly, are deductible in computing Mississippi taxable income. The contribution deadline is April 15 of the following year.
Missouri	Contributions to Missouri <i>and</i> non-Missouri 529 plans of up to \$8,000 per year by an individual, and up to \$16,000 per year by a married couple filing jointly, are deductible in computing Missouri taxable income. Only contributions made by the account owner are deductible, except for spouses filing a joint return. Rollover contributions are not deductible. Contributions must be postmarked by December 31.
Montana	Contributions to Montana <i>and</i> non-Montana 529 plans of up to \$3,000 per year by an individual, and up to \$6,000 per year by a married couple filing jointly, are deductible in computing Montana taxable income. Only contributions made by the account owner, the account owner's spouse, or the account owner's custodian or parent are deductible. The contribution deadline is December 31.
Nebraska	Contributions by an account owner who files a Nebraska state income tax return, including the principal and earnings portions of rollovers from another qualified college savings plan not issued by the state of Nebraska, are deductible in computing the account owner's Nebraska taxable income for Nebraska income tax purposes in an amount not to exceed \$10,000 (\$5,000 for married taxpayers filing separate returns) in the aggregate for all contributions to all accounts within the trust in any taxable year. Contributions by a custodian of an UGMA or UTMA account who is also the parent or guardian of the beneficiary of an UGMA or UTMA account may claim this deduction. Contributions must be postmarked by December 31.

Nevada	Not applicable. Nevada does not have a state income tax.
New Hampshire	Not applicable. New Hampshire does not have a state income tax.
New Jersey	None.
New Mexico	Contributions to any of New Mexico's 529 plans are fully deductible. Total deductions cannot exceed the "cost of attendance" at the applicable eligible higher education institution. Contributions must be made on or before December 31.
New York	Contributions to a New York 529 plan of up to \$5,000 per year by an individual, and up to \$10,000 per year by a married couple filing jointly, are deductible in computing New York taxable income. Only contributions made by the account owner, or if filing jointly, by the account owner's spouse, are deductible. Contribution must be postmarked by December 31.
North Carolina	None.
North Dakota	Contributions to the North Dakota 529 plan of up to \$5,000 per year by an individual, and up to \$10,000 per year by a married couple filing jointly, are deductible in computing North Dakota taxable income. The contribution deadline is December 31.
Ohio	Contributions, including rollover contributions, to an Ohio 529 plan of up to \$4,000 per beneficiary per year (any filing status) are deductible in computing Ohio taxable income, with an unlimited carryforward of excess contributions. The contribution deadline is December 30.
Oklahoma	Contributions to Oklahoma's 529 plans, including rollover contributions, of up to \$10,000 per year for an individual taxpayer, and up to \$20,000 per year for a married couple filing jointly, are deductible in computing Oklahoma taxable income, with a five-year carryforward of excess contributions. The contribution deadline is April 15 of the following year.
Oregon	Effective January 1, 2020, Oregon taxpayers are eligible for a state income tax credit up to \$150 for a single filer and \$300 for joint filers for contributions to Oregon 529 plans.
Pennsylvania	Contributions to Pennsylvania <i>and</i> non-Pennsylvania 529 plans of up to the gift-tax annual exclusion amount (\$15,000 in 2020) per beneficiary are deductible in computing Pennsylvania taxable income. Spouses filing jointly must each have at least \$15,000 in income to claim the maximum \$30,000 per-beneficiary deduction. Rollovers from another 529 plan or from qualified U.S. savings bonds are not eligible for the deduction.
Rhode Island	Contributions to the Rhode Island 529 plan of up to \$500 per year by an individual, and up to \$1,000 per year by married taxpayers filing jointly, are deductible in computing Rhode Island taxable income, with an unlimited carryforward of excess contributions. Rollovers from another 529 plan are not deductible. The contribution deadline is December 31.
South Carolina	Contributions, including rollover contributions, to a South Carolina 529 plan are fully deductible in computing South Carolina taxable income. The contribution deadline is April 15 of the following year.

South Dakota	Not applicable. South Dakota does not have a state income tax.
Tennessee	Not applicable. Tennessee does not have a state income tax.
Texas	Not applicable. Texas does not have a state income tax.
Utah	Contributions to the Utah 529 plan in 2020 of up to \$2,000 per beneficiary by an individual, and up to \$4,000 per beneficiary by a married couple filing jointly, are eligible for a 5 percent credit against Utah income tax. Contributions to an account established after a beneficiary reaches age 19 are not eligible. Contributions from a nonowner are creditable by the account owner and not by the nonowner or contributor. The contribution deadline for online processing is December 31; for manual processing, it is December 31 or the last working day of the year.
Vermont	Contributions to the Vermont 529 plan of up to \$2,500 per beneficiary per year by an individual, and up to \$5,000 per beneficiary per year if the contributors are married and file a joint tax return, are eligible for a 10 percent Vermont income tax credit (up to \$250 per beneficiary per individual taxpayer or \$500 per beneficiary for married taxpayers filing jointly). Taxpayers may claim the credit for contributions to a VHEIP account they own or for gift contributions to a VHEIP account owned by someone else. The principal portion of a rollover from another 529 plan is eligible for the credit, provided the funds remain in the account for the remainder of the taxable year. The contribution deadline is December 31.
Virginia	Contributions to a Virginia 529 plan of up to \$4,000 per account per year are deductible in computing Virginia taxable income, with an unlimited carryforward of excess contributions. Contributions are fully deductible in the year of contribution for taxpayers at least 70 years of age. Contributions from a nonowner are deductible by the account owner and not by the nonowner or contributor. Contributions must be received by (not postmarked by) the last business day of the year based on agency calendar.
Washington	Not applicable. Washington does not have a state income tax.
West Virginia	Contributions to any of West Virginia's 529 plans are fully deductible. Contributions must be made or postmarked by December 31.
Wisconsin	Contributions to a Wisconsin 529 plan of up to \$3,280 per beneficiary per year (any filing status) are deductible in computing Wisconsin taxable income. The maximum annual deductible will be increased annually to reflect inflation. Contributions in excess of the maximum annual limit may be carried forward to one or more future years and deducted up to the then annual maximum deductible amount each year until all amounts invested have been deducted from Wisconsin taxable income. Incoming rollovers from other states' 529 plans are accepted. The portion that is considered principal or contributions may qualify for reducing Wisconsin taxable income, including carryforward for subsequent years; the portion attributed to growth is not eligible. Amounts that received an earlier Wisconsin reduction are not eligible. Contributors do not need to be the account owner to claim the deduction. Any Wisconsin taxpayer may claim a deduction for contributions to any account. The contribution deadline is April 15 of the year following the tax year.
Wyoming	Not applicable. Wyoming does not have a state income tax.

All information updated as of 01/2020.

The fees, expenses, and features of 529 plans can vary from state to state. 529 plans involve risk, including the possible loss of funds. There is no guarantee a college-funding goal will be met. Earnings must be used to pay for qualified higher education expenses to be federally tax-free. The earnings portion of a nonqualified withdrawal will be subject to ordinary income tax at the recipient's marginal rate and subject to a 10 percent penalty. By investing in a plan outside of your state of residence, you may lose any state tax benefits. 529 plans are subject to enrollment, maintenance, and administration/management fees and expenses.

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